Selection, Heterogeneity, and the Gender Wage Gap: Evidence from Israel

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Abstract

This paper studies the gender wage gap in Israel, emphasizing the joint roles of selection into employment and heterogeneity across the wage distribution. While existing evidence documents persistent gender gaps, less is known about how selection shapes their distributional structure. We address this by applying a quantile selection model that extends standard correction methods to allow for heterogeneous effects across the wage distribution. Using survey microdata, we show that conventional estimates mask substantial variation: the gender wage gap exhibits a significant glass ceiling pattern, and its magnitude is sensitive to selectivity correction. Accounting for non-random participation significantly alters estimated wage gaps. These findings highlight the importance of modeling labor supply decisions when assessing wage inequality and contribute to a growing literature on distributional effects under selection, and the need for policy to focus on gender-specific barriers at the top segment of the labor market in Israel.

1. Introduction

Over recent decades, female labor force participation has increased substantially worldwide and in Israel in particular. Despite this progress, significant gender wage gaps persist. In Israel, this coexistence is especially striking: on the one hand, female employment rates are relatively high by international standards; on the other hand, the gender wage gap remains among the largest in developed economies.

Moreover, although the gender wage gap declined between the 1990s and the late 2000s, this trend has stalled. Since the early 2010s, the gap has remained largely stable—both in terms of monthly earnings and hourly wages—while in many OECD countries it has continued to narrow. This pattern raises important questions regarding the structural factors underlying gender inequality in the labor market.

Previous studies have found that improvements in women's work characteristics have contributed to the narrowing of the gender wage gap over the years. Of particular note is the increase in women's education levels (Blau and Kahn, 2017). However, the gender wage gap did not disappear even after women improved their education. Another important characteristic is experience in the labor market. The increasing entry of women into the labor market has led to a narrowing of the gap in employment experience between men and women (Goldin, 2014), and indirectly also to a narrowing of the gender wage gap.

Despite these improvements, gender inequality in the labor market still exists. One explanation for this is that the return on labor market skills is higher for men than for women. Other studies have emphasized the importance of the quality of education for

workers' wages, as opposed to the quantity of education (Ben-David and Kimhi, 2021). For example, gender-specific choices of study paths also have an impact on the wage gap. In addition, women are still considered "secondary earners" and responsible for maintaining the household and raising children, which causes them to choose less rewarding careers. The main reason for the persistence of large wage gaps, both in Israel and in other countries, is the difference in working hours and the relatively high prevalence of women employed in part-time jobs, whether as a result of the women's own choice or as a result of employers' tendency to prefer workers without outside work commitments, who are willing to be available for long hours even without prior notice. Additionally, men tend to be employed in jobs with higher hourly wages than in industries common among women.

In Israel, an Equal Pay Law was enacted in 1964, the gist of which is that when the work is the same, there is an obligation for the pay to be equal. In 1996, with the understanding that the gender gaps were growing, the law was re-enacted with the necessary changes. Alongside this, the broader law that deals with the issue is the Equal Employment Opportunity Law, which clearly states that discrimination in job promotion is not permitted. In 2014, legislation was amended to require the public sector to monitor and report on gender pay gaps. In 2020, the amendment to the Equal Pay Law was completed, requiring large employers in the private sector to publish reports and breakdowns of gender pay gaps in their business. In contrast, changes in welfare policy in Israel regarding single mothers have harmed the ability of these women to improve their wages. In fact, policies that support women's ability to combine career and family may contribute to perpetuating or widening the gender pay gap, since those women who join the workforce as a result of the policy tend to choose less rewarding employment (Mandel and Semyonov, 2005).

In other countries, such laws have existed for years, and this may be the reason why the gender pay gap is narrowing there, unlike in Israel. For example, a law passed in 2006 in France obliges employers to also discuss gender pay equality in negotiations with employee representatives. Similar legislation also exists in Belgium and Luxembourg. In Spain, companies employing at least 250 people are obliged to prepare and implement a plan to increase equality in cooperation with employee representatives, and, among other things, to directly discuss reducing the pay gap. In Austria, businesses with at least 150 employees are obliged to publish a pay equality report every two years. Since 2002, employers in Austria have been required to include in job advertisements that they publish information about the level of pay for the position. In Belgium, the preparation of an action plan to reduce pay gaps is required if gaps are suspected. In France, employers who fail to do so are fined. Finland and Lithuania are working in various ways to increase wages in sectors considered female, such as art, education, culture and social work. In Norway, legislation from 2004 stipulated that women would be given adequate representation on the boards of state-owned companies at a minimum rate of 40%, and in 2006 the legislation was extended to other companies. The result was that the proportion of women on boards increased from 9% to 40% within 5 years. In Portugal and the United Kingdom, guidelines were published for evaluating work of equal value without gender bias.

Previous studies in Israel indicate that despite significant improvements in the status of women in the labor market, there has been no change in the division of household chores or in the normative perception of women's status, which of course makes it difficult to narrow the gender wage gap (Mandel and Birgier, 2016). Labor market liberalization has undermined protections for women in the public sector and widened gaps in the private sector (Bental et al., 2017). In addition, and perhaps as a result of liberalization, gender gaps in returns to characteristics related to labor productivity have grown faster than the reduction in the characteristics themselves (Haberfeld and Cohen, 2007). It is possible that the increase in the employment of Arab and ultra-Orthodox women, for whom the division of household chores tends to be more traditional and less egalitarian (Kulik and Rayyan, 2003), has led to a higher concentration of women in part-time jobs and low wages, and consequently to a widening of the gender wage gap.

The research literature offers a variety of explanations for the gender wage gap that remains even after controlling for a variety of characteristics that affect wages:

1. Women attach greater importance than men to distance from their place of residence as a factor influencing their choice of workplace, and are therefore willing to work for lower wages in workplaces closer to their place of residence (Semyonov and Lewin-Epstein, 1991).
2. Lower returns on women's social skills relative to those of men (Flinn et al., 2020).
3. Women's less determination to bargain over employment terms, especially when the employer is a man (Babcock and Laschever. 2003).
4. Women's tendency to underestimate their skills (Exley and Kessler, 2022).
5. Women's tendency to prefer a stable and secure salary over a high salary (Zambre, 2018).
6. Women's unwillingness or inability to compete for promotion in a competitive environment, especially when competing against men (Bertrand, 2018).
7. Women's tendency to prefer jobs with other people or jobs with social value, such as helping others, which tend to be less rewarding (Gicheva, 2020).
8. Gender discrimination by employers, even if it is statistical discrimination resulting from employers' uncertainty about employees' skills (George-Levi and Golan, 2012).

Many of these explanations are also valid in Israel, as has been proven in a long line of studies.

A large empirical literature documents persistent gender wage gaps across advanced economies. While much of this literature focuses on mean differences or conditional wage gaps, a growing body of work emphasizes the importance of distributional heterogeneity. An important feature of the gender wage gap is that it may vary along the wage distribution. Rather than being constant, the gap can be larger at specific points, giving rise to well-known phenomena such as the *glass ceiling*, where disparities widen at the top of the distribution (Albrecht et al., 2003), and the *sticky floor*, where gaps are particularly pronounced at the bottom. Identifying where along the distribution the gap is largest is essential for understanding its sources and for designing effective policy interventions.

Kassenboehmer and Sinning (2014) investigated the impact of human capital characteristics on the gender wage gap in the United States across the wage distribution over time. They found that different characteristics have different effects and strengths on narrowing the gender wage gap at different points across the wage distribution. In addition, Wahlberg (2010) examined wage gaps across the distribution in the private and public sectors in Sweden and found that gender wage gaps are larger in the public sector than in the private sector. In Japan, Hara (2018) found that unexplained gender wage gaps are larger within the workplace than in the economy as a whole, and also increase as one approaches the tails of the wage distribution. Chzhen and Mumford (2011) showed that the gender wage gap in the United Kingdom increases across the entire wage distribution and even widens in its upper tail, and that a significant part of the gender wage gap is explained by gender polarization in occupations.

A central challenge in estimating gender wage gaps is that wages are observed only for individuals who participate in the labor market. Since participation decisions are not random, estimates based solely on observed wages may be biased. In particular, individuals with lower expected wages may be less likely to work, and this selection process may differ systematically between men and women. As a result, standard estimates may either understate or overstate the true wage gap.

Mulligan and Rubinstein (2008) argued that the narrowing of the gender wage gap in the United States between 1975–1979 and 1995–1999 is largely explained by changes in the composition of the labor force that occurred during these years. That is, during these years, there was an exit of low-skilled women from the labor market and an entry of high-skilled women. Neuman and Oaxaca (2003) used data from the 1983 population census in Israel and found that there was a positive selection bias for women in the sample, and that after correcting for selection, the gender wage gap was small.

Yet, these two dimensions - heterogeneity across the wage distribution and selection into employment - are rarely analyzed jointly. This paper addresses this issue by jointly analyzing the distribution of wages and selection into employment. We estimate gender wage gaps across the wage distribution while correcting for non-random participation. Specifically, we implement a quantile selection framework that allows the effect of selection to vary across quantiles, thereby capturing heterogeneity in selection bias. In addition, we examine trends in gender pay gaps over time, in order to identify possible barriers to reducing the gender pay gap and to characterize appropriate policy measures.

Israel provides a particularly relevant setting for examining gender wage inequality. As mentioned, female labor force participation has increased significantly over time and is now relatively high compared to other OECD countries, while gender wage gaps remain substantial and have shown limited convergence in recent years. The Israeli labor market is characterized by considerable heterogeneity across population groups, including differences in education, fertility, cultural norms, and labor market attachment. These factors influence both wage determination and participation decisions, reinforcing the importance of accounting for selection into employment. In addition, institutional features such as wage-setting mechanisms, public sector employment, and family policies

may affect gender differences in wages and employment. Together, these characteristics make Israel a useful case for studying the interaction between selection and wage inequality.

The empirical analysis yields several key findings. First, the gender wage gap exhibits substantial heterogeneity across the wage distribution. In particular, it is highest at the top of the distribution, providing evidence of a glass ceiling effect. Second, selection into employment plays a quantitatively important role, and ignoring it leads to biased estimates, where the direction of the bias varies across the wage distribution. Third, correcting for selection alters not only the magnitude but also the shape of the estimated wage gap.

Taken together, the results highlight the importance of jointly integrating labor supply decisions into analyses of wage inequality and by showing that selection is a central component of the observed distribution of gender wage gaps. More broadly, the findings contribute to the literature by showing that selection is not only a level effect but also a distributional phenomenon.

Chapter 2 describes the methodology used and the data set. Chapter 3 presents the estimation results. Chapter 4 provides a summary and conclusions.

2. Data and empirical methodology

The analysis is based on microdata from Israeli household income and expenditure surveys for the years 2014-2019. Data for later years are less reliable due to poor esponse rates. The sample is restricted to individuals aged 25–64, representing the core working-age population. Self-employed individuals are excluded from the main analysis due to concerns regarding the reliability of reported income and working hours. The analysis therefore focuses on wage employees. However, non-employed individuals are retained in the dataset for the purpose of estimating the participation equation used in the selection correction.

Hourly wages are constructed by dividing reported monthly labor income by monthly hours worked. To reduce the influence of outliers and measurement error, observations with under 25 working hours are excluded, and the wage distribution is trimmed to exclude extreme values. Figure 1 shows that average wages differ substantially between men and women, and that the gap increase along the wage distribution.

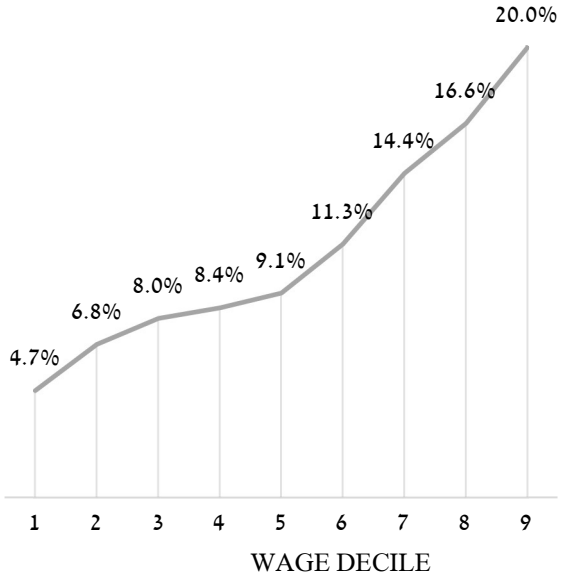


Figure 1. gender wage gap by wage decile (raw data, average 2014-2019)

A key challenge in estimating gender wage gaps is that wages are observed only for individuals who participate in the labor market. If participation decisions are correlated with unobserved determinants of wages, standard wage regressions will yield biased estimates. This selection problem is particularly relevant in the context of gender differences. Labor force participation decisions may reflect factors such as family responsibilities, preferences, and labor market opportunities, all of which may be correlated with potential wages. As a result, the observed sample of employed individuals may not be representative of the underlying population.

Importantly, selection bias need not be uniform across the wage distribution. Individuals at the lower end of the potential wage distribution may be less likely to participate due to low expected returns to work, while selection at the upper end may reflect different mechanisms, such as career interruptions or constraints on high-wage employment. This implies that the gender wage gap may be mismeasured in ways that vary across quantiles.

To address these issues, we adopt a quantile selection approach that allows for heterogeneous effects of selection across the wage distribution. The estimation proceeds in three steps:

1. **Participation Equation**
   We estimate a model of labor force participation that captures the probability of employment as a function of observable characteristics.
2. **Selection Correction Term**
   Based on the estimated participation model, we construct a correction term that captures the relationship between unobserved determinants of participation and wages (Heckman, 1979).
3. **Quantile Wage Regressions**
   We estimate wage equations at different quantiles of the wage distribution,

incorporating the selection correction term (Arellano and Bonhomme, 2017). This allows the impact of selection to vary across quantiles.

This framework extends traditional selection correction methods by allowing for distributional heterogeneity, thereby providing a more flexible and informative characterization of the gender wage gap. Identification relies on variation in factors affecting labor force participation that are not perfectly correlated with wage determination. Conditional on observed characteristics, the selection correction term captures the dependence between unobservables influencing participation and wages. The validity of the approach depends on the assumption that the participation equation is correctly specified and that sufficient variation exists to identify the selection effect. In practice, identification is strengthened by including variables that affect participation decisions more strongly than wages.

3. Results

We estimate quantile wage regressions with and without correcting for selection. The results (figure 2) indicate that the gender wage gap increases along the wage distribution, and that it is underestimated without correcting for selectivity. The fact the gap tends to be larger at higher quantiles is consistent with a glass ceiling effect. However, no sticky floor effects are observed. The full estimation results can be found in the appendix.

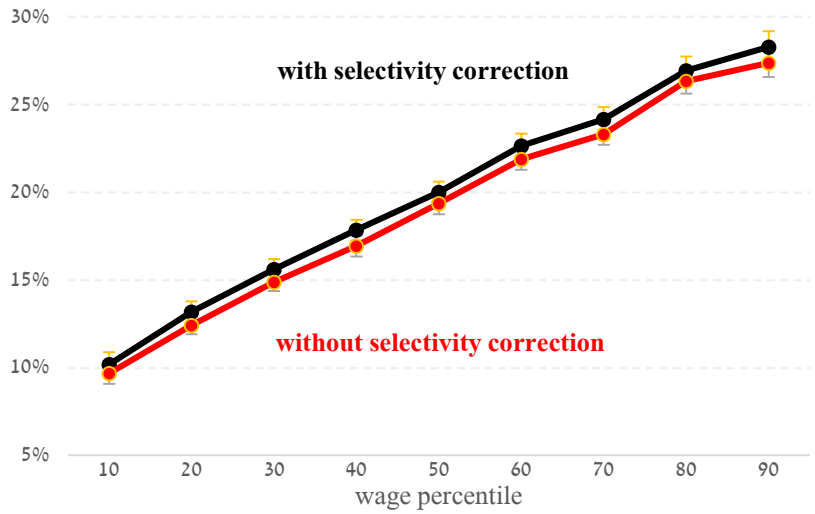


Figure 2. gender wage gap by wage percentile (estimated, 2014-2019)

Note: all gaps are statistically significant at the 1% level.

4. Summary and conclusion

This paper examines the gender wage gap in Israel with a focus on its distribution across the wage spectrum and the role of selection into employment. The analysis yields three main conclusions. First, the gender wage gap exhibits substantial heterogeneity across the

wage distribution. Second, selection into employment plays a central role and affects the estimated wage gaps and their distribution.

From a policy perspective, the results suggest that efforts to reduce gender wage gaps should take into account both labor market participation and distributional heterogeneity. Policies targeting only average outcomes may overlook important disparities at different points of the wage distribution. The fact that gender wage gaps have not narrowed in recent years despite various policy measures should concern policy makers. In particular, the high wage gap at the top of the wage distribution require special attention to the glass ceiling phenomenon that may reflect barriers for women in top labor market positions.

More broadly, the persistence of gender wage inequality in a context of relatively high female labor force participation highlights the need to address structural factors affecting both wages and employment decisions.

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Appendix table 1: quantile regression results without selectivity correction (selected percentiles)

	percentile				
	10	**30**	**50**	**70**	**90**
woman	-0.097***	-0.149***	-0.194***	-0.233***	-0.274***
	(0.006)	(0.005)	(0.006)	(0.006)	(0.008)
population subgroup					
haredi Jews	0.030	0.116***	0.169***	0.231***	0.246***
	(0.037)	(0.033)	(0.029)	(0.036)	(0.041)
Arabs	-0.118***	-0.153***	-0.182***	-0.211***	-0.256***
	(0.008)	(0.007)	(0.008)	(0.009)	(0.014)
other	-0.043***	-0.076***	-0.085***	-0.108***	-0.129***
	(0.010)	(0.012)	(0.013)	(0.014)	(0.023)
immigrants during1990-2019					
immigrants from Europe or America	-0.126***	-0.145***	-0.150***	-0.146***	-0.122***
	(0.008)	(0.007)	(0.007)	(0.008)	(0.010)
immigrants from Asia or Africa\	-0.150***	-0.175***	-0.202***	-0.195***	-0.194***
	(0.009)	(0.010)	(0.014)	(0.015)	(0.018)
education					
years of schooling haredi Jews	-0.001	0.003	0.003**	0.003*	0.011***
	(0.002)	(0.002)	(0.002)	(0.002)	(0.003)
years of schooling all others	0.009***	0.017***	0.021***	0.025***	0.032***
	(0.001)	(0.001)	(0.001)	(0.001)	(0.002)
high-school marticulation certificate	0.048***	0.060***	0.061***	0.069***	0.073***
	(0.007)	(0.006)	(0.007)	(0.008)	(0.011)
undergraduate degree	0.146***	0.177***	0.192***	0.215***	0.212***
	(0.010)	(0.009)	(0.010)	(0.011)	(0.014)
master's degree	0.236***	0.312***	0.338***	0.348***	0.315***
	(0.016)	(0.012)	(0.012)	(0.013)	(0.018)
PhD	0.455***	0.501***	0.522***	0.533***	0.558***
	(0.043)	(0.024)	(0.034)	(0.029)	(0.044)
other degree or unknown	0.050***	0.050**	0.080***	0.109***	0.112***
	(0.014)	(0.020)	(0.023)	(0.020)	(0.029)
district of employment					
Jerusalem, Judea and Samaria	-0.067***	-0.078***	-0.098***	-0.104***	-0.112***
	(0.011)	(0.009)	(0.009)	(0.010)	(0.014)
North	-0.068***	-0.081***	-0.095***	-0.105***	-0.120***
	(0.008)	(0.007)	(0.008)	(0.009)	(0.011)
Center	-0.021**	-0.016**	-0.025***	-0.039***	-0.045***
	(0.008)	(0.007)	(0.007)	(0.008)	(0.012)
South	-0.053***	-0.076***	-0.097***	-0.100***	-0.121***
	(0.009)	(0.008)	(0.008)	(0.010)	(0.014)
Other	-0.077	-0.028	-0.072***	-0.066	-0.113***
	(0.075)	(0.027)	(0.028)	(0.046)	(0.028)

	percentile				
	10	**30**	**50**	**70**	**90**
potential work experience					
experience	0.020***	0.026***	0.030***	0.032***	0.033***
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
experience squared	-0.037***	-0.044***	-0.048***	-0.048***	-0.046***
	(0.002)	(0.002)	(0.002)	(0.002)	(0.003)
occupation					
managers and academics	0.350***	0.472***	0.528***	0.571***	0.615***
	(0.010)	(0.012)	(0.012)	(0.014)	(0.021)
engineers and technicians	0.219***	0.278***	0.309***	0.334***	0.371***
	(0.011)	(0.012)	(0.012)	(0.014)	(0.022)
office workers	0.126***	0.146***	0.164***	0.186***	0.232***
	(0.011)	(0.012)	(0.013)	(0.016)	(0.026)
sales and service workers	0.019**	0.022**	0.025**	0.036***	0.079***
	(0.007)	(0.010)	(0.011)	(0.013)	(0.020)
production workers	0.057***	0.086***	0.083***	0.090***	0.108***
	(0.009)	(0.010)	(0.012)	(0.014)	(0.021)
unknown	0.125***	0.204***	0.277***	0.372***	0.453***
	(0.017)	(0.016)	(0.018)	(0.023)	(0.024)
industry					
Traditional manufacturing and agriculture	0.050***	0.044***	0.040***	0.047***	0.062***
	(0.008)	(0.008)	(0.008)	(0.009)	(0.012)
electricity	0.325***	0.460***	0.505***	0.568***	0.578***
	(0.018)	(0.071)	(0.032)	(0.040)	(0.062)
trade and technology	0.010	0.021***	0.029***	0.057***	0.078***
	(0.008)	(0.007)	(0.007)	(0.008)	(0.011)
finances and business services	-0.016*	-0.009	0.000	0.024***	0.099***
	(0.009)	(0.007)	(0.008)	(0.009)	(0.013)
unknown	-0.027***	-0.001	0.017	0.041***	0.040**
	(0.008)	(0.013)	(0.015)	(0.015)	(0.018)
yesr					
2015	0.025***	0.027***	0.027***	0.023**	0.011
	(0.009)	(0.008)	(0.008)	(0.010)	(0.013)
2016	0.042***	0.052***	0.046***	0.048***	0.044***
	(0.008)	(0.008)	(0.008)	(0.010)	(0.012)
2017	0.073***	0.078***	0.074***	0.080***	0.091***
	(0.007)	(0.008)	(0.008)	(0.010)	(0.013)
2018	0.121***	0.126***	0.122***	0.119***	0.109***
	(0.008)	(0.008)	(0.008)	(0.010)	(0.012)
2019	0.137***	0.136***	0.128***	0.133***	0.107***
	(0.008)	(0.008)	(0.008)	(0.010)	(0.013)
intercept	2.923***	2.948***	3.037***	3.137***	3.319***
	(0.020)	(0.020)	(0.022)	(0.025)	(0.035)

Appendix table 2: quantile regression results with selectivity correction (selected percentiles)

	percentile				
	10	**30**	**50**	**70**	**90**
woman	-0.102***	-0.156***	-0.200***	-0.242***	-0.283***
	-0.007	-0.006	-0.006	-0.007	-0.009
population subgroup					
haredi Jews	0.036	0.138***	0.177***	0.227***	0.293***
	-0.041	-0.036	-0.036	-0.036	-0.057
Arabs	-0.128***	-0.165***	-0.194***	-0.224***	-0.280***
	-0.012	-0.011	-0.01	-0.01	-0.015
other	-0.041***	-0.076***	-0.086***	-0.106***	-0.126***
	-0.014	-0.013	-0.013	-0.015	-0.023
immigrants during1990-2019					
immigrants from Europe or America	-0.131***	-0.145***	-0.150***	-0.149***	-0.124***
	-0.009	-0.007	-0.007	-0.008	-0.013
immigrants from Asia or Africa	-0.147***	-0.169***	-0.196***	-0.187***	-0.191***
	-0.016	-0.015	-0.017	-0.019	-0.025
education					
years of schooling haredi Jews	-0.001	0	0.002	0.001	0.006*
	-0.002	-0.002	-0.002	-0.002	-0.003
years of schooling all others	0.010***	0.017***	0.021***	0.024***	0.031***
	-0.002	-0.001	-0.001	-0.001	-0.002
high-school marticulation certificate	0.049***	0.062***	0.068***	0.074***	0.079***
	-0.007	-0.007	-0.007	-0.008	-0.012
undergraduate degree	0.149***	0.184***	0.204***	0.226***	0.228***
	-0.012	-0.01	-0.011	-0.013	-0.016
master's degree	0.239***	0.319***	0.351***	0.365***	0.334***
	-0.017	-0.014	-0.014	-0.015	-0.02
PhD	0.442***	0.515***	0.542***	0.547***	0.576***
	-0.042	-0.033	-0.027	-0.03	-0.041
other degree or unknown	0.060**	0.058***	0.090***	0.119***	0.123***
	-0.023	-0.02	-0.02	-0.023	-0.03
district of employment					
Jerusalem, Judea and Samaria	-0.067***	-0.087***	-0.105***	-0.106***	-0.109***
	-0.011	-0.01	-0.009	-0.01	-0.015
North	-0.070***	-0.085***	-0.099***	-0.105***	-0.115***
	-0.009	-0.008	-0.007	-0.009	-0.013
Center	-0.021**	-0.014*	-0.025***	-0.038***	-0.042***
	-0.009	-0.008	-0.008	-0.009	-0.013
South	-0.048***	-0.075***	-0.097***	-0.100***	-0.117***
	-0.011	-0.009	-0.01	-0.011	-0.016
Other	-0.072*	-0.02	-0.075**	-0.081*	-0.106**
	-0.044	-0.037	-0.035	-0.042	-0.049

	percentile				
	10	**30**	**50**	**70**	**90**
potential work experience					
experience	0.021***	0.027***	0.031***	0.032***	0.033***
	-0.001	-0.001	-0.001	-0.001	-0.001
experience squared	-0.040***	-0.047***	-0.051***	-0.051***	-0.048***
	-0.003	-0.002	-0.002	-0.002	-0.003
occupation					
managers and academics	0.351***	0.466***	0.522***	0.573***	0.609***
	-0.014	-0.014	-0.014	-0.015	-0.02
engineers and technicians	0.220***	0.275***	0.308***	0.339***	0.361***
	-0.013	-0.013	-0.013	-0.015	-0.023
office workers	0.126***	0.147***	0.160***	0.186***	0.222***
	-0.014	-0.014	-0.014	-0.015	-0.024
sales and service workers	0.022*	0.022*	0.027**	0.040***	0.071***
	-0.012	-0.012	-0.012	-0.013	-0.019
production workers	0.056***	0.089***	0.081***	0.091***	0.103***
	-0.013	-0.012	-0.012	-0.013	-0.021
unknown	0.129***	0.205***	0.270***	0.367***	0.448***
	-0.02	-0.019	-0.02	-0.022	-0.028
industry					
Traditional manufacturing and agriculture	0.058***	0.047***	0.040***	0.050***	0.063***
	-0.011	-0.009	-0.009	-0.01	-0.013
electricity	0.336***	0.440***	0.501***	0.575***	0.581***
	-0.054	-0.046	-0.047	-0.046	-0.048
trade and technology	0.012	0.022***	0.029***	0.056***	0.077***
	-0.009	-0.007	-0.007	-0.008	-0.012
finances and business services	-0.015	-0.01	-0.003	0.025**	0.097***
	-0.01	-0.009	-0.009	-0.01	-0.013
unknown	-0.022	-0.006	0.013	0.037***	0.038**
	-0.015	-0.014	-0.015	-0.014	-0.019
yesr					
2015	0.020*	0.030***	0.029***	0.027***	0.01
	-0.01	-0.009	-0.009	-0.01	-0.013
2016	0.041***	0.058***	0.045***	0.055***	0.045***
	-0.011	-0.009	-0.008	-0.01	-0.012
2017	0.071***	0.083***	0.079***	0.084***	0.095***
	-0.011	-0.009	-0.009	-0.01	-0.014
2018	0.121***	0.132***	0.124***	0.126***	0.113***
	-0.01	-0.009	-0.009	-0.01	-0.014
2019	0.134***	0.140***	0.128***	0.137***	0.112***
	-0.011	-0.01	-0.009	-0.01	-0.014
intercept	2.890***	2.930***	3.016***	3.120***	3.318***
	-0.031	-0.025	-0.025	-0.028	-0.035