Intersectionality – an intercategorical empirical approach

BY RUTH EMEREK

ABSTRACT

The aim of this article is to demonstrate how to empirically uncover intersectional complexity by simple methods. The article is based on three examples of intercategorical complexity. Firstly, by discussing gender mainstreaming, it is shown that a narrow focus on categories without their intersection may give misleading results. Secondly, the pitfalls of a narrow focus on a single section of categories are discussed by means of an example of educational attainment for categories of gender and ancestry. Finally, using the example of a study of the gender pay gap, it is shown how a breakdown of a study in partial analyses may reveal intersectionality. The examples show how interaction and interwoven categories can be included in intercategorical analyses of structural relationships.

KEYWORDS

Intersectionality, interaction, mainstreaming, gender, employment, education and pay.

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INTERSECTIONALITY AND
– OR JUST – COMPLEXITY

In her famous 2005 article, *The Complexity of Intersectionality*, McCall argued that:

(...) despite the emergence of intersectionality as a major paradigm of research in Women's studies and elsewhere, there has been little discussion of how to study intersectionality, that is, of its methodology. (McCall 2005: 1771).

The concept of intersectionality was introduced by gender research scholars in the 1980s, more than twenty years earlier. It states that two or more categories can be so closely interwoven that it only makes sense to analyse their common effect, as this may be either stronger or weaker than the simple sum of their effects.

In the same article, McCall suggested a systematic division of the complexity of intersectionality into anticategorical, intracategorical and intercategorical complexities. Anticategorical complexity is used by researchers who deconstruct analytic categories and reject making fixed categories, intracategorical complexity is used by researchers who acknowledge stable social categories, though taking a critical stand, and intercategorical complexity is used by researchers who adopt existing analytical categories in order to document relationships of inequality among social groups along multiple and conflicting dimensions. The anticategorical approach is mainly used in micro-level studies (studying individuals), the intracategorical approach at a mezzo level (studying diversity within groups), and the intercategorical complexity at a macro level (studying broad social groupings) (ibid.).

Since McCall suggested this systematic division, the various forms of complexity have been widely discussed. It is beyond the scope of this article to introduce and engage in this discussion as this can be found in numerous articles (e.g. McCall 2005; Jensen & Christensen 2011; and special issues of this journal 2006/2-3 and 2010/2-3).

Most scholars have used the anticategorical and intracategorical approaches to intersectionality, whereas relatively few scholars have applied quantitative methods and discussed the concept of intercategorical complexity in their gender studies although there have been important contributions of quantitative intercategorical approaches in recent years (e.g. Dubrow 2008; Hancock 2013; Spierings 2013; Scott & Siltinen 2016). However, these contributions are not easily accessible for researchers with a qualitative research background.

I am a firm believer in mixed methods, where research benefits from a combination of quantitative and qualitative approaches. The purpose of this article is therefore – by taking the approach that intersectionality is a methodological rather than a theoretical concept – to give simple examples of how basic empirical quantitative methods may reveal intersectional complexity, which may enlighten both quantitative and qualitative research or may even pose new research questions.

For researchers working with quantitative methods and statistical models, intercategorical complexity is not a new concept, although it has another label within statistical methods. Statistical analyses are based on an intercategorical approach, which

requires that scholars provisionally adopt existing analytical categories to document relationships of inequality among social groups and changing configurations of inequality along multiple and conflicting dimensions. (McCall 2005: 1773).

Furthermore, statistical models enable re-

searchers to handle multiple and intersecting categories and analyse large data sets, which is a precondition for respecting the multiple complexity in a study.

The examples are kept simple in order to invite scholars with a qualitative approach into a discussion of a broader use of mixed methods. Firstly, by using an example of gender mainstreaming, it is shown by a figure and simple statistics based on easily accessible data that a narrow focus on the gender category without its intersections may give misleading results. Secondly, through an example of educational attainment, it is demonstrated that an overly narrow focus on the intersection of two categories (gender and educational attainment) may, on the other hand, hide the overall effect of the categories. Finally, the last example, focusing on pay, shows how intersectional effects are revealed in a comparison of the results of an additive multiple analysis with the results of the separate analysis for women and men in the private and public sectors.

GENDER MAINSTREAMING AND COMPLEXITY

With the Danish gender equality act of 2000,[1] it was formally introduced that all public planning in Denmark must be gender mainstreamed. One essential precondition for gender mainstreaming is access to empirical information regarding gender inequalities, differences and similarities at various levels. An analysis at macro level may point to a significant difference, which is partly due to other underlying factors. For example, a gender pay gap may be partly due to the fact that women and men have different educational qualifications and hold different positions. An analysis may also hide differences, which are revealed when other factors are included. For example, a non-existent gender pay gap at a workplace may be due to women and men on average having the same salary although

women on average have higher education, which is normally better paid. Thus, including gender as a category is not necessarily that simple, as gender may interact with other categories, and not including this complexity may give misleading results. The annual Danish National Reform Program (NRP) is one of the public planning programmes which should, according to the Danish gender equality act, be gender mainstreamed.[2] The latest NRP from 2016 discusses Denmark's 2020 national target for employment due to the expected influx of almost 100,000 refugees. The experience of recent years shows that the employment rates for refugees and their families are still low after three years' stay in Denmark, and thus the national target for employment in 2020 was adjusted downwards in the NRP for 2016 compared to earlier assessments. According to the NRP for 2016, the Danish employment rate is high, which "is especially due to a significantly higher employment rate for women", and, despite the influx of refugees, the Danish government still estimates an increase in the employment rate of 2.2 per cent from 2014 to 2020 (Danish Government 2016: 36).
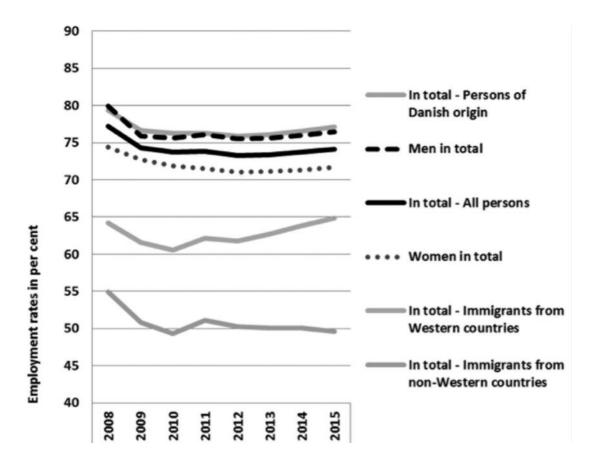
The Danish government is thus aware of the different (and at the same time almost similar) employment rates for women and men in Denmark. However, this information is not used in the NRP for 2016, which states:

As for the newly arrived refugees and family reunifications the experience in recent years has been that approx. 30 per cent are employed after three years in Denmark. This mechanically pulls down the overall employment rate even though the outlook for employment growth has not been revised downward. (Danish Government 2016: 36).

Thus gender differences in employment rates are not included in the assessment of the new employment target. But is it that simple?

EMPLOYMENT RATES 2008-2015 BY GENDER **OR** ANCESTRY,
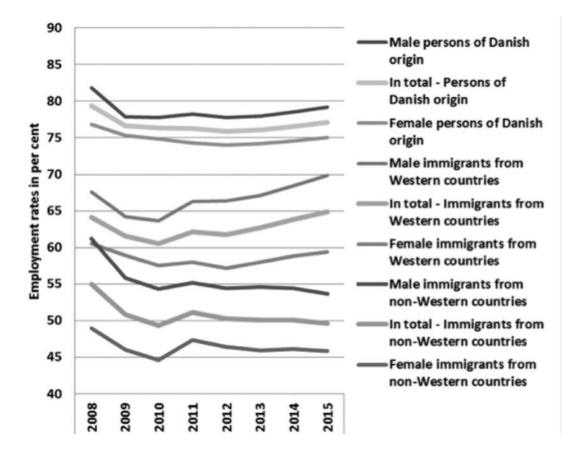AGE GROUP 20-64 YEARS.

Source: Statistics Denmark, StatBank Denmark, table RAS201, own calculations.

Data from Danish registers, which include the total population, in Statistics Denmark's online database, *StatBank Denmark*, allow a simple investigation of the development of employment rates. This shows that women in Denmark do indeed have a high level of employment, and although the employment rate for women aged 20-64 has declined slightly since the economic crisis of 2008, it was more than 70 per cent in the period 2008-2015; the employment rate for men in the same age group was more than 75 per cent in this period, giving an overall employment rate of almost 75 per cent for the age group in this period.[3] Data from StatBank Denmark also gives employment rates for persons by ancestry in aggregated groups. This reveals, as expected in the Danish NRP from 2016, that the average employment rates are persistently lower for immigrants (including refugees) than for persons of Danish origin, and this applies to persons of both non-Western and Western origin (see figure 1).[4]

However, female immigrants from both Western and non-Western countries have

EMPLOYMENT RATES 2008-2015 BY GENDER **AND** ANCESTRY,
AGE GROUP 20-64 YEARS.

Source: Statistics Denmark, StatBank Denmark, table RAS201, own calculations.

significantly lower employment rates than male immigrants and women of Danish ancestry. Furthermore, the differences in employment rates with relation to ancestry are higher for women than for men (see figure 2), and there seems to be a connection between the categories gender and ancestry, as the differences in women's and men's employment rates seem to vary by ancestry even in these highly aggregated groups. This indicates that the effects of gender and ancestry may in some way be interrelated. Furthermore, the effect of the intersection of women and ancestry on employment seems to have been persistent in recent years.

A simple statistical concept, relative risks (RR), can be used to evaluate this intersection.[5] Given the assumption of no effect of the intersection between gender and ancestry, the employment rate is just a function of gender and ancestry, and the relative risk (RR) of a woman being employed in relation to a man being employed (i.e. the probability that a woman is employed divided by the probability that a man is em-

TABLE 1:
EMPLOYMENT RATES BY GENDER AND ANCESTRY AND RELATIVE RISKS (RR) OF A
WOMAN BEING EMPLOYED IN RELATION TO A MAN BEING EMPLOYED BY ANCESTRY.
AGE GROUP 20-64, ULTIMO 2015.

		Employment rates	Relative risks (RR) of a woman being employed in relation to a man being employed
		(A)	**(B)**
Women	Persons of Danish origin	75.1	94.8
	Immigrants from Western countries	59.4	85.1
	Immigrants from non-Western countries	45.8	85.3
Men	Persons of Danish origin	79.2	
	Immigrants from Western countries	69.9	
	Immigrants from non-Western countries	53.7	
In total	Persons of Danish origin	77.1	
	Immigrants from Western countries	64.9	
	Immigrants from non-Western countries	49.6	

Source: Statistics Denmark, StatBank Denmark, table RAS201, own calculations.

Note: The employment rate is calculated as the proportion of the age group (20-64 years) in employment. The groups 'In total' also include descendants, although they form a very minor part (1.3 per cent) of the population aged 20-64 years.

ployed) should be the same for persons of Danish origin and immigrants from Western or non-Western countries. However, the relative risks (Table 1, column B) are significantly lower (85.1 per cent) for immigrants from Western countries and from non-Western countries (85.3 per cent) than for persons of Danish origin (94.8 per cent).

This analysis, based on easily accessible data from StatBank Denmark on the internet, reveals that the employment rate is not a simple function of gender and ancestry. The risk ratios are not the same for persons of Danish origin and immigrants of Western and non-Western ancestry: that is, the employment rate for women from non-Western countries is not a simple function of a lower female employment rate and a lower rate of employment among immigrants from non-Western countries. There seems to be an additional factor – an interaction between gender and ancestry, which, in addition to the original categories (gender and ancestry), in some way has an effect on employment.

The conclusion of this simple analysis is twofold. Firstly, it questions the results of the Danish government's forecast of employment rates for 2020. The composition of the population in Denmark is rapidly changing because of growing immigration

and asylum for refugees, and this will influence the country's employment rate in the future as stated in the NRP. In addition, the difference between women's and men's employment rates will increase, as the employment rate is not a simple function of gender and ancestry, and the forecast may be too optimistic, as it does not include the persistent intersectional effects of gender and ancestry on employment. Furthermore, a potentially changed gender distribution of refugees may also change the employment rate after three years stay in Denmark and thus make the expectation of 30 percent employment less valid.

Secondly, the indication that the categories gender and ancestry in some way have an interwoven effect on employment poses new questions and calls for further analysis. This intersected effect may be due to other factors which are different for the various groups, such as age distribution, distribution of education, duration of stay in Denmark, traditions for female labour market participation, and discrimination against employing women from various countries of origin, or something completely different. When taking a statistical approach, it is obvious to investigate if the effect of the interaction between gender and ancestry disappears when other potential differences (e.g. some of the ones mentioned above) are included in a multilevel multidimensional analysis of employment as suggested by Scott and Siltan (2016). Unfortunately, this is not possible when using data from StatBank Denmark, but the Danish research registers allow for this kind of more differentiated multidimensional research of the total Danish population.

FOCUS ON THE INTERSECTION OF CATEGORIES

In the discussion of employment, the descendants of immigrants were partly ignored as they are fairly young, forming only 1.3 per cent of the 20-64 age group

2014, and the great majority of them are under 35 years of age. However, despite the fact that they were born and raised in Denmark, they have remarkably lower employment rates than persons of Danish origin in the same age groups, especially among men.

This group of young male descendants have attracted political attention, due also to the fact that the proportion of male descendants with an education above primary level is considerably lower than the corresponding proportion in the same age groups among men of Danish origin (see figure 3, where the 20-34 age group is further disaggregated into five-year groups, as the younger cohorts may still be under education, and cohorts may also have had different possibilities in their access to the labour market).

The difference between the proportion of young male descendants and young men of Danish origin without an education above primary level stands out. It ranges from 14 per cent in the youngest to 22 per cent in the oldest age group, much higher than the difference between the proportion of young female descendants and young women of Danish origin, which ranges from 6 to 12 per cent. Male descendants thus have a significant backlog in terms of both education and employment compared to young men of Danish origin in the same age group. These differences have further contributed to a focus on young male descendants as the most marginalized group.

A simple investigation reveals that the relative risk (RR) of a descendant having an education above primary level compared to a person of Danish ancestry is significantly lower (around 12 per cent) for men than for women in all age groups (table 2, column D). Thus, male descendants' low educational level is more than a function of the fact that they are descendants and men.
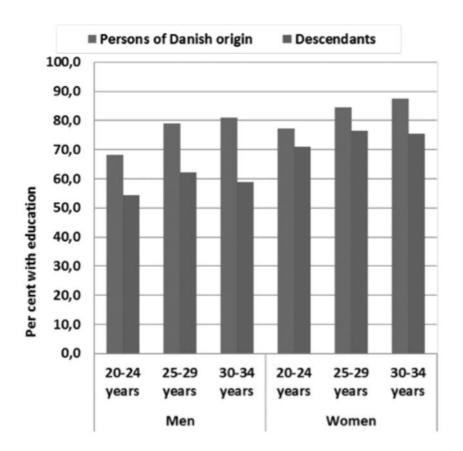
This reveals that the level of education is also influenced by interaction between gender and ancestry. Although this may be due

to other differentiating factors, there is without doubt a need for special measures to increase the educational level of male descendants, also because a lack of education and employment and thus the ability to support a family may still differ in importance for women and men. It may even point to a special intracategorical study of the diversity and complexity within this group.

However, a narrow focus on *one* single intersection of categories may have a downside, as it may remove the focus from the much larger original categories. In 2015, male descendants without an education above primary level constituted only approximately 8,600 persons (Table 2, column B), which is less than eight per cent of all young men without education above primary level, and less than five per cent of all young persons without education. Thus, a strong intersectional and narrow focus on

FIGURE 3:
THE PROPORTION OF YOUNG WOMEN AND MEN WITH AN EDUCATION ABOVE PRIMARY LEVEL, BY AGE AND ANCESTRY, 2015.

Source: StatBank Denmark, HFUDD10.

Note: StatBank Denmark does not provide educational information disaggregated by non-Western and Western descendants. The figure here therefore includes all descendants of immigrants.

TABLE 2:
PERSONS WITHOUT AND WITH AN EDUCATION ABOVE PRIMARY LEVEL
FOR THE POPULATION BORN IN DENMARK BY GENDER,
ANCESTRY AND AGE (20-34 YEARS), 2015.

			Persons in total	Persons *with only* primary or not stated education	Proportion with an education *above* primary level (incl.not stated education)	The relative risk (RR) of having an education above primary level for descendants in relation to Danes
			(A)	**(B)**	**(C)**	**(D)**
		Age	Numbers	Numbers	Per cent	Per cent
Men	Persons of Danish origin	20-24	162261	51753	68.1	
		25-29	142187	29850	79.0	
		30-34	125297	23735	81,1	
	Descendants	20-24	10757	4918	54.3	79.7
		25-29	6321	2401	62.0	78.5
		30-34	3320	1364	58.9	72.7
Women	Persons of Danish origin	20-24	154464	35187	77.2	
		25-29	135542	20949	84.5	
		30-34	122112	15163	87.6	
	Descendants	20-24	9986	2899	71.0	91.9
		25-29	5814	1372	76.4	90.4
		30-34	3211	785	75.6	86.3

Source: StatBank Denmark, HFUDD10.

Note: There are very few persons with not-stated education for descendants and persons of Danish origin in the Danish registers.

the high percentage of male descendants lacking education may result in a loss of focus or in less focus being placed on the numerically much larger groups of the more than 100,000 young men of Danish origin without education above primary level as well as the additional almost 80,000 women without education.

This example shows that, although it is important to recognise that two or more categories can have an intersectional effect, it is just as important to consider whether an intersectional approach prevents a more important focus on the entire category of persons without education.

Effect – intersections shown by partial analysis

Despite the high employment rate for women in Denmark, the gender pay gap has been persistent at 15-16 per cent.[6] Easily accessible data in StatBank Denmark allows only simple analyses of the unadjusted pay gap, whereas analyses adjusted for the fact that women and men have different work experience as well as different education and work in different sectors require data at a much more disaggregated level than given in the StatBank. Such data is given in the research registers in Statistics Denmark and has been used in the analyses of the pay gap by the Danish Wage Commission (2010), by researchers (see, for instance, Deding & Larsen 2008; Larsen 2010; Larsen & Houlberg 2013a, 2013b) and by annual publications from Eurostat. These analyses can potentially reveal interactions.

The study of pay in relation to education by Larsen and Houlberg uses the research registers on an individual level (2013b).[7] The purpose of the study was to uncover gender differences in returns due to education. The study includes the majority of wage-earners in Denmark and is based on a multiple regression analysis of pay as a function of education, gender and sector, controlled for work experience and place of residence, whereas ancestry is not included in the analysis.[8] The study includes a number of analyses and allows a comparison of the results for the total additive model, which includes gender and sector along with the other mentioned variables, with the results of the partial analyses for women and men in the private and public sectors.

Firstly, the analysis of the multiple additive model without intersection shows that being a woman on average means a reduction of 10 per cent of the basic salary (see Table 3, column A). In addition, there is a reduction for being employed in the public sector, where the majority of women are employed and form the majority of employees, of 6 per cent in the governmental sector and 14 per cent in the municipal/regional sector. Moreover there is a positive return due to education which increases with length of education (8 percent for vocational education, 69 percent higher wages for long-cycle higher education).

Secondly, the breakdown of the study by gender and sector in partial analyses shows that the general reduction of pay for women is transformed into a 10 per cent lower basic average hourly pay (that is, the average hourly pay for the baseline persons without education and work experience and residing outside the capital region) for women (DKK 126) than for men (DKK 140) in both sectors. Regardless of gender and sector, the return due to education increases with the length of education. However, the breakdown shows a marked lack of homogeneity between men and women and among sectors. Women (compared to women without education) have relatively higher returns due to their education than men (compared to men without education) in the public sector, especially for higher education, whereas men (compared to men without education) have relative higher returns than women (compared to men without education) in the private sector. Moreover, the return for education for men is considerably higher in the private sector than in the public sector. For women this also holds true except for women with long-cycle higher education. The breakdown by gender and sector thus reveals an interaction by gender and education, and that there may also be an interactional effect of the individual level (gender and education) and the level of the labour market (sectors).

The study illustrates the complexity of studying the gender pay gap. Through the breakdown by gender and sector Larsen and Houlberg show, without discussing interaction, that the return due to education is different for men and women in the two main sectors and thus reveal that the effect

TABLE 3:
THE RETURNS DUE TO EDUCATION (AS A PERCENTAGE) FOR A WAGE EARNER WITH EDUCATION ABOVE PRIMARY LEVEL IN RELATION TO THE HOURLY PAY FOR A WAGE EARNER WITHOUT EDUCATION FOR THE LABOUR MARKET (COLUMN A), AND FURTHER DISAGGREGATED BY GENDER AND SECTOR (COLUMNS B, D, D AND E). DENMARK 2011.

	The labour market	The public sector		The private sector	
	(A)	(B)	(C)	(D)	(F)
	In total	Men	Women	Men	Women
Gender:					
Men	-				
Women	-10				
Education:					
Primary level only	-	-	-	-	-
Vocational	8	4	6	10	10
Short-cycle higher education	24	17	17	32	27
Medium-cycle higher education	37	28	30	54	32
Long-cycle higher education	69	62	70	80	68
Sector:					
Private sector	-				
Government sector	-6				
Municipal/regional	-14				
Average hourly pay in DKK for the baseline	148	140	126	140	126
Number of observations (in thousand)	1,576	215	566	494	301

Source: Larsen & Houlberg 2013b, Annex table B2.1, B2.2 and B2.3 with own calculations

Note: The model is adjusted for work experience and residence.
The baseline for the entire labour market (column A) is a male wage earner with employment in the private sector, no education above primary level, no work experience and residing outside the capital region. For the disaggregated labour markets (columns B, C, D and E) the baseline is a wage-earner with no education above primary level, no work experience and residing outside the capital region.
All estimates are highly significant.

on pay of educational level, gender and sector is interwoven in some way. This means that interactions have to be included in further analyses of women's and men's returns due to education, for example, in a multi-level multiple regression analysis, as suggested by Scott and Siltanen (2016).

However, a more basic study, like the above mentioned, where the potential interaction is unravelled from the overall analysis and instead revealed by partial analysis, may still pose new questions and/or validate similar findings. It may as such be used in building bridges between quantitative and qualitative approaches in the discussion of the gender pay gap.

Summary

It is possible by an intercategorical approach and the large data set (e.g. available in StatBank Denmark and in the Danish research registers) to incorporate multiple categories in descriptions of gender inequality, differences and similarities, and to investigate whether intersections should be included and/or if gender should be studied in minor intersected categories.

The three examples illustrate different forms of analysis of gender as a category in relation to other categories. First, analysis of the employment rate shows that this is *not* a simple function of gender and ancestry, which should be taken into account in structural forecasts of employment. Secondly, the analysis of educational attainment shows that despite the strong intersectional effect of two categories, it is important not to lose focus on the normally larger original category, in this case the entire category of persons without education. Finally, the study of the gender pay gap demonstrates the usability of comparisons between a full model and partial models to identify the eventual effect of intersected categories. These examples could be used as starting points in combining a qualitative and a quantitative approach in studies of

gender and employment, gender and education and/or gender and pay. Similar simple investigations can be starting points in other areas and can bridge the gap between quantitative and qualitative approaches.

Although access to systematic information on original as well as intersected categories is an essential precondition for the assessment of gender equality, gender mainstreaming and analyses of structural relationships, it is important to ensure that the focus does not move from the original categories to a narrow focus on a single intersection of the categories unless this intersection (as in an intracategorical approach) is the main subject of the study, and even then, from the perspective of an intercategorical approach, the analysis should also include the original categories.

Statistical methods offer possibilities of studying complexity and potential intersectionality by including interaction, which may reveal that two or more categories intensify or weaken each other's effect, so that the effect of these categories is neither simple additive nor simple multiplicative. Other possibilities are models based on newly created interwoven categories, which may generate further theoretical and/or methodological discussion, as for example, some scholars have questioned new intersections of categories and warned that these new categories could lead to new divisions and contribute to new forms of exclusion and stigmatization (see, for instance, the discussions in McCall 2005; Christensen & Siim 2006; Christensen & Jensen 2011).

One may argue that the intersected categories of, for example, gender and ancestry in the example of educational attainment are created just because this is possible due to the data and concepts developed by Statistics Denmark, and maybe not because of their relevance from a methodological or theoretical perspective. However, an essential precondition for the assessment of gender inequalities is access to systematic infor-

mation regarding differences and similarities between the relevant groups, and it is inevitable from an intercategorical point of view to use categories and also intersections of categories to uncover structural relationships. At the same time, it is important to ensure that the intersected categories are only used in systematic comparisons as long as the impact of the original categories is still included in the analyses, which, of course, requires sufficiently large samples (see also Scott & Stiltanen 2016: 5). Furthermore, new categories in the form of interwoven categories should not be considered static but should gradually be replaced by others.

Notes

1. Act no. 388 of 30/05/2000.
2. In the NRP, the Danish government, like governments in all the other EU member states, reports the country's structural reforms, presents the measures the country has taken in order to comply with the country-specific recommendations from the EU, and addresses a number of the topics and issues raised in the European Commission's country report for Denmark. Furthermore, the NRP describes Denmark's implementation of the EU's growth strategy (Europe 2020). The Danish NRP from 2016 presents the overall economic framework for the Danish economy.
3. These data differ from the data given in the Danish NRP, due to differences in sources. Data in The Danish NRP stem from the Labour Force Survey, whereas the data used here are from register-based labour statistics (RAS), which include the total population.
4. This article uses Statistic Denmark's definition and operationalization of immigrants and descendants; see Statistics Denmark, documentation: http://www.dst.dk/en/Statistik/dokumentation/documentationofstatistics/immigrants-and-descendants/statistical-presentation

Data in StatBank Denmark only allow the division in Western and non-Western countries, where Western countries include all 28 EU countries, Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland, Vatican State, Canada,

USA, Australia and New Zealand. Non-Western countries are all other countries.
5. The relative risk (RR) is a statistical technical term for the relationship between the two units (here the employment of women in relation to the employment of men as a percentage); see e.g. Agresti 2002: 43-44. Estimates of the relative risk is one of the simplest techniques to uncover whether there is a correlation between the two factors (here gender and origin) in relation to their impact on a third factor (here employment). The comparisons are made here by relative risks, which are the most intuitive methods of comparison. However, a more often used method in statistics is the odds ratio, where the odds of a woman being employed is seen in relation to the odds of a man being employed. For the odds ratio and the correlation between odds ratio and relative risk, see e.g. Agresti 2002: 44-47.
6. The gender pay gap is calculated as the difference in men's and women's pay in relation to men's pay.
7. The analyses were made for the LO, the Danish Confederation of Trade Unions, which is the largest national trades union confederation in Denmark; see: http://www.lo.dk/English%20version/About%20LO.aspx
8. The study includes all wage earners for whom the research register has information on pay who are employed at private enterprises (except farming and fishing) with at least 10 full-time employees, and employees in the public sector apart from minor groups employed on special conditions. Persons with a college degree and no further education are not included in the study (Larsen & Houlberg 2013b: 12).

The logarithm of pay is modelled as a linear function of education, gender and sector, and controlled for work/professional experience, place of residence and sector. Education is given by dummies for the various levels of education, and work experience is included both as years and square of years. Residency is a dummy for living in the capital region against living in the rest of the country. Estimates are found by OLS. (Ibid.: 17-18).

The study does not discuss or include any potential selection bias, which may influence the result of the comparisons of women's and men's return on education – but which would also have made the example more technical and the idea of uncovering the interaction between the categories less transparent.

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