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The Effect of Labour Market Reform on Women in the Australian Banking Industry

By

Mary Sayers, Bachelor of Arts, Graduate Diploma in Human Resources

Submitted in fulfilment of the requirements for the degree of Master of Commerce

Deakin University, January, 2002
I certify that the thesis entitled: The effect of Labour Market Reform on Women in the Australian Banking Industry

submitted for the degree of: Master of Commerce

is the result of my own research, except where otherwise acknowledged, and that this thesis in whole or in part has not been accepted for an award, including a higher degree, to any other university or institution.

Full Name: [Redacted]

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Date: 30/08/2002
I would like to acknowledge the assistance the Finance Sector Union has given me throughout my candidature. I also would like to thank my family and my supervisor, Dr Keith Abbott, for their tireless support and encouragement.
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Chapter One

Introduction

"We got equal pay once, then we got it again, and now we still don’t have it"
Justice Mary Gaudron
(NSW Pay Equity Inquiry 1998)

This thesis examines organisational structures that perpetuate women’s relative disadvantage to men in the workplace, and institutions which seek to ameliorate that disadvantage. Using the banking industry as a case study, it examines the lack of power and voice among part-time women in workplace bargaining. It is argued that decentralised and deregulated labour markets have had a negative impact on part-time women employed in the industry, and that this has been the consequence of enterprise bargaining being used to undermine the working conditions of part-time employees. This, combined with the structure of banking organisations, where full-time work is becoming longer and more intensive because of internal and external restructuring, have provided significant barriers for many part-time and full-time women with young children, which equal employment opportunity (EEO) and affirmative action initiatives have so far been unable to counter.

1.1 Background to the study

Conciliation and Arbitration

Australia developed labour laws that had their origins in Britain, but a very different path was taken which led to compulsory conciliation and arbitration. Bills seeking conciliation and arbitration in the colonies were first introduced in the 1880s. Whilst Bills had been put forward to establish State systems of conciliation and arbitration in Victoria in 1884, and New South Wales in 1887, Charles Cameron Kingston’s Bill, which was first introduced into the South Australian Parliament on 12 December 1890, was the most significant (Mitchell 1989: 85).
This Bill contained the elements of registration of unions, binding industrial agreements, compulsory conciliation and arbitration, enforceable awards, and the prohibition of strikes and lockouts during industrial disputes within the tribunal’s jurisdiction. This particular Bill provided a model of conciliation and arbitration which was quite distinct from anything that had come before it. Its form and content provided a model for the New Zealand Act of 1894, which in turn influenced the systems established in New South Wales in 1901 and the Australian Commonwealth in 1904 (Mitchell: 85-7). Kingston also played a decisive role in the inclusion of Federal powers to settle interstate industrial disputes by conciliation and arbitration in the Constitution. By 1900 compulsory arbitration legislation of the type proposed by Charles Kingston had been introduced into all mainland parliaments (South Australia 1890, Queensland 1894, New South Wales 1899, Victoria and Western Australia 1900) (Plowman 1989: 18).

In all these constitutional and legislative manoeuvres, women’s interests in the workplace were largely ignored. Within the Australian labour market they traditionally had little bargaining power and were concentrated largely on the periphery of the labour market. Justice Henry Dourne Higgins, the second President of the Commonwealth Court of Conciliation and Arbitration, in his famous 1907 *Harvester* judgement, established the notion of a basic or minimum wage based on the needs of a male worker to provide ‘a condition of frugal comfort estimated by current human standards’ based on a family of five persons (2 C.A.R. 1: 4). Higgins, in adopting what he perceived as a community standard (Isaac 1989), had also established a gender-based assessment of the basic wage, which excluded women. The subsequent setting of the female wage at around 54 per cent of men’s wage entrenched discrimination in the labour market.

This situation remained largely unchanged for the next sixty years. Wage differentials between males and females were institutionalised by the federal industrial tribunal, with Higgins ‘family wage’ principle excluding women from receiving the same wage as men. Employers had little interest in seeing this changed. Trade unions were similarly inclined, seeing any alteration as a potential threat to men’s employment. The few equal pay claims made by the unions prior
to the late 1960s were, in fact, aimed at protecting men’s jobs and those granted typically covered a small number of women (Hunter 1988). All this changed in 1969, when the Commission granted ‘equal pay for equal work’, and in 1972, when this principle was expanded to include ‘equal pay for work of equal value’. In 1974, these efforts culminated in the Commission discarding the family component from the minimum wage concept (National Wage Case 1974).

There have been many debates about the effectiveness of these measures in bringing about equal pay for women. Some have suggested, such as Hunter (1988), Bennett (1994a) and MacDermott (1994), that the Commission’s interpretation of its decisions at this time merely reproduced the gender inequalities. The vagueness of work-value principles established by the Commission in 1972 is a case in point. This principle held that:

Work value comparisons should, wherever possible, be made between female and male classifications within the award under consideration. But where such comparisons are unavailable or inconclusive, as may be the case where the work is performed exclusively by females, it may be necessary to take into account comparisons of work value between female classifications within the award and/or comparisons of work value between female classifications in different awards. In some cases comparisons with male classifications in other awards may be necessary. (147 CAR 172 p.180)

Hunter (1988), for example, argued that the last part of this principle has been ignored, and that comparisons between female classifications have simply perpetuated the undervaluation of women’s work. This is because the Commission has largely failed to compare ‘female’ jobs with ‘male’ jobs. Indeed, the Commission rejected a test case put forward by the nurses’ union to adopt comparable worth in work-value comparisons. However, it has also been suggested that Commission decisions both before and after this case demonstrate that it is not averse to objective tests for evaluating women’s work (Rafferty 1994).

---

1 Rafferty cites the 1985 Australian Public Service Therapists Case and the 1990 Childcare Workers Case as examples.
Deregulation and decentralisation of the Arbitral System

Until the late 1970s, the arbitration system generally enjoyed broad community support. The few attempts to dismantle it, such as in 1919, when the Hughes government introduced special legislation to overrule decisions of the Court of Conciliation and Arbitration, and in 1929, when the Bruce/Page government proposed returning industrial powers to the states, failed (Quinlan 1999: 76). In more recent times, challenges to union power have come from outside the system. In the late 1980s, for example, common law claims for damages and injunctions under the *Trade Practices Act* (sections 45D, E & F. inserted by the then Treasurer, John Howard, in the years 1977-80) were used to defeat secondary boycotts and win substantial victories over unions at Robe River, Dollar Sweets and the Mudginberri abattoir. These victories set a precedent in the use of corporate laws to regulate industrial relations, which extended into the 1990s (Bennett 1994b: 84-90, 188-90).

These efforts to dismantle or bypass the centralised industrial relations system were piecemeal or uncertain. More substantial changes came on the legislative front in 1983, when the newly elected Hawke government commissioned a review of the industrial relations system. The Hancock Report, as it became known, made a number of recommendations, which resulted in the *Industrial Relations Act 1988*. This Act replaced the *Conciliation and Arbitration Act* and substantially rationalised the latter’s complexity. Pressure to change the arbitration system nevertheless continued. The ACTU, and various employer groups, such as the Confederation of Australian Industry (now the Australian Chamber of Commerce and Industry-ACCI) and the Business Council of Australia (BCA), continued to push for reforms which would allow for enterprise bargaining and deregulation of the industrial relations system. The BCA, for example, argued that managers needed to align bargaining structures with their workplaces, and that there needed to be an improvement in the general environment of employee relations to promote common goals. To these ends, it argued that compulsory arbitration and union ‘interference’ should be abolished (Business Council of Australia 1993:115-123).
The ascendancy of market ideals among these influential political and industry groups became a dominant feature in the debate about regulation of the labour markets, and found its most potent appearance among policy makers in the form of 'economic rationalism'. Economic rationalism is based on a faith in the efficacy and efficiency of unimpeded markets (Langmore & Quiggin 1994: 43). The market, as an institution, is said to derive its legitimacy from its ability to create a stable social order. It is assumed to do this by balancing the different interests of rationally acting individuals who seek to maximise their own advantages by entering into relationships freely and having the ability to shape them at their own discretion. The medium through which this is thought to take place is the contract (Streek 1992: 41). The extension of these views to the workplace find its most notable form in the shape of managerial fundamentalism, which rejects unions and insists on untrammelled management control (Bennett 1994b: 227). Unequal bargaining power and inequity arising from these arrangements are not considered to be a valid concern, as the market has an equilibrating effect. Every person is free to choose and has control over their destiny within that environment.

The push for deregulation was framed in the context of promoting a more efficient and flexible labour market, which would make Australian business and industry more competitive and profitable. Regulation of the labour market can be defined as 'the creation and enforcement of rules which are designed to control the actions of individuals and groups who are a party to the production of goods and services' (Bray 1990 cited in Buchanan & Callus 1993). The push for deregulation was aimed to reduce or eliminate these rules, and particularly those that placed restrictions on employers. The preferred reform path, from the employers' perspective, involved reducing the role of third parties, such as trade unions, industrial tribunals and government (Callus 1997). The unions, on the other hand, were more concerned about improving the productivity of labour via award changes, which would provide greater career and training opportunities (Abbott 1993). Their concern was to improve the flexibility of labour by decentralising the industrial relations system, and was based on the view a reduction in external
regulation would promote the restructure of work, and make it more challenging and intrinsically rewarding.

The Commission responded to these demands in a series of National Wage Case decisions. Beginning in 1987, it applied the Restructuring and Efficiency Principle, in ruling for second-tier wage increases based on productivity and efficiency improvements. In 1988, this was followed by the application of the Structural Efficiency Principle, which encouraged radical award restructuring. This form of ‘managed decentralism’ continued with the 1991 National Wage Case, but in April 1991, the Commission outlined its concerns.

We have major concerns about: the incompleteness of the award reform process and its application at the enterprise; the inadequate development of the ‘receptive environment’ necessary for the success of enterprise bargaining beyond the scope of the present system... enterprise bargaining proposals challenge a long established principle of wage fixation in Australia, namely, that the benefits of increased productivity should be established on a national, rather than an industry or enterprise, basis (National Wage Case 1991: 39-40).

In October 1991, however, it agreed to the Enterprise Bargaining Principle. Further legislative reforms occurred with the passing of the Industrial Relations Reform Act 1993, which accelerated the shift to enterprise bargaining through the creation of a separate bargaining stream. The Workplace Relations Act 1996 took a step further down the reform road. It has been argued, however, that this Act has provided only evolutionary change first started in 1993. The key role of the Commission remained, retaining the power of compulsory arbitration over ‘allowable matters’. It still has the power to make or vary multi-employer awards, and collective agreements still required its approval. This Act had not gone as far as the New Zealand or Victorian ‘models’, but it had gone far enough to meet the expectations of most employer groups (Rimmer 1997: 69-70). Nevertheless, there has been a move away from a reliance on the industrial disputes power in the Constitution (Pittard 1997: 80).

A number of concerns about equity have been raised with these moves towards a decentralised industrial relations environment, and particularly about the fate of women (see, for example: Robertson 1993; Burgman 1993; Lee 1994; Bennett
1994a). To summarise these concerns, first, bargaining processes were thought likely to be dominated by full-time workers, and that this would disadvantage women because of their greater part-time numbers. Second, because of the occupational segregation between men and women, with men dominating in strategically important militant industries, it was argued that these groups would receive pay increases because of their greater bargaining power, whilst women’s wages would fall as award conditions deteriorated. Third, part-time workers were less likely to be involved in the bargaining process, and women less likely to be unionised and represented on joint consultative committees. If unionised, their unions were likely to be weak. Fourth, women would be disadvantaged in enterprise bargaining because improved productivity is hard to demonstrate in many occupations where women are predominate (e.g. customer service, records, secretarial etc). Fifth, it was claimed that many supporting enterprise bargaining had emphasised the potential for women to change their employment circumstances to accommodate work and family needs better. However, it was thought that part-time and casual work was often not structured in ways that favour women. And finally, it was asserted that enterprise bargaining held little hope for a better working life for women because it was an employer initiated drive towards flexibility, and not based on the needs of women.

1.2. Aim of the Research

It is in the context of these debates that the present study is grounded. It seeks to examine the impact of enterprise bargaining on women, with particular reference to those employed in the banking industry. In particular it is concerned with the extent to which enterprise bargaining has eroded working conditions of part-time employees, which is dominated by women. To this end, the following hypotheses are tested and used as a means of guiding the study.

- Part-time women in the banking industry have less ability to participate in, and therefore be satisfied with the outcomes of enterprise bargaining, and
- The types of working-time flexibility and work intensification facilitated by enterprise bargaining, will effect part-time, and in particular female branch employees.
In testing these hypotheses, the banking industry was chosen because of its large peripheral workforce in the form part-time employment. It also has a presence in the federal industrial sphere and its workforce is covered by a relatively strong national union, the Finance Sector Union (FSU). Part-time employment has increased in the Finance and Insurance industry from 11.5% of the industry to 18.2% in 2000 (ABS Catalogues No 6204.0 & 6203.0).

The thesis is structured as follows. The second chapter provides a literature review, outlining the measures introduced to reduce women's historical disadvantage in the labour market, and examines the effectiveness of these measures. The literature evaluating the impact of labour market reform on women since the late 1980s is also covered, along with changes in working-time arrangements which have occurred since that time. Finally, where the present study is situated in light of the existing literature is evaluated.

The third chapter covers the methodology used to test the above hypotheses. This explains the data collection methodology, which uses a combination of quantitative and qualitative data and a process of triangulation. The sampling procedure and its rationale are discussed. The chapter outlines instrument development and data computerisation process followed by the methods of data analysis used throughout the study. This includes reliability and validity considerations.

The fourth and fifth chapters present the data from the quantitative data. This is a presentation of the findings from a survey of 3,000 Finance Sector Union members. There is no attempt to fully analyse the findings in these chapters using tests of statistical significance. It is more a preliminary analysis of the results looking for broad relationships, which are then further explored through the qualitative data, presented in chapter six. The fourth chapter looks at the findings in relation to respondents’ experience of enterprise bargaining. This is in terms of access to, knowledge about, and perceptions of fairness in enterprise bargaining processes. A comparison is made with data from the 1994 Workplace Bargaining Survey. The fifth chapter sets out the data pertaining to the working-time
arrangements of employees in the banking industry, looking first at the experiences of full-time employees, followed by those of part-time employees.

The analysis and discussion in the sixth chapter uses the qualitative data, obtained from interviews with staff from the banking industry and the Finance Sector Union, to help explain and explore the meanings behind the phenomena described in the previous chapters. It also provides an analysis of the extent to which the findings prove the hypotheses and offers alternative explanations.

The final chapter summarises the main results of the study, its implications, and, what future research might be conducted as a result of the findings.
Chapter Two

Literature Review

2.1. Introduction

This chapter provides a review of the literature pertaining to the gender related issues set out in the previous chapter. To this end it has four aims. It first seeks to examine the theoretical context behind the move to a decentralised and deregulated labour market within Australia. Second, it explores the efforts to correct the historical labour market disadvantages experienced by women through the introduction legislative measures, such as anti-discrimination and affirmative action legislation. Third, it reviews empirical evidence concerned with labour market inequities since the introduction of macro-economic changes in the mid-late 1980s, with particular reference to women and the growth in non-standard work (part-time and casual employment and work outside the ordinary span of hours). Finally, it positions the present study within the existing body of literature.

2.2. Background

As referred to in the Chapter One, ‘economic rationalism’ has dominated Australian policy debate and practice. So much so that it has appealed to both sides of government since the early 1980s. A fundamental concern of economic rationalists, among other things, has long centred on the reform of the labour market, in particular, to move it away from collectivist and centralised arrangements that have dominated ‘industrial relations’ since federation. ‘Economic rationalism’ is founded on notions of individualism and utilitarianism, which can be traced back to the works of Adam Smith (1723–90). His views on the working class in The Nature and Causes of the Wealth of Nations were inclusive. A nation could not be considered rich if its working class was poor (Gordon 1993).
Smith, and the other Scottish philosophers of the eighteenth century, for example Francis Hutcheson, Adam Ferguson, Thomas Reid, Duguld Stewart, Henry Home, James Burnet and David Hume, laid the groundwork for the modern development of utilitarianism. This became prominent as an influential social, political and intellectual philosophy in the last decades of the nineteenth century (Gordon 1993: 113, 117).

In the area of economics, it found its most influential form in Alfred Marshall’s neo-classical theories, where the objects of analysis were the division of labour, private property in the means of production, and markets. According to Gordon (1993), the neo-classical view of the labour market was held to be similar to the operation of other markets.

... the existence of unemployment can only be due to something that prevents the labour market from functioning according to the canons of perfect competition. Like other things traded in markets, the quantity of labour that workers with to supply will always be equal to the quantity that employers demand unless the price of labour i.e. the wage rate, is prevented from performing its equilibrating function. According to this reasoning unemployment is due to the actions of trade unions or the state in maintaining the wage rate at too high a level. (p. 582)

The modern articulation of these ideas is best represented in the views of Friedman and Friedman (1980). Unequal bargaining power or disadvantaged groups were not considered valid in the operation of a free market, as the market would create opportunity and an individual was free to choose. Hayek (1976) added to this line of argument by asserting that equality of opportunity was an unobtainable goal:

To achieve this, government would have to control the whole physical and human environment of all persons... This would have to go on until government literally controlled every circumstance which could effect a person's well-being. (pp. 84-85)

It is from this body of ideas the present day economic rationalists draw sustenance when arguing that individuals are not disadvantaged by the operation of a free market, and that they have the 'right of choice' over their particular circumstances. Applied in an Australian context these ideas have been most notably enunciated by Judith Sloan (1993a 1993b), who has argued that the employment relationships
should be established directly by those parties most directly concerned, and not by third parties removed from the workplace (i.e. governments, industrial tribunals and unions). In line with this reasoning workers (always discussed as a homogenous group) were seen as best placed to work out employment arrangements that best suited their needs. According to Howard and Fox (1988), only the employer and employee can know all the detail and their mutual limits of endurance or tolerance, and it is this knowledge that must govern the making of industrial agreements. Various employer groups such as the Business Council of Australia, the ACTU and the government, pursued these ideals throughout the late 1980s and 1990s, with any risks to equity perceived as being negated by the existence of pre-existing anti-discrimination and affirmative action legislation. Employer groups and the unions, however, had different goals in pursuing the change in the way the labour market was thought best regulated.

As outlined by the BCA (1993), Sloan (1993a, 1993 b) and others, the need for greater efficiency and flexibility in an increasing global market was viewed as unobtainable under the pre-existing industrial relations arrangements, based on strong trade unions and industrial tribunals. In response, deregulation of the labour market became the central aim of both sides of politics. The ascendancy of this view, however, has not been without its critics. For example, Buchanan and Callus (1993) have disputed that changing industrial relations systems increases efficiency. Others such as Campbell (1993), and Burgess and MacDonald (1990), have argued that the push to increase flexibility in the labour market has done nothing more than increase managerial prerogatives. Abbott (1993), also, has asserted that the links between labour flexibility, industrial relations systems and productivity are at best tenuous. In addition, there have been concerns that deregulation and decentralisation have posed a serious threat to equity within Australia. It is this last issue, with particular reference to how women have fared within the Australian labour market as these processes have unfolded, that we now turn.
2.3. Measures to reduce women’s historical disadvantage within the Australian Labour Market.

Equal Pay

As mentioned previously, the gender-based assessment of wages was entrenched by the federal tribunal, and originated with the 1907 Harvester judgement. Any significant moves to reduce this historical disadvantage did not occur until the Equal Pay test cases of 1969 and 1972. The former dealt with equal pay for equal work, and the latter dealt with equal pay for work of equal value. Much of the literature looks at the adoption of these equal pay measures, and how this manifest itself in terms of decreasing the gender pay gap. For example, O’Donnell and Golder (1986), Gregory et. al (1989), Whitehouse (1990; 1992), Hunter and Rimmer (1995), have made international comparisons between Australia’s record in achieving equal pay and that of other countries and have found that Australia has been more successful in reducing the gender pay differential because of its centralised wage setting environment, strong award system and the transparency of its wage setting environment. On the other hand, there are those, such as Hunter (1988), Bennett (1994a) and MacDermott (1994), who criticise how the Commission interpreted its ‘equal pay for work of equal value’ principle and its rejection of the notion of ‘comparable worth’. It is argued, in this instance, that this has meant women continue to fail in their efforts to have their work adequately valued. Ryan (1988), however, argued that the introduction of comparable worth in its pure sense would not provide the answer to reducing the gender pay gap. Comparable worth is a notion that originated in North America as a mechanism for introducing equal pay. Job evaluations are mechanically scored and in such an exercise, it occurs at the enterprise level. All jobs or occupations are rated to determine their ‘worth’ to the organisation and therefore would not be successful in consistent reevaluation of women’s skills as their would be no chance of ‘flow-ons’ (Ryan 1988). The Commission eventually rejected this notion in favour of a more ambiguous determination of work value.

The Commission’s rejection of the principle of comparable worth occurred in a 1985-6 test case pursued by the ACTU on behalf of ACT nurses. Various reasons
have put forward to explain this rejection. Hunter (1988), for instance, has argued that the ACTU adopted a strategy of adhering to precedent and introduced as little extraneous material as possible. This made it difficult for the AIRC to rule in its favour. The AIRC, was also said to be horrified by the full implications of comparable worth, believing the term ‘comparable worth’ would be inappropriate to apply fully given the 1972 principle of equal pay for work of equal value. According to Bennett (1988), this decision led to vagueness in formalised principles, and allowed the AIRC to take into account of wider economic, industrial and political considerations in its rulings (p. 535).

To this it can be added Hunter (1988) has outlined some of the inherent problems arising out of Australia’s arbitration system. The classification of men’s work, for example, has involved a complex structure of margins between occupational groups, whilst women’s work has never been classified with the same degree of comprehensiveness. Work value comparisons have favoured men, with the problem being compounded by work classifications, which have not been based on job evaluations but on the various arguments presented by employers and unions. In female dominated occupational areas a lesser value was typically placed on women’s skills, which meant that wage margins were lower (pp.152-3). Hunter has also argued that even though the 1972 principle of ‘equal pay for work of equal value’ recognised some comparisons between male classifications were necessary, comparisons between female classifications nonetheless occurred, which led to the undervaluation of women’s work being perpetuated (p.163). The rejection of the 1986 nurses’ test case preserved the AIRC’s ability to justify its wage fixing practices, including discriminatory work value criteria.

MacDermott (1994) believes the unwillingness of the AIRC to embrace the principle of comparable worth meant that women had no guarantee of having their work valued in a way that would ensure wage equality with men. Further, that moves towards minimum entitlements, which are based on ensuring certain benefits secured through the award system are not eroded by enterprise bargaining, are therefore inadequate to deal with structural inequalities in the labour market.
Whitehouse and Zetlin (1997) have also seen problems in trying to reduce the gap in gender wages as being related to over-award payments, which occurred in two thirds of private sector enterprises prior to the emergence of enterprise bargaining. The AIRC have long considered over-award payments to be one measure of flexibility, but largely falling outside its jurisdiction. Enterprise bargaining, it is suggested, has unable to address these problems, as it focuses on individual enterprises rather than the system as a whole. Retaining a relevant award system is thus regarded as offering a greater chance of achieving pay equity than enterprise based solutions.

Rubery and Fagan (1995), in an examination of European Union countries, have similarly concluded that firm level bargaining tends to widen gender differentials. This is because women were typically under-represented in those firms which undertook local bargaining. Women were also found to be less likely to benefit from the supplements negotiated in bargaining. Indeed, it was found that these often only applied to male jobs, with supplements tending to be lower in industries dominated by women (p. 224). It is further argued that decentralisation often led to a widening of pay differentials by way of reducing the transparency of the pay structure. This made it difficult to monitor discrimination and denied women information about the level of equality in wage outcomes based on their skill levels (p. 230).

In summary, the majority of these authors argue that Australia fared better at reducing the gender pay gap in comparison to other countries because of its centralised wage fixing system, national wage agreements, and, those with the least bargaining power were protected by the formal system. This is despite a perceived limitation in the way the Industrial Relations Commission interpreted its ruling in relation to equal pay. Deregulated and decentralised bargaining structures are held to disadvantage women. The impact of such deregulation and decentralisation on women since these changes have unfolded is examined later in the chapter.
Anti Discrimination and Affirmative Action Legislation

Turning now to legislative mechanisms aimed to reduce women’s historical disadvantage in the labour market, these were introduced with the federal Sex Discrimination Act 1984 and Affirmative Action (Equal Opportunity for Women) Act 1986. Two questions can be posed. First, does this type of legislation provide protection from systematic discrimination? And second, is it capable of countering any negative effects that may arise out of different modes of industrial regulation? In the literature there are those who see the legislation as being effective in advancing the rights of women in the workplace. There are also those who have a different perspective, claiming that the legislation is ineffective in improving the workplace position of women because of its individualistic nature and its inability to redress systemic forms of discrimination.

In answering the first of these questions, Gardner et. al (1999) and Peetz. et al (1999) have outlined the benefits the legislation has provided to women. Using data from a study commissioned by the Department of Workplace Relations and Small Business to review the application of the Affirmative Action (Equal Opportunity for Women) Act 1986, they found that employee outcomes for women were better in workplaces covered by the Act than in those not covered. These outcomes were reflected in better access to rewards and opportunities, such as pay rises, job security, promotion and training. Second, it was found that three features of workplaces strongly correlated with high performance in relation to gender equity: the sector the workplace was located; the size of the organisation (over 100 employees); and the level of trade union membership (above 25 per cent coverage). On the other hand, Sheridan (1995), in a different analysis of affirmative action reports, found inconsistencies in establishing a causal link between affirmative action programs and improvements in the position of women. In particular, it was found that although women’s representation in management was greater in companies applying affirmative action programs, women’s share of employment and management positions was still greater in companies not operating such programs.
There have been many criticisms of affirmative action and anti-discrimination legislation as a mechanism to redress inequality. Strachan (1987) and Whitehouse (1990, 1992), for example, have argued that complaints based legislation is limited in its remedies to an individual, and that systematic discrimination cannot be easily detected by the experience of an individual. Furthermore, whilst it provides redress for individuals, it does little to address the structures within which discrimination occurs. Thornton (1990) argues affirmative action legislation is oriented towards managerial programs, and that there is a lack of enforcement. Bennett (1994a) has further criticised this legislation for not having effective sanctions, its vagueness, and the fact it only covers 45 per cent of private sector employers’ (p. 208).

According to Thornton, because equality of opportunity is perceived as individualistic it serves to bolster the prevailing ideology, whilst the blame for failure can be placed on individuals and their presumed weaknesses. The underpinning of both anti-discrimination legislation and affirmative action by the principle of merit is also considered a problem because it is not gender neutral. Thornton gives an example of the notion of potential based on perceived ability. This, it is argued, is often subjective, such as a woman who has been out of the workforce being often perceived as not serious about her career (pp.19-22). In a similar vein, Strachan (1987) believes that an examination of what is meritorious needs to be examined. The problem with affirmative action as she sees it, is that it is an individual solution. According to Burgmann (1993), a woman may rise up the organisational ladder because of good equal opportunity policies, but it leaves at the bottom of the ladder a pool of women engaged in low status and low paid work. In still another line of enquiry, Bennett (1994a) recognises that anti-discrimination and affirmative action legislation are necessary, however she believes that the legislation cannot make up for the loss of the institutional protection provided by centralised arbitration (p. 208).

What these authors conclude is that legislative mechanisms such as anti-discrimination and affirmative action are essentially individual solutions that do not provide adequate redress for systemic discrimination. Whilst legislation is often being perceived as necessary, it alone is not enough to protect women. Other
institutional protections are viewed as necessary additions. Given that much of the literature concerning the move towards enterprise bargaining suggests it poses a risk to equity, the next section will examine the empirical evidence since the introduction of reforms commencing in 1987.

2.4. Women and labour market reform

Women and 'managed decentralism'

'Managed decentralism' began with the 1987 National Wage Case, which introduced two-tiered wage fixing. Through the various Accords between the Labor Government and the ACTU, greater efficiency and productivity in the labour market was promoted via the application of the Restructuring and Efficiency Principle (REP) in 1987 and the Structural Efficiency Principle (SEP) in 1988. The 1991 Enterprise Bargaining Principle, the 1993 Industrial Relations Reform Act, and the 1996 Workplace Relations Act all went further to deregulate and decentralise the industrial relations system.

Looking first at the impact of the early reforms of the REP and SEP, there was concern that these reforms led to differing outcomes for men and women. Rosewarne (1988), for example, asserts that the two-tier wage system disproportionately benefited men. Negotiations on second tier increases were predominantly located in male dominated enterprises or industries where industrial militancy and union organisation were capable of securing success. It is argued that female dominated industries found it harder to secure productivity increases because of the way productivity was defined and calculated. Productivity and skill, according to Rosewarne (1988), were based on the masculine view of work. The example is given of retail, banking and clerical work, where the opportunities to strike agreements to increase efficiency in return for second-tier wage increases were only partially successful, and, in some instances, precipitated the further erosion of working conditions. Those employed in service industries, dominated by women, found it difficult to demonstrate increased productivity, whilst at the same time the bulk of second-tier agreements had been in the male dominated
industries. It was seen that AIRC’s failure to value women’s work adequately restricted the wage earning capacity of women (pp.71-3).

Alexander and Frank (1990), in a study of award restructuring in the banking industry and its effects on part-time women, similarly found that whilst restructuring of the award provided potential for equal employment opportunity for part-time workers, little action had been taken by the banks to enable women to improve their position. Women were still concentrated at the lowest levels of the organisation, occupying clerical or data processing work. The authors concluded that whilst award restructuring provided new opportunities, the ‘second class’ position of women would not be changed unless structural, attitudinal and strategic barriers were challenged (p.43).

Brown and Gardner (1991), in an analysis of award restructuring and equity in the Queensland public service, also found the recognition of skill for women was different to men. Here there was a failure to recognise the range of skills of women, other than word processing. All the women surveyed claimed to have a range of organisation-specific skills, including supervision skills, which were not recognised by their employer. Jinun et al. (1993), in a study of part-time women in the finance sector, similarly found undervaluation of the skills used by women. In this instance, the argument is made that the work of women drew on different skills than in the past. This was because of new technology blurred the lines of responsibility and autonomy, such that the real value of women’s work was not recognised (p.197).

To this it can be added that Strachan and Winter (1994) found award restructuring had delivered little to clerical women. Award restructuring had changed increments based on years of service to one where progression was by way of merit. However, in the process of grading people in compliance with the new award, in so far as clerks in banks, local government and private industry were concerned, women’s skills had been consistently undervalued (pp.1365-6).

The common theme that runs through these findings is that two-tiered wage fixation and award restructuring did not address the fundamental problem of the
undervaluation of women’s work and skills within the labour market. ‘Managed
decentralism’, it would appear, did not specifically address some of the problems
experienced by women within the labour market. It was more concerned with
introducing productivity and efficiency to organisations. Women’s position was a
low consideration in these endeavors because reforms were aimed at providing
benefits to all workers as increased productivity and efficiency, and consequently
greater profits, would lead to higher wages and job security for both men and
women.

Women and Enterprise Bargaining

Turning now to enterprise bargaining, this section explores the literature on how
women have fared since the onset of enterprise bargaining as a means of
regulating wages and conditions. The New Zealand experience of labour market
decentralisation after the Employment Contracts Act 1991 showed the negative
effects on women (see for example Hammond 1993; Harbridge & Street 1995;
Hammond & Harbridge 1995), however the legislation that was enacted in
Australia was not as radical that passed in New Zealand.

Enterprise bargaining was seen to pose a major threat to equity. Authors such as
Robertson (1993), Burgmann (1993), Lee (1994), Bennett (1994a) were concerned
about this threat. To summarise their views, first, it was speculated that bargaining
processes were likely to be dominated by full-time workers and would therefore
disadvantage women because of their greater part time numbers. Second, because
of the occupational segregation between men and women with men dominating in
strategically important, militant industries, that this would mean the latter would
be in a better position to negotiate for larger pay increases in enterprise bargaining.
At the same time, as award conditions deteriorated, women’s wages would
actually fall. Third, part-time workers are less likely to be involved in the
bargaining process, and women were less likely to be unionised and represented
on joint consultative committees. If they were unionised their unions were usually
weak. Fourth, women were disadvantaged in bargaining because improved
productivity was harder to demonstrate in some areas where women predominated.
(e.g. customer service, records, secretarial etc). Finally, many supporting enterprise bargaining emphasised the potential for women to change their employment circumstances to accommodate work and family needs better. However, these authors variously argue that part-time and casual work was not always structured in ways that favour women. Indeed, enterprise bargaining was often held to provide little hope for a better working life for women because it was an employer initiated drive towards flexibility, and didn’t take into account of women’s specific needs.

An empirical analysis of the impact of enterprise bargaining on women reveals evidence of differing outcomes for men and women in enterprise bargaining.

A review of 345 NSW enterprise agreements conducted by the Department of Industrial Relations, Employment, Training and Further Education (1993) found a number of areas where agreements in female dominated industries were less favourable than agreements in male dominated industries. Mainly female agreements had lower levels of pay increases than mainly male agreements. The figures showed that, 80 per cent of mainly male agreements had provisions for wage increases compared to 59 per cent of mainly female agreements. For mainly female agreements, 20 per cent had wage increases of less than 4 per cent per annum, whereas only 10.5 per cent of mainly male agreements had such pay increases. In addition, the study found that females surrendered more pay-related allowances and benefits for the increases than males (p. 5). Enterprise based productivity measures and skill-based classifications were found in mainly male areas and there were very little training provisions in mainly female agreements (p. 35)

Short et. al (1994) conducted two surveys in 1992 and 1993. The first involved 700 workplaces employing 20 or more people; the second involved 715 enterprises employing 100 or more people. From these surveys it was found that: females were less likely to work in a workplace with a wage agreement; they were less likely to receive wage increases as a result of workplace bargaining; and part-time workers were less likely to be covered by wage agreements than males or full-time
women. It was concluded that the reasons for these differences was not because females were excluded when wage agreements were negotiated, but because they were less likely to work at a workplace where such an agreement was negotiated. In addition, it was concluded that the difference in access to wage increases under workplace bargaining by males and females may have occurred because workplace bargaining spread more rapidly in male-dominated than in female-dominated industries.

Hall and Fruin (1994), in their analysis of the 20 enterprise agreements covering the largest employers registered under federal jurisdiction prior to September 1993, found that very few provided for family leave or childcare, or provided meaningful commitments to EEO or affirmative action programs. There had been an increase in the flexibility of working hours, but such flexibility had been used to increase managerial prerogatives and entrench a peripheral workforce. It was also found that pay increases were significantly higher in male dominated industries than those dominated by females. In male dominated agreements, where productivity had been a negotiating issue, more emphasis had been placed on multi-skilling, teamwork, Total Quality Management and continuous improvement systems. In relation to other productivity issues, such as the span of hours, flexibility for leave, shift work, rostered says off, these were most commonly varied for men. Functional flexibility through eliminating demarcations and upskilling was more common in male dominated agreements. In comparison with agreements concerning women, changes to enhance numerical flexibility figured more particularly in increasing the span of normal hours and increasing the level part-time and casual work. It was also found that there were more EEO provisions in male dominated industries. Hall and Fruin (1994) concluded that much of the disadvantage experienced by women in enterprise bargaining arose from their already disadvantaged employment position, and that enterprise bargaining tended to exacerbate this.

In another study, Probert (1995) looked at the enterprise agreements of two companies: Sheraton Towers (a large hotel) and Diamaru (a large department store), both of which operated in industries where casual work was a major means
of employment. The Sheraton Towers agreement moved away from casual employment to establish permanent part-time employment, with full pro-rata benefits and full-time work. 'Normal operating hours' were extended to 24 hours per day. A complex roster was developed to cover the operating hours and was found to be particularly unfriendly to women with children. In the Diamaru agreement, there was also a move to de-casualise the workforce and run the store with full-time employees. The appointment of a new personnel manager, who viewed the agreement as "utopian and completely unviable" (p. 29), meant that on weekends, 25 per cent of the workforce were casuals. These casuals were not covered by the agreement. Probert (1995), in reviewing these two agreements, concluded that:

In neither of these workplaces was gender an explicit concern. Rather, it has generally been assumed that making women's work more like men's work will benefit women, giving part-timers access to pro-rata benefits and increasing full-time standard employment opportunities are seen as progress... these changes may have the unintended consequences of reducing women's access to certain kinds of employment, or at least excluding older married women in favour of improving the employment conditions of younger single women (p. 34).

Burgess et. al (1996), in a review of enterprise bargaining in three female dominated workplaces in the Hunter Valley, found that: wage increases were given in return for trade-offs, mostly to increase working time; all agreements were characterised by the desire of employers to achieve greater flexibility in the inter-temporal deployment of the mainly female workforces; there was minimal workplace consultation in terms of the development of, and negotiations over, the enterprise agreement; and training was largely to increase functional flexibility via multi-skilling (p. 11). In addition, there was little evidence of enterprise bargaining being used to help worker's combine their work and family commitments, with such policies being non-existent in the agreements (p.10).

Boreham et. al (1996), in a survey of 131 Queensland organisations with enterprise agreements, tested the assumption that enterprise bargaining helped to redress gender inequality. The findings suggested that whilst EEO provisions were common, other aspects of gender equity defined as child care facilities,
employment targets for women, paid parental leave and arrangements to advance women, remained seriously underdeveloped. Women workers fared no better in achieving gender equity arrangements in highly feminised workplaces than in others. There was a consistent correlation between the level of feminisation and marginalisation from decision-making opportunities. The authors concluded that there was no evidence that "enterprise bargaining has been used to promote any of the aspects of gender equity" (p. 64).

Strachan and Burgess (1997), in a review of enterprise agreements and affirmative action reports in five small banking organisations, similarly found the most likely changes in agreements were increases in the daily spread of hours, including Saturday in ordinary hours and the placement of few restrictions on part-time working hours. These findings correlate with those of Hall and Fruin (1994), who found agreements increased numerical flexibility in female dominated industries. In all of the agreements, training or measures associated with EEO, were nominal and in relation to affirmative action it appeared that in two of the banks studied the enterprise bargaining process had taken resources away from EEO. Like the findings of Hall and Fruin (1994), Burgess et al (1996) Boreham et al (1996), Strachan and Burgess found that enterprise bargaining had not been used as a mechanism to increase the number of provisions that were likely to increase gender equity.

In a more recent study, Whitehouse (2001a), in analysis of 2,379 enterprise agreements (under both the federal and state jurisdiction), similarly found that there was a rarity of work and family provisions in agreements, and despite their earlier increasing incidence, that this had now stalled. There was an uneven spread of such measures depending on industry and sector location. In addition, the analysis showed there was a tendency for work and family provisions being accompanied by lower wage increases and greater employer discretion to alter employees' hours of work. It is concluded that a reliance on collective and individual agreements as a vehicle for delivery of work and family conditions is limited.
Chapter Two

Literature Review

Probert et. al (2000) and Probert and Whiting (2000), in studies of the teaching profession and the finance sector workplace, note that even if there are provisions to assist workers combine their work and family commitments, these often cannot be called genuine entitlements because of evidence of workplace attitudes that do not support them using their entitlements. This stems from work intensification, hostile and unhelpful attitudes of some managers, and, limited co-worker support in an environment of overwork. Indeed, flexible work provisions for parents, particularly mothers, are unable in this environment to assist workers with ongoing and sustainable balance between their work and family needs.

The common theme running through these findings is that enterprise bargaining has largely been used as a vehicle to increase flexibility within organisations, with a particular emphasis on numerical flexibility. Numerical flexibility can be defined as management strategies that allow the variation of employee numbers as conditions dictate, and it is best achieved via a ‘peripheral’ group of workers. This particular group is dominated by women employees (Harley 1994a: 34). This has included increasing the span of working hours, increasing levels of part-time and casual work. Functional flexibility is more concerned with strategies that enable employees to be redeployed quickly between tasks and activities and takes the form of such things as multi-skilling, job redesign, broadbanding etc (Harley 1994a:35)¹. There has been evidence of this functional flexibility being more present in agreements where males predominate. In addition, there is evidence that enterprise bargaining has not been used as a measure to increase work and family provisions in agreements.

¹ Theories about labour market flexibility have arisen from two schools of thought. The ‘neo-managerialistic’ work of Atkinson (1984, 1985 and 1987) concentrates on ‘the flexible firm’, where the emphasis of managers to create labour market flexibility by the ability to shift workers between jobs and vary pay and working hours in line with the needs of the workplace. The other school of thought is the ‘post-fordist’ theories of Piore and Sabel (1984) and others, who emphasise labour process flexibility, which is seen to have economic benefits, but also to empower labour to enhance the experience of working life. The causal link between labour market flexibility and economic performance, however, has been questioned (Abbott 1993).
Other studies have concentrated on the impact enterprise bargaining has had on wages and conditions of employment for women, and how enterprise bargaining has effected the gender pay gap.

For example, ACCIRT (2000) recently found that the estimated annual wage increases for employees covered by awards only, or individual contracts, were far less than for those employees covered by awards and registered enterprise agreements or enterprise agreements only (Refer Table 2.1).

Table 2.1. Mechanisms for regulating wages in 1996

<table>
<thead>
<tr>
<th>Form of Labour Market Regulation</th>
<th>Employees</th>
<th>Estimated average annual wage increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awards only</td>
<td>35-40</td>
<td>1.3</td>
</tr>
<tr>
<td>Awards and Registered Enterprise Agreements</td>
<td>30-40</td>
<td>4-6</td>
</tr>
<tr>
<td>Enterprise Agreements only</td>
<td>5-10</td>
<td>4-6</td>
</tr>
<tr>
<td>Individual Contracts</td>
<td>30-35</td>
<td>0-8</td>
</tr>
</tbody>
</table>

Source: ACCIRT 2000 p.77

As women are predominately covered by award only contracts this would appear to confirm the claims that the gender pay gap is likely to increase in a decentralised wage-fixing environment. The Department of Industrial Relations (1995), using data from the Workplace Bargaining Survey 1994, found that, overall, women were less represented than men in federal certified agreements or enterprise flexibility agreements formalised by the AIRC in accordance with the provisions of Part VI B of the Industrial Relations Act 1988). It concluded by

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2 ACCIRT made these estimates by splicing together information obtained from a number of sources. The last ABS estimate of award coverage was provided by ABS (1990). Award Coverage, Australia, Cat. No. 6315.0 in 1990. It assumed that the secular decline in award coverage, which has been evident for some time and accelerated between 1985 and 1990, has continued. This would put award coverage at around 75 per cent of employees. Estimates for employee coverage of registered enterprise agreements have been obtained from the Commonwealth Department of Industrial Relations (1996). Enterprise Bargaining in Australia: Annual Report 1995. AGPS, Canberra, combining data from pp. 23, 143, 148. The net proportion reliant on awards is obtained from an estimate of those who received a safety net adjustment in 1995, which is reported in the same DIR report at p. 147, combined with the residual of those estimated to be covered by awards. Those covered by individual contracts is by definition of the residual of all of the above. Estimates of average annual wage increases have been derived from the following sources: ABS (1997c), Award Rates of Pay Indexes, Cat. No. 6312.0, ADAM for enterprise agreements, Cullen Egan Dell for
saying that whilst employee coverage results for women in the federal system have been consistent with their coverage by federal awards, women and part-timers tended to be concentrated in State industrial systems. Women were under represented in terms of their coverage by State formal agreements and, therefore, it appeared that, overall, women and part-timers had less access to enterprise agreements than other employees (DIR 1995: 60).

Heiler et. al (1999) suggests that there has been increasing fragmentation in the bargaining processes in Australia, leading to increased wages dispersion within the various bargaining streams and industries which the aggregate data docs not reveal. Most estimates of the gender pay gap are based on average weekly ordinary time earnings ratios, or hourly wage ratios, and the authors argue that this disguises trends within the bargaining framework. Using the ADAM database. Heiler et. al (1999) found higher wage outcomes were more often associated with union involvement in agreement making, and that low wage clusters were more often associated with non-union agreements. The authors also found that union involvement was a more important factor than industry location. They concluded that because of women’s industry and occupation locations, and low levels of trade union membership, that they were more likely to be in industries with lower than average annual wage increases, a higher proportion of low wage agreements and a larger number of agreements where working-time compensation is being eroded.

Other research, such as that by Borland (1999), shows a growing gap in hourly earnings of part-timers and full-timers. Whitehouse (2001b) notes the increasing wages dispersion between full-time and part-time, casual and permanent jobs, a contributing factor being the increased number of employees, particularly part-time employees, outside the enterprise bargaining system with its higher wage returns. To this it can be added that, Pocock (1999) notes that the penalty for being

3 ADAM holds information on enterprise agreements since 1991 and holds information on 6183 enterprise agreements registered in the Federal, New South Wales, Queensland, Western Australian and South Australian jurisdictions.
causally employed is significant, despite the incidence of 20 per cent loading payable through most awards for casual employees (p. 283).

Wooden (1997) refutes the claim that enterprise bargaining leads to greater earnings inequality, arguing that although the data to date indicates increasing earnings inequality, this has only been because of the increasing concentration of women in part-time work. Part-time workers do not fare as well, but this is not because enterprise bargains deliver lower wage outcomes where part-time employment is more common. It is instead because bargaining is far less likely to occur in such firms. Wooden (1998) cites, among other things, women's choice of working in low-paying occupations as being offset by positive work conditions. Men, it is posited, place greater weight on monetary return, whilst women place greater weight on non-wage benefits (p.14). This view thus places the blame on women (i.e. the individual) for the persistent gender pay gap, rather than on any systemic or structural causes.

Hall (1999), argues that the increasing overall gender pay gap that might be expected to be associated with enterprise bargaining, as there has been evidence of an enterprise bargaining pay gap, has been offset by the better performance of women in comparison to men in the bottom part of the labour market. This is said to have been achieved by bringing male earnings levels down to female levels rather than bringing female levels up to males. Preston (2000) notes that it is not only the way wages are regulated, i.e. centralised or decentralised, but also other social and economic factors that combine to influence wages. Preston cites notions of fairness and comparative wage justice are important determinants of wages, regardless of the system of wage determination. However, on balance, it is seen that the weakening of institutional structures will have an effect at the bottom of the wage distribution and contribute to greater wage inequality (p.453). Preston and Crockett (1999) note differences in the gender pay gap between the states, with Victoria and Western Australia, the two states with highly individual industrial relations systems, experiencing the largest gender pay gaps.
In summary, the literature points to women’s disadvantage in enterprise bargaining. This has been because enterprise bargaining has used as a measure to increase numerical flexibility by employers, with female dominated industries trading away more terms and conditions for pay increases than those in male dominated industries. In addition, there is some evidence to suggest that enterprise bargaining has brought about increasing wages fragmentation because of coverage gaps, with those in the bargaining stream, more often than not male dominated industries and occupations, faring better than those outside the stream. However, there has been debate on how large an impact enterprise bargaining has had on increasing the gender pay gap with those such as Hall (1999), Preston (2000), Preston and Crockett (1999) suggesting there are other factors, in addition to enterprise bargaining, which influence the size of the gender pay gap.

2.5. Women and working time arrangements

Looking further into the issue of increasing numerical flexibility arising out of enterprise bargaining, which often manifests itself as changes to working-time conditions, this section will explore working-time arrangements and their impact on women. Campbell (1993) argues that the trade union movement has traditionally sought variations in working-time to suit the needs of employees, yet, as Heiler (1998) outlines, there has been an explosion in non-standard employment, which is often based on the needs of the employer. In particular, there has been an increase in the span of hours of work in many industries, such as the retail industry, where few restrictions are placed on trading hours over the week. Heiler (1998) argues that as Australia has traditionally relied on state and federal awards as the vehicle for the regulation and standardisation of hours, this reliance has exposed workers to a ‘regulatory vacuum’ in relation to working-time. Non-standard employment covers a diverse range of employment types and includes part-time, contract and casual forms of employment. It differs from the traditional standard model, which includes full-time, permanent, waged employment (Burgess 1997, Campbell 1996a) over an eight-hour day, five days per week (ACCIRT 2000). According to Burgess (1998), the growth in part-time employment resulted in the average working hours per week declining, with
average weekly hours for full-time and part-time workers having actually increased (p. 39).

It has been argued that these changes in working-time arrangements have been the major focus of employer initiatives at the workplace level (Campbell 1996a). In 2001, 28 per cent of all employees were engaged in non-standard forms of employment. This compares to a decade earlier, when in 1991, 22 per cent of employees worked in non-standard employment (ABS 6203.0, October 2001)

Part-time work is often casual rather than permanent (with its associated benefits of pro-rata entitlements and job security). For example, in August 1998, 64 per cent of employees working part-time were casual compared with 14 per cent of full-time employees. In relation to preferences for work, 33 per cent of part-time casual employees wanted more hours of work compared to 19 per cent of permanent part-time employees (ABS 6203, July 1999). In regard to hours of work above the standard model, ABS figures indicate that 28 per cent of employees were working 45 hours or more per week with 20 per cent working in excess of 49 hours or more per week (ABS 6203 August 1999).

Burgess (1998: 40) notes changes to working-time arrangements, which enterprise bargaining, it has argued, has helped to facilitate. These changes include: an extension in the spread of hours over the day and week; the growth in evening and weekend employment; the growth in rotating and flexible working-time patterns (e.g. averaging of hours, two week shifts and so on); and increases in unpaid hours and overtime, which has become averaged or an expected part of standard working conditions.

Heiler (1998), using the ADAM database held by ACCIRT and a sample of 3,500 enterprise agreements, found that the most common provision in enterprise agreements was changes to working hours. This is illustrated in the following Table.
Table 2.2. Major provisions in Agreements

<table>
<thead>
<tr>
<th>Provisions</th>
<th>% of agreements 1994/5</th>
<th>% of agreements 1996/7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours arrangements</td>
<td>75.3</td>
<td>73.0</td>
</tr>
<tr>
<td>Training</td>
<td>28.6</td>
<td>47.2</td>
</tr>
<tr>
<td>Consultation</td>
<td>30.4</td>
<td>47.2</td>
</tr>
<tr>
<td>Performance Indicators</td>
<td>18.7</td>
<td>34.8</td>
</tr>
<tr>
<td>OHS</td>
<td>19.5</td>
<td>10.8</td>
</tr>
<tr>
<td>Teamwork</td>
<td>8.7</td>
<td>10.8</td>
</tr>
</tbody>
</table>


Using the same data, Heiler also examined the most uncommon provisions in agreements and found that many related to family friendly measures (2.2%), EEO (4%), and paid maternity leave (0.5%). The point to be taken from the above figures is that enterprise agreements have focused very heavily on working-time arrangements. Heiler (1998) notes the types of working time provisions most often earmarked for change included: specifications about the span of ordinary hours per day and per week; starting and finishing times; flexibility provisions including the ‘averaging’ of hours over weeks and months; and, changes to overtime, time in lieu, penalties and shiftwork provisions (p. 89). These figures also confirm earlier studies (as outlined in the previous section) on the gender impact of enterprise bargaining, and the failure of such bargaining to introduce provisions which make it easier for females, especially those with family commitments, to participate and succeed in the workplace.

Part-time work, which is dominated by females, has traditionally been structured in a way that suits women. However, it has also been argued that it is becoming less family friendly. For instance, Romeyn (1992) and Harley (1994b) have noted how the precarious nature of casual part-time work is to the detriment of employees in terms of pay rates, job security and training. Those so employed are effected have also found to be effected working-time insecurity in hours which are irregular in quantity and distribution over the day or week (Campbell 1996b).

Whilst permanent part-time work is often sold as the ideal model of part-time employment because of its secure nature, it has been argued that it is becoming less family-friendly. Junor (1998a) noted how the advent of flexible rostering such as methods used for averaging of hours and working randomly over the month, has

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meant employees have had to organise ‘just-in-time’ childcare hours to compensate for ‘just-in-time’ employment practices. (p. 84). In addition, Charlesworth (1996) has found in a study on the impact of enterprise bargaining on female employees, that it is becoming evident that there is the emergence of a new class of flexible part-time employee, working decreased minimum part-time hours (guaranteed hours) with casual flexibility requirements (extra, unplanned hours) paid for at ordinary time.

It would appear that as much of the focus in enterprise bargaining, as noted in the literature, has been on adjustment of working-time arrangements, and because women dominate part-time and casual forms of employment where the changes are more often made, that women so employed are highly likely to feel the impact of enterprise bargaining in their working lives.

2.6. How the study fits with the existing body of literature

The research to date on the impact of enterprise bargaining provides evidence of the negative outcomes for women arising from enterprise bargaining. However, much of this research has been case study oriented, both procedural and substantive (Probert 1995, Charlesworth 1996, Burgess et. al (1996), or concerned with the contents (substantive factors) of enterprise agreements (Hall & Fruin 1994, Boreham et al 1996; Strachan & Burgess 1997; Heiler 1998). There have been two recent studies on women employed in the banking industry. The first by Probert and Whiting (2000) concentrated on women’s experiences of workplace change, women’s access to family friendly leave and other entitlements, working arrangements, and the ability of women employees to balance work and other parts of their life. It did not focus specifically on the impact of enterprise bargaining on women. It did, however, find that women experienced difficulty in accessing nominal entitlements contained in enterprise bargaining. The study did examine working hours in terms of number of hours, unpaid overtime and so on, but did not specifically look at underlying causes of unpaid overtime. Nor did it explore the issue of increasing casualisation of part-time work. The second study by Leonard (2001) concentrated on in introduction of Australian Workplace Agreements into
the banking industry, finding that women’s working conditions had been determined largely by managerial prerogative. It also found that the content of the agreements were similar to the conditions under centralised and collective bargaining, but that employees had less influence because of management discretion in their interpretation of agreements, particularly in relation to wages and working conditions.

There has been research specifically focusing on consultation and negotiation processes in enterprise bargaining. The Department of Industrial Relations, for instance, conducted the Workplace Bargaining Survey in 1994, which examined negotiation and consultation processes, and found differences between employees covered under Part VIB agreements (under the Industrial Relations Reform Act 1993) and those covered under non Part VIB agreements. The survey found little consultation differences between part-time and full-time employees under the former agreements, and larger differences in the latter. This was particularly in relation to employee satisfaction with the bargaining processes. Campling and Gollan (1999), using data from WBS 92, 94 and AWIRS 95, and case studies of 12 organisations with some lightly unionised and others with no union involvement, found that employee involvement in bargaining in these workplaces was often structured in a way that minimised employees ability to influence the introduction of change. Indeed, in these workplaces they were more likely to negotiate over changes to working conditions than pay, and all the case studies revealed that management viewed enterprise bargaining as a process to improve the operation of their organisations. It was management driven reform linked to a wider process of organisational change. In addition, the most popular enterprise bargaining issues were work practice restructuring and greater labour flexibility, specifically flexible hours arrangements (Campling and Gollan 1999:118-20). Campling and Gollan, however, did not specifically look at women’s role in the bargaining process or outcomes. The DIR research, which is important and often cited, highlighted some interesting differences between part-time and full-time employees. Indeed, the assertion that there was little difference between full-time and part-time employees in Part VIB agreements disguised the finding that the majority of female
employees were not in fact covered by these agreements, or if they were covered by other agreement types, were likely to be less satisfied and involved in bargaining processes. This research was more concerned about highlighting how the provisions of the Act affected inequity, and less interested in the impact of enterprise bargaining on women, and in particular part-time women.

There has been work done in relation to changes in working-time arrangements, however most of these have been based on aggregate national data (Campbell 1996a, 1996 b, Burgess 1997, 1998, Heiler 1998). There has been very little large-scale research done in Australia into the underlying causes behind the phenomenon of increasing working hours, unpaid overtime and the impact of increasing flexibility on employees.
Chapter Three

Methodology

3.1 Introduction
The aim of the present research is to examine the impact of enterprise bargaining on women employed in the banking industry. As outlined in the introduction, this industry was chosen because of its high levels of part-time employment, its presence in the federal industrial sphere and its coverage by a relatively strong, national union, the Finance Sector Union. The first section of this chapter outlines the research paradigms used in the data collection methodology, and the appropriateness of the approach taken. The second summarises the sampling procedures and the third describes the instrument development and data computerisation process. The final section covers the methods of data analysis used throughout the study.

When conducting research either the empiricist or interpretive approaches are the two most commonly used. In business research these approaches are often referred to as the positivist and phenomenological paradigms respectively. The differing features of the two paradigms are shown in Table 3.1.

The predominant methodology used in the positivist paradigm is quantitative in nature, whilst the methods employed under the phenomenological paradigm are qualitative. The positivist approach looks at the identifiable facts or causes of social phenomena, rather than relying on the subjective opinions of the individual. It is explanatory research which is considered objective. Phenomenological research is more concerned with understanding human behaviour from participants' frames of reference (Hussey & Hussey 1997). Researchers, in this instance, aim to discover subjects' experiences and how they make sense of them.
(Babbie 1998). The primary role in phenomenology is to find meaning and is in essence a descriptive paradigm, for example 'What is it like for you?' There are no preconceived notions, expectation or frameworks present to guide researchers as they direct and begin to analyse data. The goal is to describe accurately the experience of the phenomenon (Field & Morse 1985: 27-8).

**Table 3.1. Key features of positivist and phenomenological paradigms**

<table>
<thead>
<tr>
<th><strong>Basic beliefs:</strong></th>
<th><strong>Positivist paradigm</strong></th>
<th><strong>Phenomenological paradigm</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The world is external and objective</td>
<td>The world is socially constructed and subjective</td>
</tr>
<tr>
<td></td>
<td>Observer is independent</td>
<td>Observer is part of what is observed</td>
</tr>
<tr>
<td></td>
<td>Science is value-free</td>
<td>Science is driven by human interests</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Researcher should:</strong></th>
<th><strong>Positivist paradigm</strong></th>
<th><strong>Phenomenological paradigm</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Focus on facts</td>
<td>Focus on meanings</td>
<td></td>
</tr>
<tr>
<td>Look for causality and fundamental laws</td>
<td>Try to understand what is happening</td>
<td></td>
</tr>
<tr>
<td>Reduce phenomena to simplest elements</td>
<td>Look at the totality of each situation</td>
<td></td>
</tr>
<tr>
<td>Formulate hypotheses and then test them</td>
<td>Develop ideas through induction from data</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Preferred methods should include:</strong></th>
<th><strong>Positivist paradigm</strong></th>
<th><strong>Phenomenological paradigm</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Operationalising concepts so they can be measured</td>
<td>Use multiple methods to establish different views of the phenomena</td>
<td></td>
</tr>
<tr>
<td>Taking large samples</td>
<td>Small samples investigated in depth or over time</td>
<td></td>
</tr>
</tbody>
</table>

Source: Easterby-Smith et al (1991)

In practice, however, it has been acknowledged that researchers often do not hold scrupulously to one approach or the other. At a philosophical level they are very different, but in practice a combination of qualitative and quantitative methods are typically used by researchers (Easterby-Smith et al 1991). As outlined by Easterby-Smith et al (1991), both paradigms have their strengths and weaknesses. On one hand, the positivist approach can provide coverage of a wide range of situations, is fast and economical, and may be of relevance when policy decisions are to be made. However, the methods are not effective in understanding processes or the significance that people attach to actions, are not helpful in generating theory and are not future oriented. The phenomenological paradigm and associated qualitative methods have strengths in their ability to look at change processes over time, understand meanings and emergent issues and contribute to the evolution of
new theories. On the down side, data collection can take time and resources, data analysis and comparison can be difficult and qualitative studies can be harder to control in terms of pace, progress and end points.

3.2 Data Collection Methodology

The present research uses both paradigms. The way the two paradigms are integrated is by a process of triangulation, whereby different research methods are directed towards the same topic or activity. There are four basic types of triangulation: data triangulation, investigator triangulation, theory triangulation and methodological triangulation (Denzin 1989). The methodological triangulation employed in the current research, uses between-method triangulation as opposed to within-method triangulation. The rationale for this strategy, as outlined by Denzin (1989), is that the flaws of one method are often the strengths of another, and by combining methods, their deficiencies are overcome. This works to increase the external validity of the findings. In the present research both qualitative and quantitative methods are used. Triangulation of qualitative and quantitative data allows for comparative analysis, and, as such, can strengthen the reliability of the study (Patton 1990). It also allows for a more complete, ‘holistic’, and contextual portrayal of the unit under study. Qualitative methods can play a prominent role by eliciting data and suggesting conclusions to which other methods would be blind (Jick 1983).

The hypothesis was developed after reviewing current literature, which pointed to a dearth of empirical information about the impact of enterprise bargaining on women, and in particular part-time women. In this regard, much of the literature is speculative, suggesting that enterprise bargaining disadvantages women because of their greater part-time numbers, distance from bargaining processes, occupational segregation, and so on. There have been a number of qualitative findings pointing to women being disadvantaged as a result of enterprise bargaining. On the quantitative side, the Department of Industrial Relations (1995) using data from the Workplace Bargaining Survey found that, in so far as part-time employees covered by federal enterprise agreements were concerned, that they
were not disadvantaged in bargaining processes and outcomes. This finding appears to contradict the findings of the qualitative research. They did find, however, that women and part-time employees outside the federal arena had less access to workplace bargaining and less involvement in, and consultation about, workplace bargaining when it did occur. Therefore, the approach of developing a hypothesis based on the literature, and testing the hypothesis by quantitative data (a large-scale survey) was considered appropriate. This falls within the positivist paradigm.

The hypothesis is not a null hypothesis and does not consider rival explanations. It makes assumptions, based on the theory that decentralised bargaining systems fail part-time women. The aim of the research is to examine if this is the case. The danger of this approach is that if the hypothesis is falsified, the research is not valid. To overcome this limitation, a phenomenological, or interpretive approach is also considered appropriate. By conducting qualitative interviews with key employees in the banking industry and in the union, there is the attempt to focus on meanings and to understand what is happening in the banking industry. This was undertaken by using the results of the empiricist stage to direct the second stage, the interpretive stage. This took the form of looking for key findings and patterns in the quantitative data, and trying to understand the meaning behind the phenomena through qualitative interviews. This takes into account the weakness of survey research, or the reliance on one quantitative method. Surveys, alone often cannot establish causal connections between variables, are incapable of getting at the meaningful aspects of social action, and they look at certain aspects of human action without looking at the context in which they occur (de Vaus 1991). Using an interpretive methodological approach thus reduces the danger of having the hypothesis falsified, and can allow for alternative explanations or theories.
3.3 Sampling procedure

Quantitative data

Survey

As mentioned earlier, the banking industry is the unit of analysis chosen for the study. It was decided to survey employees who were members of the Finance Sector Union. The union was approached with a research proposal, which they subsequently supported. There were a number of reasons for taking this approach. First, individual banking organisations were approached to obtain permission to survey their staff, but access was denied. This is because of the nature of the research, which queries the appropriateness of a type of industrial regulation favoured by the banks for part-time employees. A second reason for utilising the resources of the FSU was that by obtaining access to their member database, a large sample of employees across a range of organisations, occupations and employment types could be procured. Finally, with the union’s support it was probable that this would enhance the credibility of the research for potential respondents, and act as an impetus to return the questionnaire.

The rationale for using union members only was that much of the literature pointed to women employees not faring well in enterprise bargaining. This was because they were less likely to be unionised and their unions were likely to be weak. Given that the FSU is a strong national union, one would assume therefore that because all respondents in the survey are union members, there should be little difference between full-time and part-time employees’ experience of, and perceptions about the outcomes of enterprise bargaining. To test if unionisation increases the chance that part-time women will have greater access to bargaining processes and structures, non-union members would also need to be surveyed. This was not within the scope of the current research.

Choosing a sample size depends on two factors, the degree of accuracy required and the extent to which there is variation in the population in regard to the key characteristics of the study (de Vaus 1991). It was assumed that there would be a large variation in the characteristics of the respondents and to make generalisations
about participants in the study (e.g. this is the experience for part-time employees in comparison to full-time employees), it was considered appropriate that there would be a large sample size. Initially, a sample size of 1,500 was suggested to the union. With this sample size you could expect a sampling error at 95 per cent confidence level of around 2.5 per cent, assuming all surveys were returned (de Vaus 1991). However, if only half the questionnaires were returned, this would increase the sampling error to around 4 per cent. The union requested the sample size be increased to 3,000, and it was this number of questionnaires that were sent to unionised employees. There were two reasons the union requested a larger sample size. First, they were not confident of the accuracy of their database. This is because when a bank employee resigned from the bank or left the union, it had no mechanism to ensure the person was removed from their database. Second, the union felt a larger sample size would lend credibility to the research they were supporting.

There were certain criteria deemed important in the sample. First, there needed to be a spread of employment types (e.g. part-time and full-time) to allow for comparisons between these groups. Second, there needed to be a spread of males and females and, finally, there needed to be a spread of occupational groups. This was again necessary so there could be viable comparisons made between the experiences of such groups.

The union generated a random sample of 3,000 members from all states and territories in Australia, and a mail survey was sent in July 1999 to these members. Included was a covering letter from the Secretary of the Finance Sector Union, Mr Tony Beck, supporting the research, a plain language statement about the research including confidentiality considerations, the questionnaire and a reply paid envelope (refer appendix 1 for a copy of the questionnaire). There were initially 1,065 questionnaires returned. A follow up mailing was sent out to members who had not returned their questionnaires (with a new questionnaire), and this elicited another 140 responses. In total there were 1205 completed questionnaires returned which represented a response rate of 40.2 per cent. Babbie (1998) cites a response rate of 50 per cent as adequate for analysis and reporting. However, as the union
had a serious concern about the accuracy of their database, they were happy about the number of responses. The union, based on previous experiences of surveying their members, had often elicited response rates of around 30 per cent.

The following table shows the profile of respondents to the questionnaire. From the 1205 respondents, there were 1185 valid responses. It is worth noting that only 9 employees were employed on a casual basis and, therefore, the majority of part-time employees are permanent.

**Table 3.2. 1999 FSU Survey Population**

<table>
<thead>
<tr>
<th></th>
<th>Full-time males</th>
<th>Full-time females</th>
<th>Part-time males</th>
<th>Part-time females</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers</td>
<td>258</td>
<td>80</td>
<td>3</td>
<td>3</td>
<td>341</td>
</tr>
<tr>
<td>Professionals</td>
<td>23</td>
<td>15</td>
<td>2</td>
<td>2</td>
<td>40</td>
</tr>
<tr>
<td>Para-professionals</td>
<td>82</td>
<td>85</td>
<td>1</td>
<td>1</td>
<td>168</td>
</tr>
<tr>
<td>Clerks</td>
<td>48</td>
<td>126</td>
<td>34</td>
<td>34</td>
<td>208</td>
</tr>
<tr>
<td>Sales and personal service workers</td>
<td>28</td>
<td>146</td>
<td>6</td>
<td>248</td>
<td>428</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>439</strong></td>
<td><strong>452</strong></td>
<td><strong>6</strong></td>
<td><strong>288</strong></td>
<td><strong>1185</strong></td>
</tr>
</tbody>
</table>

Source: 1999 FSU Survey

Of the respondents, there were 891 full-time staff comprising 75 per cent. Among full-timers there was a fairly even spread between males and females, with 49.3 per cent males and 50.7 per cent females. There were 294 part-time employees with the overwhelming majority female (98%). Males are heavily represented in management and females concentrated in clerical and sales positions. This employment profile is similar to that in the banking industry overall. Unpublished ABS data on the finance sub-category of the Finance and Insurance Industry (which covers all banking organisations) reveals that males dominate management positions (79.1%) and females dominate clerical and sales positions (72.3%). According to the ABS data, the spread between males and females is comparatively even (51.4% male, 48.6% female), and females overwhelmingly dominate part-time employment (93.2%) (FSU1998). Therefore, given the closeness in profile between the respondents to the FSU Survey and overall data

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on the industry, it is considered that the survey has elicited a representative sample.

Secondary Data

The 1994 Workplace Bargaining Survey (WBS94) data is also used in the present study. The objective of the Workplace Bargaining Survey, conducted by the Department of Industrial Relations (DIR), was to monitor the effects of reforms introduced through the Industrial Relations Reform Act 1993. The Act, under Part IV ('Promoting Bargaining and Facilitating Agreements'), was designed to encourage the spread of enterprise agreements at the workplace and enterprise level. As required by section 170RC, and as part of the reporting process established in the legislation, the WBS94 analysed the effects of enterprise bargaining on the wages and conditions of women, part-time employees and immigrants (DIR 1995). The WBS94 consisted of three components, a 'Demographics Questionnaire' a 'Management Questionnaire' and an 'Employee Questionnaire'. The 'Employee Questionnaire' contains data referred to in the present study. Of the 933 workplaces that agreed to participate in the employee survey, 874 workplaces distributed 28,083 questionnaires (DIR 95: 327-8). There were 11,296 responses to the survey, a response rate of 40 per cent.

A sub-sample of respondents to the workplace bargaining survey that were employed in Finance and Insurance industry was created. Within WBS94 there were 641 employees in the Finance and Insurance subdivision. Only those that knew about workplace bargaining and believed they were covered by an enterprise agreement were examined in the analysis. The occupational spread, gender and employment type of this sample is illustrated in the following table.
Table 3.3. Occupation, gender and employment status of Finance Sector employees who knew about and were covered by enterprise agreements.

<table>
<thead>
<tr>
<th></th>
<th>Full-time</th>
<th></th>
<th>Part-time</th>
<th></th>
<th>Casual</th>
<th></th>
<th>Contract</th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Fem</td>
<td>Male</td>
<td>Fem</td>
<td>Male</td>
<td>Fem</td>
<td>Male</td>
<td>Fem</td>
<td></td>
</tr>
<tr>
<td>Managers</td>
<td>34</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>38</td>
</tr>
<tr>
<td>Professionals</td>
<td>9</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>19</td>
</tr>
<tr>
<td>Para-professionals</td>
<td>10</td>
<td>3</td>
<td></td>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td>14</td>
</tr>
<tr>
<td>Clerks</td>
<td>19</td>
<td>45</td>
<td>10</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>77</td>
</tr>
<tr>
<td>Sales and Personal</td>
<td>17</td>
<td>47</td>
<td>1</td>
<td>1</td>
<td>40</td>
<td>1</td>
<td>2</td>
<td></td>
<td>106</td>
</tr>
<tr>
<td>Service Workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labourers</td>
<td>3</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>Tradespeople</td>
<td>1</td>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>92</td>
<td><strong>111</strong></td>
<td>1</td>
<td></td>
<td>51</td>
<td>2</td>
<td>1</td>
<td></td>
<td><strong>261</strong>*</td>
</tr>
</tbody>
</table>

*missing occupation n=4

As this table shows that there are only small numbers in each occupational group only full-time males and females and part-time females will be examined (n=254). Casual and contract employees will be excluded because of their small numbers (n=6)

The reason for using this data was that there were a number of questions that were included in the FSU Survey that had been asked in the Workplace Bargaining Survey. This was so comparisons could be made over time.

**Sampling procedure—Qualitative data**

There were a number of qualitative interviews conducted to clarify and understand the meanings behind the findings in the FSU Survey, and to explore discrepancies between its findings and other survey findings used in the longitudinal analyses. First, an official from the Finance Sector Union responsible for negotiating the enterprise agreement for one of the four major banks in Australia in 1997. This official gave very sensitive information about the negotiations, and would be most likely identifiable if the name of the banking organisation was revealed. Therefore throughout the thesis the bank will be referred to as ABC Bank to protect the confidentiality of the union official. The aim of this interview was to explore in detail the process that the union undertakes when negotiating an enterprise

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agreement. Second, four part-time employees employed by ABC Bank at the time of the 1997 negotiations were interviewed to obtain their views of the negotiation and consultation processes in enterprise bargaining and their working time arrangements. A fifth part-time employee from another bank was also interviewed. These five employees were all union members and worked in branches as tellers. Finally, two para-professional employees employed in lending positions were interviewed to explore their views on working overtime and the expectations of work in these positions. The union helped facilitate volunteers to participate in the study. The interviews were conducted between May and August 2001.

3.4 Instrument Development and Data Computerisation Process

Survey

The questionnaire was developed to elicit information about a range of factors. There were seven sections of the survey (a full copy of the questionnaire is included in the appendix). The first covered personal information, such as, age, number and ages of children, income and education. The second looked at such things as employment status, employer and occupation.

The third section looked at hours of work, the extent to which employees worked overtime, why they did so and, the impact on them of working such overtime. These questions were developed on my own ethnographic knowledge of the banking industry. Having worked in the banking industry in a range of positions for over five years, it was felt that there was a good knowledge base as why employees worked overtime. Statements were developed suggesting reasons why employees worked overtime and possible impacts on them by doing so. A Likert scale was given to these statements, ranging from strongly agree, agree, neither agree nor disagree, disagree or strongly disagree. The advantages to using Likert scales, as outlined by de Vaus (1991), are first, they help get to the complexity of the concept and avoids narrowness that a yes or no answer might elicit. Second, they assist in developing more valid measures, as one observation on its own can be misleading and open to misinterpretation. Third, they help increase reliability, as using a number of questions or statements should minimise the effect of one
that is badly worded. Finally, they enable more precision, as a single question does not allow for differentiation, whereas multiple indicators allow for a better ranking of people according to their status (de Vaus 1991:249-50).

The fourth section asked questions relating to employees’ working life, and in particular sought to explore the issues of stress, job security and so on. This section was not used in subsequent analyses and, with hindsight, was an unnecessary inclusion in the questionnaire. The same could be said of the next two sections, which covered career advancement and work and family. From these sections only one variable relating to career advancement is used in the analysis. These three sections increased the length of the questionnaire significantly.

The final section looked at the processes of enterprise bargaining. Many of the questions were the same as those used in the 1994 Workplace Bargaining Survey. This was particularly so in relation to consultation and involvement in enterprise bargaining. Including the same questions is a good test of the reliability of the study as they had been asked in the 1994 survey, and were repeated again in 1999 FSU Survey. If there are similar findings, presumably the reliability is high, or if the variance is high then the reliability may be questioned. In addition, there were some extra questions included in the FSU Survey, which asked such things as ‘perceptions of fairness in bargaining processes and outcomes’. These had not been asked in the WBS94. It was felt that this would add richness to the data, despite the fact that perceptions of fairness are highly subjective. Because of their subjective nature this meant the validity of such questions might be considered as low. However by combining methodologies, it was thought that this limitation would be minimal.

As mentioned earlier, the questionnaire was sent in July 1999. Prior to this a pre-test was conducted in March 1999 to ascertain any likely problems in respondents understanding of the questions being asked in the survey. This pre-test was administered to eight volunteers selected by the Finance Sector Union. The participants were given an overview of the research and its aims and then asked to complete the questionnaire. A second questionnaire was then administered asking
them to assess the questionnaire in terms of the time it took to complete, the ease
of completion, if they received it would they complete and return it and so on.
There was very valuable feedback received and allowed for further refinement of
the questionnaire.

All respondents to the FSU Survey were coded and entered into a Microsoft Excel
database. This was then transported into an SPSS file for further analysis.

Qualitative Interviews

To look at the underlying meanings behind the phenomena identified in the
empiricist stage of the research, the interviews with the union official responsible
for negotiating the enterprise agreement, and the two para-professional employees
were largely theme-based and, as such, not highly structured. They were aimed at
trying to get a picture of what was happening and probe reasons behind the
phenomena. This also added to the validity of the study. All the interviews were
taped and transcribed.

The interviews with the five part-time employees, on the other hand, were highly
structured. The questions asked in the enterprise bargaining section of the
questionnaire were asked again to the part-time employees. However when
answers were given, there was further probing of the participants, in an
unstructured manner to explore the underlying meanings. This, in effect, added
reliability to the study because if there were similar responses from employees to
the survey data reliability could be considered high. It also adds validity by
exploring causes behind the views of the participants. As these interviews were
conducted over the phone, results were written on the enterprise bargaining section
of the questionnaire and then additional notes written.
3.5 Methods of Data Analysis

Quantitative Data

There is usually a distinction between exploratory data analysis (or descriptive statistics) which is used to summarise or display quantitative data, and confirmatory data analysis (or inferential statistics), which uses the data to draw conclusions about a complete population (Hussey & Hussey 1997: 187). The present study is concerned with mapping the experience in one industry.

The method of data analysis used is bivariate and multivariate analysis. For exploratory purposes, cross tabulations were created to observe frequencies and percentages. For the analysis of the FSU Survey, the independent variables were occupation, gender and employment status. For the 1994 Workplace Bargaining Survey analysis, the independent variables were employment status and gender, as the sample size was too small to include occupation. As described by Babbie (1998), the method used in the construction of tables is, first, cases are divided into groups according to their attributes of the independent variable. Second, each of these subgroups is described in terms of attributes of the dependent variable. Finally, the tables are read by comparing the independent variable subgroups with one another in terms of a given attribute of the dependent variable.

The aim of conducting cross tabulations is to detect associations and relationships between the variables. As described by de Vaus (1991), to detect associations the percentages of each subgroup are compared with other subgroups. Any difference between these subgroups reflects some association. In terms of a relationship between the variables if there are large differences the strength of the relationship is considered to be strong. If the subgroup which people belong makes a large difference to their characteristics on the dependent variable then the two variables are held to be strongly related. Likewise in terms of direction of the relationship, a positive relationship is one where people who score high on one variable are more likely to score high on the other variable. The nature of the relationship can be described in terms of the percentages changing in a consistent direction (de Vaus 1991).
There is no attempt to use tests of levels of significance. The idea of significance comes from sampling theory. Significance indicates the probability that if the sample was randomly drawn from the population that an outcome, for example, size of correlation or chi-square, would be obtained. The accuracy or confidence level indicates the results could not have arisen by chance. Therefore, the true attributes of the population are represented in the sample (Easterby-Smith et. al 1991). Such techniques to determine significance are usually associated with inferential statistics, which is not an objective of the present study.

Rather, the method employed in the current thesis is a preliminary analysis of the quantitative data looking for broad indications of relationships between the variables. The qualitative data is then used to provide meanings behind these relationships.

**Qualitative data**

The methods of analysis used for the qualitative data are as follows. The first method was a pattern-matching exercise. In particular, comparisons were made with the empirically based patterns and those of the interviews. If the patterns coincided then the results are assumed to help increase internal validity (Yin 1994). An important concern in the qualitative analysis looks for confirmatory and rival explanations. In terms of the independent variables, from the qualitative data there were a number of cases where there was a certain type of outcome. The investigation in the qualitative analysis focused on how and why these outcomes have occurred in each case. If there was literal replication between the cases in the survey data, and the cross case analysis in the qualitative research, it is held that the results are more valid (Yin 1994).

The second method of data analysis involved categorising the information received and then comparing it with the results of the survey data. These categories were based on the issues that arose from the survey, and were based on an exploration of key themes. This was particularly useful for the interviews with the two para-professional employees and with the union, as these interviews were not highly
structured. They were more concerned with looking at the underlying meaning of what was happening and to look for explanations behind the phenomenon.

These two methods are utilised in Chapter Six, where the key findings of the survey are inter-woven with the results of the qualitative interviews. The qualitative data is used as a method to increase the meanings behind what is occurring and explain the findings from the first stage of the research.

3.6 Chapter Summary

In summary then, the present research study combines the positivist and the phenomenological paradigm by the process of between-method triangulation. In light of the hypothesis, this was considered to be the most appropriate way to explore and explain the key issues for staff employed in the banking sector. The research started with a broad questionnaire, which aimed to elicit information about employees' experience of enterprise bargaining and working-time arrangements, and then used the qualitative data to explore the causes of the phenomena. It does not aim to make inferential conclusions, rather, it has the goal of explaining the experience of these issues in one industry.
Chapter Four

Enterprise Bargaining

4.1. Introduction

The purpose of this chapter is to test whether employment status, gender and unionisation affect involvement and consultation in the enterprise bargaining process. It will examine the following questions. Do part-time employees have less access to bargaining processes because full-time employees dominate this process? Are part-time employees less likely to be involved in the bargaining than their full-time counterparts? Are they less likely to represent other employees or be a union delegate involved in negotiations? Are there any differences in perceptions of fairness in the outcomes of enterprise bargaining processes between part-time and full-time employees? Do women, as a homogenous group, have less access to bargaining than males?

In answering these questions the chapter is divided into four sections. The first looks at ‘knowledge’ (i.e. how employees find out about enterprise bargaining). The second examines ‘access’ (i.e. how employees are involved in bargaining) and the third assesses ‘fairness’ (i.e. perceptions of fairness in the bargaining process and outcomes). In each of the three sections the 1994 Workplace Bargaining Survey-Finance Sector sub-sample is examined first, followed by the 1999 FSU Survey data. There is no attempt made in this chapter to analyse the findings, it merely presents the data. This will be addressed in Chapter Six, where the findings from the qualitative data are compared with the quantitative data presented here and the literature outlined in Chapter Two.
4.2 Knowledge

Introduction

This section explores how employees learned about enterprise bargaining. This includes learning about the outcomes, obstacles, claims and counter-claims of the bargaining process. The two data sets (WBS 94 finance sector sub-sample and the FSU Survey) are considered to determine if there are differences between employment types, and occupation and gender, in the way employees find out about enterprise bargaining.

The 1994 Workplace Bargaining Survey (Finance Sector Sub-Sample)

As mentioned in Chapter Three, there were 641 employees employed in the Finance and Insurance subdivision of the 1994 Workplace Bargaining Survey and of these, 265 knew about workplace bargaining and believed they were covered by an enterprise agreement. Among this grouping, 254 were employed on a full or part-time basis, and because of the small number employed in other employment categories only these employees are included in the analysis. Looking first at how these employees found out about their organisation’s involvement in workplace bargaining, Table 4.1 shows the results.

Table 4.1. How did you find out about your organisation’s involvement in workplace bargaining?

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>M %</td>
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<tr>
<td>Full-time</td>
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<tr>
<td>I found out</td>
<td>17</td>
<td>28</td>
<td>28</td>
<td>28</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>through my</td>
<td>38</td>
<td>33</td>
<td>32</td>
<td>32</td>
<td>20</td>
<td>22</td>
</tr>
<tr>
<td>supervisor</td>
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</tr>
<tr>
<td>I found out</td>
<td>13</td>
<td>26</td>
<td>20</td>
<td>20</td>
<td>15</td>
<td>28</td>
</tr>
<tr>
<td>through managers</td>
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<tr>
<td>at a higher</td>
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<td>level</td>
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<tr>
<td>I found out</td>
<td>49</td>
<td>53</td>
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<td>35</td>
<td>4</td>
<td>2</td>
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<tr>
<td>through a</td>
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<tr>
<td>union</td>
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<tr>
<td>delegate/official</td>
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<td></td>
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<tr>
<td>I found out</td>
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<tr>
<td>through the</td>
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<td>people I work</td>
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<tr>
<td>with</td>
<td></td>
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</tr>
<tr>
<td>I found out</td>
<td>49</td>
<td>54</td>
<td>47</td>
<td>47</td>
<td>7</td>
<td>7</td>
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<tr>
<td>through</td>
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<td></td>
</tr>
<tr>
<td>brochures and</td>
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<tr>
<td>leaflets</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I found out</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>92</td>
<td>162</td>
</tr>
<tr>
<td>another</td>
<td></td>
<td></td>
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<td>way</td>
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<td></td>
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<td>Total</td>
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<td>32</td>
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<td>26</td>
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<td></td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td></td>
<td>92</td>
<td>162</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: 1994 Workplace Bargaining Survey (Finance Sector Sub-Sample)

The most common ways employees found out about bargaining was through brochures and leaflets, followed by a union delegate or official. More part timers (41%) found out from a union delegate or official compared to full-timers (28%). Of those who were actually union members (not shown in table), more
part-time employees found out about bargaining from the union than full time employees (40% 14/35 part-time, 33% 48/142 full-time). Belonging to the union did not significantly increase the chance of finding out about bargaining from this source. Females (both part-time and full-time) were more likely than males to find out about bargaining from the people they worked with than males, and part-time employees were far less likely to find out about bargaining from managers at a higher level.

One limitation of the above data is that respondents could provide multiple responses. Campling and Gollan (1999) conducted a study of processes, mechanisms and outcomes in employee relations at 12 lightly unionised or non-unionised organisations, and compared this data with the Workplace Bargaining Surveys (WBS 92,94) and AWIRS95. They found that within the enterprise bargaining consultation process, regular newsletters, staff bulletins and formal meetings were more common in active unionised workplaces. They also found that smaller organisations in the study had fewer formal consultation and communication mechanisms than larger sized organisations. Given that the majority of employee respondents in the FSU Survey worked in one of the four major banks (67%), the other respondents worked in organisations would not be considered small, and all in the sample were union members, one might expect that there would be fairly formalised communication and consultation processes in place.

So that comparisons could be made between the 1994 and 1999 data, to overcome the limitation of multiple responses in the data, the total number of ways employees found out about bargaining was examined. This was to determine if formalised communication mechanisms reached all staff regardless of their occupation or employment status. The assumption here is that the more ways an employee learns about bargaining the better informed they are likely to be about bargaining. The alternative argument may be that it would not matter if an employee only found out about bargaining from one source,
provided that source gave detailed information about the overall enterprise bargaining process. However, on balance, it is more reasonable to assume that multiple sources are likely to provide more information about enterprise bargaining and more knowledge about the processes involved.

Looking at the number of ways employees found out about bargaining (not shown in a table) in the 1994 Finance sector data, there were similar numbers of employees in terms of their employment status, who did not find out about bargaining from any of the sources listed (19% of full-time and 17% of part-time). There were more part time employees who found out about bargaining from one to two sources (65% compared to 58% of full-time employees) and less who found out from three to five sources (16% of part-time employees compared to 23% of full-time employees).

The 1999 FSU Survey

From the FSU Survey, 1076 of 1205 respondents (89.2%) worked in an organisation where an enterprise agreement was in place. A small proportion were ‘unsure’ if an agreement was in place (5.2%, n=63), or answered no (3.5%, n=42), or did not answer the question (2.3%, n=24). Of the sample covered by an enterprise agreement, 813 (75.5%) were full-time employees and 263 (24.5%) were part-time employees.

To determine the differences, if any, between full-time and part-time opportunities to learn about enterprise bargaining, respondents were asked how they became aware of their organisation’s involvement in such negotiations. The results are illustrated in Table 4.2.
Table 4.2. How did you find out about your organisation’s involvement in enterprise bargaining?

<table>
<thead>
<tr>
<th></th>
<th>I found out through my supervisor</th>
<th>I found out through managers at a higher level</th>
<th>I found out about it through a union delegate/official</th>
<th>I found out about it through brochures or leaflets</th>
<th>I found out another way</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M M F F</td>
<td>P M F F</td>
<td>P M F F</td>
<td>M M F F</td>
<td>P M F F</td>
<td>P M F F</td>
</tr>
<tr>
<td>M</td>
<td>28 28</td>
<td>39 47</td>
<td>43 54</td>
<td>62 54</td>
<td>8 9</td>
<td>235 74</td>
</tr>
<tr>
<td>P</td>
<td>43 33</td>
<td>52 33</td>
<td>50</td>
<td>76 73</td>
<td>50 50</td>
<td>21</td>
</tr>
<tr>
<td>P/P</td>
<td>34 30</td>
<td>44 31</td>
<td>52 61</td>
<td>64 61</td>
<td>9 4</td>
<td>77</td>
</tr>
<tr>
<td>C</td>
<td>19 31</td>
<td>14 32</td>
<td>22</td>
<td>55 58</td>
<td>7 7</td>
<td>42</td>
</tr>
<tr>
<td>S/S</td>
<td>39 32</td>
<td>43 23</td>
<td>13</td>
<td>79 58</td>
<td>7 5</td>
<td>23</td>
</tr>
<tr>
<td>Tot</td>
<td>31 31</td>
<td>29</td>
<td>38</td>
<td>63 55</td>
<td>8 7</td>
<td>398</td>
</tr>
</tbody>
</table>

Source: 1999 FSW Survey
*Of the 813 full-time employees who had an agreement in place 804 included their occupation, and of the 263 part-time employees 257.

M=Manager, P=Professionals, P/P=Para-Professionals, C=Clerks, S/S=Sales and Service Workers

This Table highlights a number of findings. First, there is no significant difference between full-time and part-time employees in finding out from their supervisor, but far fewer part-timers found out about bargaining from managers at higher levels (15% of part-timers compared with 35% of full-time employees). Second, full-time female staff were more likely to find out about bargaining through a union delegate or official (60%) compared with full-time males (48%) and part-time employees (49%). Further examination of occupational categories reveals that if male managers are excluded because they represent only a small percentage of those who were notified this way, 56 percent of all other full-time males found out about bargaining from a union delegate or official. Third, fewer part-time workers in branches (sales and personal service workers) found out about bargaining from the union than part-time clerical employees (48% of branch staff compared with 67% of clerical staff). In short, part-time branch staff are less likely than other part-time and full-time employees to find out about bargaining from a union delegate or official. Finally, when it comes to finding out about bargaining through brochures or leaflets, which could be company or union generated, there were
similar numbers of full-time and part-time employees who found out via these means.

As mentioned earlier, a limitation of the data is that employees could provide multiple responses, and therefore the number of ways employees learned about bargaining was considered to be one measure of determining knowledge about enterprise bargaining. On the surface, the above data suggests that employees generally appear to have good access to communication mechanisms. To look deeper into the issue, in terms of the number of ways employees learned about bargaining, Table 4.3 outlines the results.

**Table 4.3. The number of ways staff found out about their organisation’s involvement in enterprise bargaining**

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F/T</td>
<td>P/T</td>
<td>F/T</td>
<td>P/T</td>
<td>F/T</td>
<td>P/T</td>
<td>F/T</td>
</tr>
<tr>
<td>Managers</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>51</td>
<td>100</td>
<td>19</td>
<td>16</td>
<td>12</td>
<td>.3</td>
</tr>
<tr>
<td>Professionals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>36</td>
<td></td>
<td></td>
<td>50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Para-professionals</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>49</td>
<td>100</td>
<td>19</td>
<td>12</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Clerks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>47</td>
<td>44</td>
<td>26</td>
<td>22</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Sales/Service workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td>54</td>
<td>61</td>
<td>17</td>
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<td>13</td>
<td>.8</td>
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<tr>
<td>Total</td>
<td>3</td>
<td>50</td>
<td>60</td>
<td>20</td>
<td>23</td>
<td>14</td>
<td>8</td>
</tr>
</tbody>
</table>

Source: 1999 FSU Survey

It can be seen from this Table that there are differences between full-time and part-time employees, despite the fact that a similar pattern is displayed overall.

More part-time employees (60%) found out about bargaining from one source than full-time employees (50%). A similar percentage of full and part-time employees found out about bargaining from two sources. However, smaller numbers of part-time employees (13%) found out about bargaining from three or four sources compared with full-time employees (26%). Part-time clerical employees (30%) are more likely than their branch counterparts (7%) to find out about bargaining from three or four sources. Part-time branch employees therefore do not appear to be as well informed as part-time clerical employees.
When the table is broken down further to include gender (not shown in a table) there is no great difference between men and women, apart from one occupational category. Full-time female branch staff (sales and personal service workers) were more likely than their male counterparts to find out about bargaining from one source only (57% n=76/134 compared with 35% n=8/23 of males). Higher numbers of males than females in this occupational category found out about bargaining from two or three sources (43% n= 10/23 of males compared with 27% n=36/134 of females).

In summary, from the 1999 FSU Survey data, these two tables show a clear link between employment status, the way employees are notified and the number of sources from which they obtain information about enterprise bargaining. Part-time employees were less likely to find out about bargaining from managers at a higher level, or from a union delegate or official. This is particularly evident in the branch occupational category (sales and service workers). In addition, part-time branch employees were less likely to find out about bargaining from a number of differing sources. So too full-time female branch staff in comparison to other full-time employees (male and female). It would therefore appear that branch staff, especially full-time females and part-time employees, had less opportunity than other occupational groups to learn about enterprise bargaining from a number of different sources. Women in the sample actually dominate this occupational group. There are 378 sales and personal service employees (branch) employees who are covered by an enterprise agreement, and of those, women comprise 92.5 per cent (350/378). To compare this with the other occupations, 24 per cent of Managers (77/312), 44.7 per cent of Professionals (17/38), 50.3 per cent of Para-professionals (78/155) and 76 per cent of Clerical (733/175) occupational groups were women. The point to be taken here is that because of their domination of this occupational category, women sales and service employees have less
opportunity to hear about enterprise bargaining from a number of differing sources than other occupational groups.

Summary

There are similarities between the 1994 Workplace Bargaining Survey and the 1999 FSU Survey. First, part-time employees in both instances were less likely than full-time employees to find out about bargaining from managers at a higher level. Second, part-time employees were less likely to find out about workplace bargaining from a number of differing sources. This was particularly evident in the FSU Survey data. What is obvious from the FSU data is that occupation appears to have a significant impact on the number of ways employees find out about bargaining, and the figures suggest that branch staff are far less likely to find out about bargaining from a number of sources. This implies formalised union and management communication mechanisms are not reaching staff in branches as effectively as other occupational groups. Geographical dispersion could perhaps be a factor in explaining this difference. Staff in a head office or regional office situation, are more likely to hear about bargaining from a number of different sources. Likewise, part-time branch employees are likely to have less physical presence in the workplace, and therefore, when union matters are discussed they may not be at work. Smaller regional branches may also have a more unitary approach to work and therefore be less open to union issues in comparison to larger more impersonal workplaces. It also appears that the union has not been as effective in getting their message about enterprise bargaining across to all unionised employees, and particularly part-time branch employees. The situation in 1999, however, appears to better than it was in 1994. These issues and the underlying reasons are explored more fully in Chapter Six.

One major difference between the two surveys is that in the 1994 Workplace Bargaining Survey data there was a large percentage of employees that did not
find out about bargaining from any of the sources listed (19% of full-time and 17% of part-time employees). This differs from the FSU survey. This data indicated that very few employees did not find out about bargaining from any of the sources listed (3%). This would suggest that some formal communication methods, regardless of the source, reached most staff in the 1999 survey, whereas in 1994 this was less likely to be the case. Even though this is the case, there is evidence that in 1999 that there were strong differences across occupations and employment types with those in branches, particularly those employed part-time, not learning about bargaining from a wide range of sources.

4.3 Access

Introduction

The previous section explored how employees learned about workplace bargaining. How employees are consulted about, and involved in, enterprise bargaining are examined in this section, again using the two data sets to compare any differences along employment status, gender and occupation lines.

The 1994 Workplace Bargaining Survey (Finance Sector Sub-Sample)

The ways employees were involved in, and consulted about, enterprise bargaining in the WBS94 finance sector sub-sample are included in Table 4.4.

Table 4.4. How were you consulted about, or involved in, the process of workplace bargaining?

<table>
<thead>
<tr>
<th></th>
<th>Workplace bargaining was discussed at a meeting(s) I attended</th>
<th>I voted in a decision by union members/all employees</th>
<th>I was involved as a union delegate in negotiations or consultations</th>
<th>I represented other employees in negotiations or consultations</th>
<th>I was not consulted about or involved in workplace bargaining at all</th>
<th>Total</th>
</tr>
</thead>
</table>
|                                   | M    | F    | M    | F    | M    | F    | M    | F    | M    | F    | M    | F    | n=
| Full-time                         | 54    | 73   | 64   | 61   | 5    |      | 3    | 5    |      | 17   | 11   |      | 92   | 111 |
| Part-time                         | 39    |      | 49   |      | 6    |      | 4    |      |      | 24   |      |      | 51   |     |
| Total                             | 93    | 62   | 113  | 57   | 6    |      | 7    | 5    |      | 41   | 15   |      | 143  | 162 |

Source: 1994 Workplace Bargaining Survey (Finance Sector Sub-Sample)
There first observation that can be made from this Table is that the majority of full-time employees attended meetings where workplace bargaining was discussed, and that less part-time employees attended such meetings. The second is that fewer part-timers voted on decisions and more were not consulted about, or involved in, bargaining at all. Nearly a quarter of part-time employees in 1994 were not consulted about, or involved in, bargaining. Finally, more females than males were involved as union delegates and represented other employees in negotiations.

The 1999 FSU Survey

In relation to the 1999 data, Table 4.5 illustrates how staff were involved in enterprise bargaining.

**Table 4.5. How were you consulted about, or involved in, the process of enterprise bargaining?**

<table>
<thead>
<tr>
<th>Workplace bargaining was discussed at a meeting(s) I attended</th>
<th>I voted in a decision by union members/all employees</th>
<th>I was involved as a union delegate in negotiations or consultations</th>
<th>I represented other employees in negotiations or consultations</th>
<th>I was not consulted about or involved in workplace bargaining at all</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>F</td>
<td>%</td>
<td>M</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td><strong>Man</strong></td>
<td>61</td>
<td>73</td>
<td>60</td>
<td>67</td>
<td>4</td>
</tr>
<tr>
<td><strong>Prof</strong></td>
<td>57</td>
<td>60</td>
<td>50</td>
<td>50</td>
<td>4</td>
</tr>
<tr>
<td><strong>P-post</strong></td>
<td>62</td>
<td>61</td>
<td>87</td>
<td>79</td>
<td>1</td>
</tr>
<tr>
<td><strong>Clerks</strong></td>
<td>57</td>
<td>62</td>
<td>63</td>
<td>63</td>
<td>7</td>
</tr>
<tr>
<td><strong>Sales/Office</strong></td>
<td>57</td>
<td>66</td>
<td>48</td>
<td>48</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>61</td>
<td>65</td>
<td>49</td>
<td>79</td>
<td>71</td>
</tr>
</tbody>
</table>

**Source:** 1999 FSU Survey

In so far as full-time employees are concerned, the two most common ways that employees were involved in enterprise bargaining was through attendance at meetings where bargaining was discussed, and by voting in decisions taken by union members or all employees. Males and females overall had similar levels of involvement in the enterprise bargaining process via these means, though more females were involved as union delegates in negotiations (8% compared with 4% of males). In all occupational categories, there were no
significant differences between males and females. It could therefore be concluded from the FSU Survey data that, in so far as full-time employees are concerned, neither occupation nor gender had a significant impact on how staff were involved in or consulted about enterprise bargaining.

When examining part-time employees, however, a different story emerges. The data in Table 4.5 reveals that fewer part-timers attended meetings where enterprise bargaining was discussed (42% compared with 63% of full-time employees), and fewer voted in decisions taken by union members or all employees (71% compared with 80% of full-time employees). Fewer part-time branch staff (sales and personal service workers) voted in a decision by union members or all employees (69%), and a larger percentage were not consulted about or involved in enterprise bargaining at all (22% compared with 15% of all full-time employees and 15% of full-time branch staff). Representation of other employees and involvement as a union delegate in negotiations was similar to full-time employees, however smaller numbers of part-time branch staff represented other employees in negotiations (3% compared with 6% of all other employees).

Table 4.6 compares differences in involvement in terms of the number of hours that part-time staff worked per week.

**Table 4.6. Part-time employee’s involvement in bargaining by hours worked.**

<table>
<thead>
<tr>
<th>Hours per Week</th>
<th>Enterprise bargaining discussed at meetings I attended</th>
<th>I voted in a decision by union members/all employees</th>
<th>I was involved as a union delegate in negotiations</th>
<th>I represented other employees in negotiations</th>
<th>I was not consulted or involved in enterprise bargaining</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15 hrs</td>
<td>46</td>
<td>64</td>
<td>3</td>
<td>28</td>
<td>39</td>
<td></td>
</tr>
<tr>
<td>16-20 hrs</td>
<td>59</td>
<td>78</td>
<td>14</td>
<td>4</td>
<td>12</td>
<td>51</td>
</tr>
<tr>
<td>21-25 hrs</td>
<td>42</td>
<td>64</td>
<td>7</td>
<td>4</td>
<td>16</td>
<td>91</td>
</tr>
<tr>
<td>26-30 hrs</td>
<td>40</td>
<td>75</td>
<td>2</td>
<td>2</td>
<td>11</td>
<td>55</td>
</tr>
<tr>
<td>31-34 hrs</td>
<td>50</td>
<td>82</td>
<td>9</td>
<td>5</td>
<td>27</td>
<td>22</td>
</tr>
</tbody>
</table>

Source: 1999 FSU Survey
This Table shows that employees working less than 15 hours per week were the least likely group to be consulted about, or involved in, enterprise bargaining (28%), and none in this employment category represented other employees in negotiations. Interestingly, 27 per cent of employees who worked 31-34 hours per week were in the same situation, however this may be because of the smaller sample size. For employees working in excess of 26 hours per week, 77 per cent voted in decisions taken by union members or all employees, compared with 68 per cent of those working 25 or less hours per week. On the whole, however, apart from employees who worked less than 15 hours per week, the number of hours that part-time employees worked does not seem to affect how staff are involved in or consulted about bargaining.

In summary of the FSU Survey data, the figures suggest that part-time employees were less likely to be at a meeting where enterprise bargaining was discussed, and nearly a quarter (20%) of all part-time employees were not involved in enterprise bargaining. Further, part-time employees working 25 hours or less per week were less likely to vote in a decision by union members or all employees. Similar to the findings in the knowledge section, part-time branch staff appear to fare less well than other part-time and full-time staff when it comes to being informed and included enterprise bargaining processes.

Summary

When comparing the 1994 and the 1999 finance sector data, a number of observations can be made. First, part-time employees were more likely to attend a meeting where workplace bargaining was discussed in 1999 than they were in 1994 (49% compared with 39%), and much more so in the case of non-branch part-time employees (55%). Second, in 1999, part-timers were more likely to vote in decisions made by union members or all employees (71% compared with 49%). Third, in 1999, despite these improvements, there were similar numbers of part-time employees who were not consulted about
enterprise bargaining (24% 1994, 20% 1999). In so far as full-time employees are concerned, a similar pattern in both periods can be observed. It can be concluded that from these figures, the position of part-time employees appears to have improved in some respects, however it is still the case that nearly a quarter of part-time employees were not consulted about enterprise bargaining. Despite their unionisation, employees in the part-time employment category in 1999, particularly if they worked in branches, did not have the same opportunities to be involved in enterprise bargaining as those in other employment categories or workplaces. This finding is similar to that in the previous section on knowledge about enterprise bargaining.

4.4 Fairness

Introduction

This final section looks at perceptions of ‘fairness’ in the enterprise bargaining process. It looks sets out data from the 1994 Workplace Bargaining Survey and the 1999 FSU Survey pertaining to whether employees felt they had a fair chance to have their say in the bargaining process and, if not, what where the reasons. The 1994 Workplace Bargaining Survey did not include questions relating to whether employees felt the final agreement negotiated was fair. Questions seeking this type of information were included in the 1999 FSU Survey and thus advances on the earlier survey.

The 1994 Workplace Bargaining Survey (Finance Sector sub-sample)

In the 1994 Workplace Bargaining Survey data there were 24 per cent (48/203) of full-time and 22 per cent (11/51) of part-time employees who felt they were not given a fair chance express their views in enterprise bargaining. This is illustrated in Table 4.7.
Table 4.7. Were you given a fair chance to have your say in workplace bargaining?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th></th>
<th>No</th>
<th></th>
<th>Don't Know</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>Full-time</td>
<td>50</td>
<td>56</td>
<td>27</td>
<td>21</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Part-time</td>
<td>47</td>
<td>22</td>
<td></td>
<td></td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>53</td>
<td>27</td>
<td>21</td>
<td>5</td>
<td>8</td>
</tr>
</tbody>
</table>

Source: 1994 Workplace Bargaining Survey (Finance Sector Sub-sample)

In looking at the reasons why employees felt they were not given a fair opportunity (not shown in a table), full-time employees were likely to say it was because discussions were limited to management and unions (83% 40/48). Smaller numbers said it was because meetings were held at times they could not attend (16% 8/48). Part-timers also felt it was because discussions were only held between management on unions (73% 8/11), or that meetings were held at times they could not attend (18% 2/11), and more felt their employment status precluded them from having a say (27% 3/11).

Looking at whether employees felt they had as much say as others in workplace bargaining (not shown in a table), 69 per cent of full-time employees (140/203), and 63 per cent of part-time employees (32/51) felt they had as much chance as others. Very few employees said they had more or less say than others (2%).

The 1999 FSU Survey

The results from the 1999 FSU Survey on whether employees felt they had a fair say in the bargaining process are presented in Table 4.8.
Table 4.8. Were you given a fair chance to have your say in enterprise bargaining?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>Unsure</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F/T</td>
<td>M</td>
<td>F/T</td>
<td>M</td>
</tr>
<tr>
<td>Managers</td>
<td>42</td>
<td>54</td>
<td>67</td>
<td>34</td>
</tr>
<tr>
<td>Professionals</td>
<td>43</td>
<td>60</td>
<td>100</td>
<td>43</td>
</tr>
<tr>
<td>Para-professionals</td>
<td>60</td>
<td>45</td>
<td>21</td>
<td>30</td>
</tr>
<tr>
<td>Clerks</td>
<td>40</td>
<td>42</td>
<td>56</td>
<td>42</td>
</tr>
<tr>
<td>Sales/service workers</td>
<td>57</td>
<td>50</td>
<td>38</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>46</td>
<td>48</td>
<td>39</td>
<td>32</td>
</tr>
</tbody>
</table>

Source: 1999 FSU Survey

From this Table it can be seen that the group least likely to feel they had a fair say in the bargaining process were part-time branch employees. They were also highly likely to be unsure (nearly one in three) if they had a fair say in the bargaining process.

There were 228 full-time employees (28%) and 57 part-time employees (22%) who felt they were not given a fair chance to have their say. The reasons given are outlined in Table 4.9. From this Table, it can be seen that there are differences between full-time and part-time employees in why they felt they did not have a fair say. Full-time employees were more likely to feel it was because discussions were only between management and the union, whereas part-timers tended to feel their employment status actually precluded them from having a fair say. In addition, around a quarter of part-time employees suggested that the meetings were held at times when they could not attend.

Table 4.9. Why do you think you were not given a fair chance to have a say about the enterprise bargaining?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Full-time (n=228)</th>
<th>Part-time (n=61)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meetings were held at times I could not attend</td>
<td>46 (20%)</td>
<td>16 (26%)</td>
</tr>
<tr>
<td>I am a casual/part-time or temporary employee and was not given as much chance as others to be involved</td>
<td>3 (1%)</td>
<td>19 (31%)</td>
</tr>
<tr>
<td>Discussions were only between unions and management</td>
<td>177 (78%)</td>
<td>36 (59%)</td>
</tr>
<tr>
<td>Other</td>
<td>43 (19%)</td>
<td>7 (11%)</td>
</tr>
</tbody>
</table>

(Source: 1999 FSU Survey)
The way, or method, staff were consulted during enterprise bargaining did not significantly affect the way employees felt about their opportunity to have a fair say. For full-time employees, 57 per cent of staff who were not consulted during enterprise bargaining felt they did not have a fair say. This is not surprising, given they were not consulted at all.

Of the other variables, such as enterprise bargaining discussed at meetings attended, voting in decisions taken by union members or all employees, involvement as a union delegate or representing other employees, 23 per cent of employees who were consulted in these ways felt they were also not given a fair chance to have their say. A similar pattern exists for part-time employees.

Therefore, the only significant variable that showed up in terms of a relationship between how employees were involved in enterprise bargaining processes and whether they felt they had the opportunity of have a say, was if they were not consulted at all.

Respondents were also asked if they felt the enterprise agreement was fair, the results of which are shown in Table 4.10.

**Table 4.10. Do you believe the enterprise agreement is fair?**

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th></th>
<th></th>
<th>No</th>
<th></th>
<th></th>
<th>Unsure</th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>F/T</td>
<td>F/T</td>
<td>%</td>
<td>F/T</td>
<td>F/T</td>
<td></td>
<td>%</td>
<td>F/T</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M</td>
<td></td>
<td></td>
<td>F</td>
<td></td>
<td></td>
<td></td>
<td>M</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Managers</td>
<td>44</td>
<td>45</td>
<td>100</td>
<td>25</td>
<td>22</td>
<td></td>
<td>29</td>
<td>34</td>
<td></td>
<td>235</td>
</tr>
<tr>
<td>Professionals</td>
<td>57</td>
<td>40</td>
<td>50</td>
<td>19</td>
<td>33</td>
<td></td>
<td>24</td>
<td>20</td>
<td>50</td>
<td>21</td>
</tr>
<tr>
<td>Para-professionals</td>
<td>45</td>
<td>51</td>
<td>100</td>
<td>25</td>
<td>16</td>
<td></td>
<td>29</td>
<td>31</td>
<td></td>
<td>77</td>
</tr>
<tr>
<td>Clerks</td>
<td>24</td>
<td>35</td>
<td>40</td>
<td>40</td>
<td>24</td>
<td>11</td>
<td>33</td>
<td>38</td>
<td>40</td>
<td>42</td>
</tr>
<tr>
<td>Sales/service</td>
<td>57</td>
<td>35</td>
<td>24</td>
<td>13</td>
<td>19</td>
<td>22</td>
<td>26</td>
<td>40</td>
<td>51</td>
<td>23</td>
</tr>
<tr>
<td>workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>43</td>
<td>40</td>
<td>27</td>
<td>25</td>
<td>20</td>
<td>20</td>
<td>29</td>
<td>36</td>
<td>55</td>
<td>398</td>
</tr>
</tbody>
</table>

(Source: 1999 FSU Survey)

This Table shows that similar numbers of male and female full-time employees felt the agreement was fair. Smaller numbers of part-time employees, however, felt this was the case (27% compared with 42% of full-time employees). Around a quarter of all employees, whether they were employed on a full-time
or part-time basis, felt the agreement was not fair. Significantly, higher numbers of part-time employees were unsure if the agreement was fair (55% compared with 32% of full-time employees). This suggests that there are large numbers of part-time employees who do not have enough knowledge to comment on enterprise bargaining processes, nor on whether it was fair or unfair. In addition, a significant number of full-time female branch staff were unsure if the enterprise agreement was fair (40%). This may be explained by the fact that part-time employees and full-time female branch employees were less likely to learn about enterprise bargaining from a range of sources, as discussed earlier.

To determine if there was a strong tendency for those who felt they had a fair say in bargaining processes to also feel the final enterprise agreement was fair, Table 4.11 compares this. Charlesworth (1996) found that there was a strong tendency for those who felt they had a fair chance to have their say feeling satisfied with the enterprise bargaining process and its outcomes.

Table 4.11. Satisfaction with the enterprise bargaining process

<table>
<thead>
<tr>
<th>Do you believe the enterprise agreement is fair?</th>
<th>Would you say you had a fair chance to have your say?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>FT</td>
</tr>
<tr>
<td>Yes</td>
<td>245</td>
</tr>
<tr>
<td>75%</td>
<td>51%</td>
</tr>
<tr>
<td>No</td>
<td>43</td>
</tr>
<tr>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>Unsure</td>
<td>37</td>
</tr>
<tr>
<td>11%</td>
<td>38%</td>
</tr>
<tr>
<td>n=</td>
<td>325</td>
</tr>
</tbody>
</table>

Source: 1999 FSU Survey
* Only employees who answered both questions are included in the table

The findings from the FSU Survey reveal that there are differences between part-time and full-time employees. Whilst there is a tendency for those that have a fair chance to have their say in enterprise bargaining also believing the agreement is fair, full-timers are highly likely to say this is the case (75%), with fewer part-timers reporting such satisfaction (51%). More part-timers were
also unsure if the agreement was fair, despite stating they had a fair chance to have their say (38% compared with 11% of full-time employees). Among those who felt they did not have a fair say, in the full-time category, 61 per cent felt the agreement was not fair, whereas part-time employees were more likely to be unsure if the agreement was fair (52%). Many full-time employees, who were unsure if they had a fair chance in the enterprise bargaining process, still felt the agreement was fair (34%) compared with part-time employees (10%). And more part-time employees who were unsure if they had a fair chance to have their say also were unsure if the agreement was fair (68%).

Summary

When comparing the results on ‘fairness’ the FSU survey data highlights a number of interesting points. Similar numbers of full and part-time employees felt they did not have fair say in the bargaining process. However, the reasons for this differed between the two. Both full-time and part-time employees said this was because discussions were only between management and unions and an inability to attend meetings, however, many part-timers also felt their employment status precluded them from involvement. Far fewer part-time employees felt the agreement was fair, with many unsure if the agreement was fair. For those in the full-time segment there was a strong tendency for those who felt they had a fair say in the bargaining process to also feel the agreement was fair. This was not as prevalent among part-time employees, with more part-timers than full-timers being unsure if the agreement was fair despite believing they had a fair say in the bargaining process.

The 1994 Workplace Bargaining Survey data suggests there were more part-time employees than in the 1999 data who felt they had a fair chance to have their say in bargaining processes. This also applies to full-time employees. Likewise, more employees in 1999 were unsure whether they had the opportunity to have their say in bargaining. A similar finding among part-timers
in 1994 and 1999 was that many who did not have the opportunity to have their say, felt their employment status precluded them from doing so.

4.5 Chapter Summary
The 1999 FSU Survey data, when compared to the 1994 data showed very similar findings, with noticeable differences between full-time and part-time employees knowledge, involvement in, and consultation about enterprise bargaining. Despite an overall improvement in the formalised communication methods, with more employees in 1999 learning about bargaining from at least one of the sources listed, these differences based on employment status have persisted. There are marked differences between full-time and part-time employees chance to learn about bargaining from a wide range of sources, be involved and consulted about bargaining. There was also evidence, similar to the 1994 data, that many part-timers felt their employment status precluded them from having a fair chance to have their say in workplace bargaining. A significant finding from the 1999 FSU Survey data is in perceptions of ‘fairness’ in bargaining. These questions had not been asked in the earlier survey. Part-time employees were highly likely to be unsure if the final agreement was fair, and many unsure of fairness of the agreement. In contrast there were larger percentages of full-timers that felt the agreement was fair.

Both full-time and part-time employees who felt they had a fair chance in the bargaining process were likely to say they felt the agreement was fair, however there were differences between the two groups.
Chapter Five

Working-time arrangements

5.1 Introduction

This chapter looks at the working time arrangements of full-time and part-time employees in the banking sector. It will explore the extent to which overtime is worked in full-time positions, and if they work overtime, why employees do so. It also examines part-time employment. It has been noted in studies by Junor (1998) and Charlesworth (1996), that part-time work is becoming more family 'unfriendly', providing evidence that permanent part-time work is becoming more casual in its orientation. It will be investigated whether this phenomenon is occurring in the banking industry, and if it exists, its impact on women.

The data used is again drawn from the 1999 FSU Survey. Australian Bureau of Statistics (ABS) figures are also used as a means of making comparisons with the banking industry data. The chapter is structured as follows. First, background information about employment patterns within the finance and insurance industry is given. Second, the findings from the FSU Survey in relation to full-time employees are covered. Finally, the flexibility conditions of part-time employees are examined. Like the previous chapter, no attempt to analyse the findings is made in this chapter. It merely presents the data with key themes summarised. A full analysis of the findings contained in Chapters Four and Five, is provided in Chapter Six.

5.2 Background

According to Campbell (2001), average working hours within Australia have remained relatively stable since the early 1980s. It has been argued, however, that
such statistics mask fundamental changes occurring in working-time arrangements (Campbell 2001). Most notably, there has been a strong increase in full-time working hours over the period, which has been counter-balanced by an increased share of part-time employment. Indeed, Australia is one of the few OECD countries (along with the UK and US), which has experienced a reversal of the long-term trend of reductions in working-time duration. Table 5.1 shows that during a relatively short period (1982-2000) male full-time average hours of employment in Australia had risen by 4.3 hours, and for females had risen by 3 hours. Like Australia, both the US and the UK have seen such increases, but not to the same degree as Australia. For example, the UK provides the closest comparison, where average full-time weekly hours increased by 1.4 hours over the period between 1984 and 1999 (Campbell 2001).

Table 5.1. Average actual weekly hours, employees, Australia, selected years 1982-2000

<table>
<thead>
<tr>
<th>Year*</th>
<th>Average weekly hours employees</th>
<th>Average weekly hours full time employees</th>
<th>Average weekly hours part time employees</th>
<th>Part-time employees/ all employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1982</td>
<td>Males</td>
<td>37.9</td>
<td>39.1</td>
<td>16.3</td>
</tr>
<tr>
<td>1988</td>
<td>Males</td>
<td>39.1</td>
<td>40.7</td>
<td>15.0</td>
</tr>
<tr>
<td>1998</td>
<td>Males</td>
<td>39.4</td>
<td>42.5</td>
<td>15.5</td>
</tr>
<tr>
<td>1999</td>
<td>Males</td>
<td>39.6</td>
<td>42.9</td>
<td>15.7</td>
</tr>
<tr>
<td>2000</td>
<td>Males</td>
<td>40.0</td>
<td>43.4</td>
<td>16.2</td>
</tr>
<tr>
<td>1982</td>
<td>Females</td>
<td>29.5</td>
<td>36.3</td>
<td>16.0</td>
</tr>
<tr>
<td>1988</td>
<td>Females</td>
<td>29.5</td>
<td>37.2</td>
<td>16.4</td>
</tr>
<tr>
<td>1998</td>
<td>Females</td>
<td>29.4</td>
<td>38.6</td>
<td>17.0</td>
</tr>
<tr>
<td>1999</td>
<td>Females</td>
<td>29.4</td>
<td>38.6</td>
<td>17.1</td>
</tr>
<tr>
<td>2000</td>
<td>Females</td>
<td>29.8</td>
<td>39.3</td>
<td>16.9</td>
</tr>
<tr>
<td>1982</td>
<td>Persons</td>
<td>34.7</td>
<td>38.2</td>
<td>16.0</td>
</tr>
<tr>
<td>1988</td>
<td>Persons</td>
<td>35.1</td>
<td>39.6</td>
<td>16.1</td>
</tr>
<tr>
<td>1998</td>
<td>Persons</td>
<td>34.9</td>
<td>41.1</td>
<td>16.6</td>
</tr>
<tr>
<td>1999</td>
<td>Persons</td>
<td>35.0</td>
<td>41.4</td>
<td>16.8</td>
</tr>
<tr>
<td>2000</td>
<td>Persons</td>
<td>35.3</td>
<td>41.9</td>
<td>16.7</td>
</tr>
</tbody>
</table>

*August figures for all years

Source: 1982: ABS 6204.0 (The Labour Force Australia: Historical Summary 1966 to 1984); 1988, 1998, 1999 and 2000: figures for average weekly hours and for proportion of part-time employees are published data from ABS Cat. No. 6203.0 (Labour Force Australia, August issue); figures for full-time and part-time average hours are unpublished data from ABS Cat. No. 6203.0 (Labour Force Australia, August issue) (Reproduced from Campbell 2001)
Campbell (2001), in examining data from 1983 to 1998, notes there is an increasing differentiation in working hours. There has been a marked decline in the proportion of those working standard weekly hours (35-40), which has been counter-balanced by both a rise in the proportion of part-time working hours, and a rise in the proportion of those working 45 to 48 hours per week, or 49 hours and over. This is termed as a ‘polarisation’ of working hours.

_Finance and Insurance Industry_

An examination of ABS data for the finance and insurance industry\(^1\) as a whole shows a similar pattern, particularly when this is broken down into male and female hours of work (as illustrated in Figures 5.1 and 5.2). The share of part-time employment in the finance and insurance industry has increased since the early 1980s. In 1984, for instance part-time employees made up 11.5% of the industry increasing to 18.2% in 2000 (ABS Catalogues No 6204.0 and 6203). Within the _finance_ division (banking), part-time employment had increased even more dramatically from 9.5% in 1986, to 21.2% in 1997 (FSU 1998).

Looking at hours of work within the finance and insurance industry, and the differences in hours of work between males and females, Figures 5.1 and 5.2 provide statistics for the period between 1986 and 2000. From Figure 5.1, it can be seen that the proportion of male employees\(^2\) working in excess of 49 hours per week has increased, from 16.7 per cent in 1986, to 33.1 per cent in 2000. The percentages of males working 35-40 hours per week has declined whilst the percentage of males working less than 34 hours per week (part-time employment) has remained relatively static. To this it can be added that unpublished ABS data from 2000 reveals that the percentage if males working 60 hours or more per week is 13.3% (FSU Workforce Report 2000). The overall working-time pattern

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\(^1\) The finance and insurance industry, as defined by the ABS, consists of three categories, finance (those employed in banks), insurance and services to finance and insurance.

\(^2\) Prior to 1994, the ABS grouped Finance with Property and Business Service, and hence the use of unpublished ABS data from the FSU.
identified by Campbell (2001), is thus supported in these figures, where there has been a decline in the percentage of employees working standard hours of work and an increase in the proportion of employees working longer hours of work.

**Figure 5.1. Percentage of males within the Finance and Insurance Industry and their average weekly hours**

![Bar chart showing percentage of males working various hours of work from 1986 to 2000.](chart.png)


Patterns of female hours of work in the finance and insurance industry, as illustrated in Figure 5.2, differ significantly to those of males. Here, the figures show that there has been an increase in the percentage of hours worked between 1 and 29 within the industry, from 18.7 per cent in 1986 to 24.3 per cent in 2000. In common with male employees, there has also been a decline in the proportion of women working 35-39 hours per week, from 29.9 per cent in 1986 to 22.2 per cent in 2000. There has also been an increase in the proportion of women working in excess of 49 or more hours per week, from 2.4 per cent in 1986 to 9 per cent in 2000. The proportion of women working 30-34 hours per week remained relatively static. This suggests the growth in part-time working arrangements have been mainly in the under 29 hour per week category.
Figure 5.2. Percentage of females within the Finance and Insurance Industry and their average weekly hours


These figures for males and females and their working-time arrangements in the finance and insurance industry reveal a trend, particularly for males, that there is a greater proportion who are working in excess of 49 hours per week. There is a pattern where smaller percentages are working standard hours of work (around 35-40 hours per week). This chapter explores these issues further, looking at the underlying causes of the phenomenon in the banking industry.

5.3. The 1999 FSU Survey (Full-time employees)

To explore the extent to which overtime is worked in the banking industry, Table 5.2 outlines the extent to which overtime is worked among full-time respondents to the FSU Survey. This is broken down into occupation, the number of hours of overtime worked and whether the overtime is paid. Of all full-time employees (n=891), 79 per cent (n=701) worked overtime. What can be seen from this Table is that 54 per cent (n=381) of those employees engaged in overtime worked less than four hours per week, and 46 per cent (n=320) worked four or more hours per week.
Table 5.2. Overtime worked by occupation

<table>
<thead>
<tr>
<th></th>
<th>No overtime</th>
<th>How many hours overtime?</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Total N=</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N=</td>
<td>Less than 1</td>
<td>1 to 4 hours</td>
<td>More than 4</td>
<td>More than 7</td>
<td>More than 10</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>to 7 hours</td>
<td>to 10 hours</td>
<td>hours</td>
<td></td>
</tr>
<tr>
<td>Managers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid</td>
<td>50</td>
<td>7</td>
<td>93</td>
<td>73</td>
<td>39</td>
<td>76</td>
<td>288</td>
</tr>
<tr>
<td>Not paid</td>
<td></td>
<td></td>
<td>3 (42%)</td>
<td>2 (2%)</td>
<td>1 (10%)</td>
<td>1 (1%)</td>
<td></td>
</tr>
<tr>
<td>Sometimes paid</td>
<td></td>
<td></td>
<td>2 (29%)</td>
<td>64 (88%)</td>
<td>32 (82%)</td>
<td>71 (93%)</td>
<td></td>
</tr>
<tr>
<td>Professionals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid</td>
<td>7</td>
<td>1</td>
<td>8</td>
<td>7</td>
<td>8</td>
<td>7</td>
<td>31</td>
</tr>
<tr>
<td>Not paid</td>
<td></td>
<td></td>
<td>1 (100%)</td>
<td>3 (43%)</td>
<td>1 (13%)</td>
<td>1 (14%)</td>
<td></td>
</tr>
<tr>
<td>Sometimes paid</td>
<td></td>
<td></td>
<td>6 (75%)</td>
<td>4 (57%)</td>
<td>6 (75%)</td>
<td>6 (86%)</td>
<td></td>
</tr>
<tr>
<td>Para-professionals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid</td>
<td>33</td>
<td>11</td>
<td>75</td>
<td>27</td>
<td>12</td>
<td>9</td>
<td>134</td>
</tr>
<tr>
<td>Not paid</td>
<td></td>
<td></td>
<td>5 (45%)</td>
<td>12 (44%)</td>
<td>1 (8%)</td>
<td>3 (33%)</td>
<td></td>
</tr>
<tr>
<td>Sometimes paid</td>
<td></td>
<td></td>
<td>1 (9%)</td>
<td>10 (37%)</td>
<td>6 (50%)</td>
<td>5 (56%)</td>
<td></td>
</tr>
<tr>
<td>Clerks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid</td>
<td>53</td>
<td>19</td>
<td>70</td>
<td>22</td>
<td>10</td>
<td>121</td>
<td></td>
</tr>
<tr>
<td>Not paid</td>
<td></td>
<td></td>
<td>12 (63%)</td>
<td>7 (32%)</td>
<td>6 (60%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sometimes paid</td>
<td></td>
<td></td>
<td>1 (5%)</td>
<td>10 (45%)</td>
<td>2 (20%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and personal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>service workers*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid</td>
<td>47</td>
<td>28</td>
<td>69</td>
<td>22</td>
<td>4</td>
<td>127</td>
<td></td>
</tr>
<tr>
<td>Not paid</td>
<td></td>
<td></td>
<td>10 (36%)</td>
<td>7 (32%)</td>
<td>1 (25%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sometimes paid</td>
<td></td>
<td></td>
<td>11 (39%)</td>
<td>10 (45%)</td>
<td>2 (50%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total (n=681)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid</td>
<td>190</td>
<td>66</td>
<td>315</td>
<td>151</td>
<td>73</td>
<td>96</td>
<td>701</td>
</tr>
<tr>
<td>Not paid</td>
<td></td>
<td></td>
<td>30 (45%)</td>
<td>34 (23%)</td>
<td>13 (18%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sometimes Paid</td>
<td></td>
<td></td>
<td>16 (24%)</td>
<td>92 (61%)</td>
<td>48 (66%)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Staff located in this occupational category predominately work in branches
Source: 1999 FSU Survey

When examining patterns by occupational categories, a quarter of staff at the lower end of the organisational hierarchy (i.e. clerical, sales and personal service employees) worked in excess of four hours overtime per week overtime (25%). In the para-professional occupations, namely those employed in business banking, lending, information technology and other non-managerial or pre-management positions, 36 per cent worked in excess of four hours overtime per week. Awards and agreements within the finance sector have traditionally covered sales and service, clerical and para-professional employees. Overall, 29 per cent, or nearly one third of employees in these occupational categories worked in excess of four hours overtime per week. However, of these, 37 per cent were not paid and 25 per cent were only sometimes paid. Indeed, in the para-professional group, nearly half (44%) of the employees working in excess of four hours per week were not paid.
and in the clerical and sales and service areas nearly a third (32%) were not paid. This is a particularly interesting finding, since these occupational categories are entitled to payment for all overtime worked under the terms and conditions of their awards and enterprise agreements.

Management and professional occupational categories are usually not covered by such agreements, and typically have overtime built into total remuneration packages. In these occupational categories, 66 per cent worked in excess of four hours overtime per week, and 41 per cent worked in excess of seven hours overtime per week. Of those working in excess of four hours per week, 87 per cent were not paid and seven per cent were only sometimes paid. It is not surprising that this sector of the workforce is not paid for their overtime, but it is significant the numbers who worked in excess of seven hours per week overtime. It would appear from these findings that to work in these occupations, there is the expectation of longer hours of work than other categories of workers.

Within the questionnaire a number of attitudinal questions were asked to determine why employees were working additional hours and why they were not being paid. Only those employees who worked overtime answered these questions, the results of which are set out in Table 5.3.

Table 5.3. Full-time perceptions of overtime

<table>
<thead>
<tr>
<th></th>
<th>I must work overtime if I am to be considered for a promotion</th>
<th>I am pressured into working overtime without being paid</th>
<th>I have no choice about working overtime</th>
<th>I work overtime because we are understaffed</th>
<th>Working overtime negatively impacts on my family/personal life</th>
<th>I do not mind working overtime</th>
<th>n= staff who worked overtime</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professionals</td>
<td>51</td>
<td>33</td>
<td>63</td>
<td>58</td>
<td>72</td>
<td>50</td>
<td>288</td>
</tr>
<tr>
<td>Para-professionals</td>
<td>46</td>
<td>25</td>
<td>55</td>
<td>35</td>
<td>87</td>
<td>60</td>
<td>65</td>
</tr>
<tr>
<td>Clerks</td>
<td>37</td>
<td>17</td>
<td>37</td>
<td>58</td>
<td>45</td>
<td>60</td>
<td>134</td>
</tr>
<tr>
<td>Sales/service workers</td>
<td>30</td>
<td>24</td>
<td>48</td>
<td>68</td>
<td>57</td>
<td>60</td>
<td>121</td>
</tr>
<tr>
<td>Total</td>
<td>44</td>
<td>27</td>
<td>52</td>
<td>57</td>
<td>63</td>
<td>61</td>
<td>701</td>
</tr>
</tbody>
</table>

(Source: 1999 FSU Survey)
From this Table it can be seen that when it comes to being considered for a promotion, over 45 per cent of para-professionals, professionals and management felt they must work additional hours. This suggests there is a cultural element associated with working longer hours in the way a person is not considered to be sufficiently committed to the job if they are unwilling to work overtime. Overall, 20 per cent of staff across all occupations felt pressured into working additional hours without being paid. Further examination of those who were actually not paid shows that 37 per cent felt pressured into working without being paid, whilst 41 per cent of sales and service staff, clerks and para-professionals who worked without pay felt pressured into doing so.

Table 5.4 shows the percentage of non-professional/managerial employees that work overtime, the percentage not paid or sometimes paid and the percentage that feel pressured into working without pay.

**Table 5.4. Overtime worked by organisation**

<table>
<thead>
<tr>
<th>Major Banks</th>
<th>Usually Worked Overtime</th>
<th>Sometimes Worked Overtime</th>
<th>Not Paid</th>
<th>Sometimes Paid</th>
<th>Pressured into working without pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANZ</td>
<td>72/91 (79%)</td>
<td>(22) 31%</td>
<td>(11) 15%</td>
<td>46%</td>
<td>7/33 (21%)</td>
</tr>
<tr>
<td>Commonwealth Bank</td>
<td>76/104 (73%)</td>
<td>(28) 37%</td>
<td>(25) 33%</td>
<td>70%</td>
<td>19/53 (36%)</td>
</tr>
<tr>
<td>National Australia Bank</td>
<td>70/95 (74%)</td>
<td>(21) 30%</td>
<td>(26) 37%</td>
<td>67%</td>
<td>20/47 (43%)</td>
</tr>
<tr>
<td>Westpac/Challenge/ Bank of Melbourne</td>
<td>37/47 (79%)</td>
<td>(16) 43%</td>
<td>(7) 19%</td>
<td>62%</td>
<td>4/23 (17%)</td>
</tr>
<tr>
<td>Regionals/smaller banks</td>
<td>Bankwest</td>
<td>41/53 (77%)</td>
<td>(17) 41%</td>
<td>(6) 15%</td>
<td>56%</td>
</tr>
<tr>
<td>St George/Bank SA</td>
<td>48/59 (81%)</td>
<td>(15) 31%</td>
<td>(13) 27%</td>
<td>58%</td>
<td>6/28 (21%)</td>
</tr>
<tr>
<td>Bank of WA</td>
<td>*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank of Queensland</td>
<td>*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Metway</td>
<td>*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citibank</td>
<td>*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Unions/others</td>
<td>16/24 (67%)</td>
<td>(4) 25%</td>
<td>(2) 13%</td>
<td>38%</td>
<td>4/6 (67%)</td>
</tr>
</tbody>
</table>

*Sample size too small to make comparisons
(Source: 1999 FSU Survey)

An examination of non-professional/managerial employees that were entitled to be paid but were not paid was conducted (the ceiling wage rate for employees to be paid overtime at the time of the survey is included in the Appendix). Looking at
the four major banks, 70 per cent (23/33) of non-managerial/professional ANZ employees that were not paid or sometimes paid were entitled to be paid for the overtime worked. The corresponding figures for the other banks were as follows: Commonwealth, 94 per cent (50/53); National Australia Bank, 57 per cent (27/47); Westpac Group (which includes challenge Bank of Melbourne), 78 per cent (18/23). These employees were not paid or only sometimes paid for overtime, despite being entitled to be paid. Of the major four banks, a total of 76 per cent (118/156) of non-managerial/professional employees who worked without pay or were only sometimes paid were actually entitled to be paid. Interestingly, 56 per cent of these employees who were entitled to be paid felt pressured into working without pay. Looking at the other banks (St George/ Bank SA and Bankwest), 59 per cent (30/51) of the non-managerial/professional employees were not paid or only sometimes paid for overtime, despite being entitled to it. In contrast to the four major banks, only 23 per cent felt pressured into working without pay.

In summary, these figures suggest that many employees who are actually entitled to be paid when they work overtime are not paid or are only sometimes paid. In the four major banks, many entitled to overtime pay felt pressured into working without pay. This would appear to be a significant finding, however the reverse of these figures also suggest that there are reasons which account for people choosing to work without pay.

Referring back to Table 5.3, which examines full-time perceptions of overtime, many employees felt they had no choice in working overtime, especially in the professional and managerial groups. Understaffing was also an issue stated by many in all occupational groups as the reason for working overtime, particularly in the sales and service, and clerical areas (over 60%). More than half of those in all occupational groups stated that working overtime negatively impacted on their family and personal life, particularly in the management, professional and para-professional occupations. It seems reasonable to suggest that this is the result of
the higher numbers in these occupational categories working in excess of 4 hours overtime per week (nearly 50%).

There were many employees, however, who did not mind working overtime (61% overall). This figure is surprising, given that many of the same people said working overtime impacted negatively on family life, and had little choice but to work overtime. The figures were thus broken down to examine which variables are most likely to impact on whether an employee does not mind working overtime.

It was found the variables having the greatest impact on whether an employee does not mind working overtime are, first, if they worked less than four hours overtime per week, and, second, if they were paid for the overtime. Employees who had little choice in working overtime were unlikely to feel happy about working overtime. Looking first at the number of hours worked per week, there were 71 per cent (47/66) of employees who worked less than 4 hours per week that did not mind doing so. The chances of not minding working overtime decreased for those that worked more than seven hours per week, with the figure dropping to 53 per cent (89/169) for employees working such hours. Managers were less likely to say they did not mind working additional hours when they worked in excess of seven hours overtime per week (46% 53/115). Second, if employees were paid for the overtime they were likely to not mind doing so. Forty nine per cent (168/343) of employees who were entitled to be paid and were paid or sometimes paid were happy to work overtime. On the other hand, employees who felt they had no choice in working overtime were unlikely to say they were happy to do so. Only 25 per cent (175/701) of employees who had no choice in working overtime did not mind doing so. However managers and professionals were more likely to say they did not mind working overtime despite having no choice. Thirty per cent (115/288) of managers, who worked in excess of 7 hours per week overtime, were happy to do so despite having no choice. This suggests that there are expectations placed on those holding these positions, which some accept as part of the job.
It appears that the working-time pattern of long hours of work in many full-time positions do not suit women with young children. This is evidenced by the fact that 59 per cent (56/95) of women with young children (12 and under) felt their family commitments were a barrier to career advancement. This contrasts markedly with 37 per cent (62/166) of men with young children who felt their young family was a barrier to career advancement. Among those in professional and managerial occupations, 55 per cent (27/49) of females with children (of any age) felt their family commitments were a barrier to career advancement, compared with 36 per cent (78/216) of men. This figure is far higher for women with young children (12 and under) in these professions. They where highly likely to say their family commitments were a barrier to career advancement (73% 19/26), compared with males (38% 43/112). In non-professional or managerial occupations, females and males with children had similar numbers saying family commitments were a barrier to career advancement (females 29% 50/174, males 30% 24/80). However, if the children are young, differences between the genders appear, with 54 per cent (37/69) of females compared to 35 per cent (18/52) of males employed in these positions stating their family commitments were a barrier to their career advancement.

These figures suggest that females are more likely to feel their promotional prospects are hampered by family commitments, especially when they have young children (12 or less). One clear reason is the exceptionally long hours expected of employees higher up the organisational ladder work. Another is that people are expected to work such hours if they are to be considered for a promotion. This seems apparent when one considers that fifty six per cent of managers, professionals and para-professionals work in excess of four hours overtime per week, and forty per cent work in excess of seven hours overtime per week. It is interesting to note that many male professionals and managers felt that their family commitments were a barrier to their career advancement (around a third). The
changing nature of families, with many males taking on increasing responsibilities at home, particularly when both parents work, could account for this finding. However, as there were no questions asked in the questionnaire about the division of domestic responsibilities within the family unit, it is difficult to prove this is the case.

When it comes to organising childcare when overtime is worked, 14 per cent (56/413) of full-time employees who had children stated that they often did not have enough time to organise adequate childcare when asked to work overtime. This is particularly so among women. For women with young children (12 and under), 39 per cent (34/88) stated that this was often the case, a figure which is vastly more than men, with only 8 per cent (13/168) among this group saying they experienced difficulties.

The point to be taken from these figures is that parenting difficulties emerge more prominently the higher up the organisational ladder an employee finds him or herself because of the expectation that they will be required to work longer hours. It is in the context of this expectation that many women felt that their family commitments were a barrier to career advancement. For those already in positions higher up the organisational ladder, many who had young children experienced some form of difficulty organising appropriate childcare when they needed to work overtime.

5.4. Part-time employees

Turning to part-time employees, the overwhelming majority of employees in this category are female (98% n=288/294), and they are predominately located in the sales and service and clerical occupational categories. As mentioned earlier, those employed in the sales and service category predominately work in branches. The spread of hours worked by the sample is illustrated in Table 5.5. From this Table
it can be seen that around a third (35%) worked less than 20 hours per week, with 36 per cent working between 21 to 25 hours per week.

### Table 5.5. Part-time hours per week

<table>
<thead>
<tr>
<th>Part-time hours worked</th>
<th>%</th>
<th>n=</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15 hours per week</td>
<td>14</td>
<td>42</td>
</tr>
<tr>
<td>16-20 hours per week</td>
<td>21</td>
<td>61</td>
</tr>
<tr>
<td>21-25 hours per week</td>
<td>36</td>
<td>106</td>
</tr>
<tr>
<td>26-30 hours per week</td>
<td>20</td>
<td>58</td>
</tr>
<tr>
<td>31-34 hours per week</td>
<td>9</td>
<td>25</td>
</tr>
<tr>
<td>Total (2 Missing)</td>
<td>100</td>
<td>292</td>
</tr>
</tbody>
</table>

(Source: 1999 FSU Survey)

The number of part-time employees working extra hours above their contracted or pre-arranged hours per week was 79 per cent (n=237). Of these, the majority (88% n=205), worked less than four hours per week. A small proportion (9% n=21) worked more than four to seven hours per week, and only two per cent (n=6) worked more than seven additional hours per week. Among those working four or less additional hours per week, 18 per cent (36/205) were not paid, and 28 per cent (57/205) were only sometimes paid. Of all part-time employees who worked additional hours, 38 per cent were paid by the normal hourly rate, and 56 per cent were paid with a penalty loading. The balance (6%) were compensated for the additional hours they worked in other ways i.e. time in lieu. Among employees working less than 20 hours per week, 81 per cent (n=84/103) worked additional hours, and 10 per cent (n=9) were not paid, 29 per cent (n=25) were paid the normal hourly rate and 55 per cent (n=46) by penalty rates. Overall there were 15 per cent (36/237) of part-time employees who worked additional hours without pay or other compensation such as time in lieu, and all of these employees worked four or less hours per week.

Part-time employees who preferred more hours did not show up clearly in the sample. Only 16 per cent (n=37) stated that they would work longer hours if they were available. This figure is perhaps not representative because only employees who worked additional hours (88% n=237) were asked this question. Only ten per
cent (n=7/103) of those who worked less than 20 hours per week would like to work more hours. This could perhaps be because the overwhelming majority of part-time employees within the sample were employed on a permanent part-time basis, and were hence guaranteed a set number of hours per week. The ABS figures showed that 33 per cent of part-time casual employees wanted more hours of work compared with 19 per cent of other part-time employees (ABS 6203, July 1999). Therefore, the permanent part-time status could be a reason why many do not want to work more hours. It could also be because recruitment strategies are directed at people who only want to work a limited number of part-time hours per week, (e.g. less than 20 hour per week).

In relation to the flexibility required of part-time employees, Figure 5.3. shows the relationship between the notice given for additional hours and the level of satisfaction with such notice.

**Figure 5.3. Part-time notice for additional hours and satisfaction with notice**

![Bar chart showing percentages of employees satisfied with notice](chart)

(Source: 1999 FSU Survey)

From this Figure, it is clear that staff who were on call or have less than one day’s notice to work additional hours are less likely to be satisfied with the notice received. It is worth noting that 62 per cent (n=148/237) of employees working additional hours were on call or received less than one day’s notice. No employees given more than one or two days notice felt they rarely received enough notice. The more notice employees received the more satisfied they were, with over 70
per cent (n=25/35) of staff receiving one week or more notice feeling satisfied. Of the employees who were on call or receiving less than one day’s notice, 36 per cent (n=54/148) were paid at the normal hourly rate. Because of the high number of employees on call or receiving less than one day’s notice of the need to work additional hours, this suggests that there are casual flexibility requirements for permanent part-time work. In the past, because of the predictability in hours of permanent part-time work, women have chosen this mode of employment as a way of combining their work and family commitments (Jonor 1993, 1998). These findings suggest there is a large degree of unpredictability in part-time work, and appears to confirm the trend of part-time employees becoming a ‘just-in-time’ workforce and requiring the flexibility expected of casual workers. However, many are not being paid a penalty rate for the privilege. Satisfaction with notice of the requirement to work additional hours increases correspondingly with the amount of time they are given. It would appear these findings are significant because of the large majority of employees that are “on-call” or receive less than one day’s notice of the need to work overtime.

One would assume that these flexibility requirements would have an impact on women with children, especially young children. This is because formal childcare is not often structured in a way that lends itself to being organised at short notice. When looking at staff with children, 23 per cent (n= 7/30) of part-timers with children aged four and under felt they did not receive enough notice if they were on call, or received less than one day’s notice. The corresponding figure for those with children aged between five and twelve was 20 per cent (n=11/54), and 15 per cent (n=11/73) for those with children aged over 13. When it came to organising childcare, of the employees who worked additional hours, among those with children aged four or less, 31 per cent had difficulty organising appropriate childcare. The corresponding figure of 25 per cent was recorded among employees with children aged between five and twelve, and seven per cent for those with
children aged 13 and over. These findings suggest that many part-time employees with young children do not have enough time to organise suitable childcare when required to work additional hours. Further case study research is required to determine whether this is because of the short notice they are receiving or because of other factors which are external to the banks, and therefore out of their control. If the inability to arrange childcare is a result of the short notice part-timers receive when they are required to work extra hours, these results suggest that because a significant number receiving short notice, a barrier may exist for women with young children which prevents them from participating in the part-time workforce because of these flexibility requirements.

The reasons for part-time employees working additional hours are outlined in Table 5.6. Once again it is worth noting that only employees who worked additional hours were asked these questions. Because of the small sample size of part-time managers, professionals and para-professionals who worked overtime (n=5), only clerical and sales and service employees are included in the Table.

Table 5.6. Part-time perceptions of overtime

<table>
<thead>
<tr>
<th></th>
<th>I must work overtime if I am to be considered for a promotion</th>
<th>I am pressured into working overtime without being paid</th>
<th>I have no choice about working overtime</th>
<th>I work overtime because we are understaffed</th>
<th>Working overtime negatively impacts on my family/personal life</th>
<th>I do not mind working overtime</th>
<th>n= staff who worked add hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerks</td>
<td>15</td>
<td>5</td>
<td>25</td>
<td>60</td>
<td>50</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Sales/serly</td>
<td>18</td>
<td>14</td>
<td>25</td>
<td>65</td>
<td>38</td>
<td>67</td>
<td>212</td>
</tr>
<tr>
<td>Total</td>
<td>19</td>
<td>14</td>
<td>25</td>
<td>64</td>
<td>39</td>
<td>66</td>
<td>237</td>
</tr>
</tbody>
</table>

(Source: 1999 FSU Survey)

These figures suggest that, unlike full-time employees, there is a low propensity among part-timers to feel the need to work additional hours to be considered for promotion. They are also less likely to feel pressured into working without pay. A significant number nonetheless stated they had no choice in working additional hours (about a quarter). Furthermore, an overwhelming number stated that they worked additional hours because of understaffing problems, with over 60 per cent in sales and service, and more than half in clerical positions claiming this as the
primary reason for working additional hours. It would appear that both full-time and part-time employees, particularly in sales and clerical positions, are feeling significant pressure to meet the demands of the banks.

5.5. Summary Working-time arrangements

A significant number of full-time employees are working in excess of standard hours, particularly in the professional and managerial occupations. Many full-time employed women with children feel that family commitments are a barrier to their career advancement, and many females have difficulty in organising childcare when they need to work overtime. There is strong evidence that full-time non-management staff are not being paid, or are only sometimes paid when they work overtime with nearly a third feeling pressured into doing so. This is despite being entitled to be paid under the prevailing awards and enterprise bargaining agreements. Many feel they must work overtime if they are to be considered for promotion, and in many cases they have little choice in working overtime. This is particularly so in the management, professional and para-professional occupations. Employees who worked less than four hours per week, were paid for and had a choice in working the overtime were likely to say they did not mind doing so. Managers and professionals, however, despite having little choice in working long hours, often did not mind doing so.

The issue of understaffing is a significant finding for both full-time and part-time staff as a reason given for working overtime or additional hours, particularly in the sales and service (branch) and clerical areas. For part-timers, it was the major cause for working additional hours. A large proportion of these employees were on call or received less than one day’s notice when working additional hours. Many of these were paid at normal hourly rates, despite these casual flexibility requirements. Nearly a quarter of part-time employees with children aged under four felt they rarely had enough notice when required to work additional hours, and nearly a third had difficulty in organising appropriate childcare.
Chapter Six
Analysis and Discussion

6.1 Introduction

This Chapter is divided into three sections and it is devoted to analysing the findings in Chapters Four and Five. The first section summarises the key findings from the FSU Survey in relation to enterprise bargaining. The second highlights the key findings from the Survey in relation to working-time. Throughout interviews conducted with key personnel within the banking industry and the interview findings are compared with those from the Survey. Comment is made at the end of each section to situate the present analysis within the context of other literature. The final section provides a summary of the chapter and includes an examination of findings and the extent to which they support the hypotheses.

6.2 Significant findings on Enterprise Bargaining.

In the enterprise bargaining chapter, three areas were covered in relation to the FSU Survey, employees’ ‘knowledge’ about their organisation’s engagement in bargaining, their ‘access’ to bargaining processes, and their perceptions of ‘fairness’ about the outcomes of the bargaining process. In relation to ‘knowledge’, there were a number of key findings. First, part-time employees were less likely to find out about bargaining from managers at a higher level than their full-time counterparts. Second, part-time branch staff were less likely to find out about bargaining from their union in comparison to all other staff. Third, that both full-time and part-time branch staff were less likely to find out about bargaining from a number of differing sources.

To account for these differences between part-time and full-time employees, interviews were conducted with a number of people. First, an official from the Finance Sector Union responsible for negotiating the enterprise agreement for the
ABC Bank in 1997 was interviewed. Second, four part-time workers employed by the ABC Bank when such negotiations occurred were interviewed, along with one part-time ANZ employee.

The union official outlined the process undertaken when negotiating the 1997 enterprise agreement. The union had initially sent out a survey to all workplaces to identify issues for possible negotiation, and had invited both union and non-union members to respond. This included such things as working hours, staffing, pay outcomes, and so on. There were around 2000 responses to this survey. The results were analysed by external consultants and the key issues identified. Workplaces were asked to convene meetings to discuss the key issues, and to fax back the three deemed to be most important. This information was then used by the union to prioritise the bargaining agenda. The communication process with employees thereafter involved a constant faxstream to each workplace. The union official believed they over-communicated in a paper-based way, and that during the campaign faxes were at times being sent to workplaces on a daily basis. The union also conducted focus groups mid-way throughout the campaign and found that, although people remembered the union faxes, few could recall what was actually included in the faxes. When asked whose responsibility it was to distribute the faxes in the workplace, the official replied that if there was a union representative they would distribute them, and if not, it would be the responsibility of the branch or section manager. The union relied on paper-based information, and at key points throughout the campaign it sent workplace kits out to the union representatives. Kits included campaign information, negotiation updates and directions to representatives recommending key actions. One action was the expectation that the workplace representatives keep the union informed, via fax, about member's views. This enabled the union to track how people felt about the issues, and changes in member's views that had occurred during the negotiation period.

When asked how to account for the finding that part-time branch staff were less likely to hear about bargaining from a number of differing sources, or from the union (given that all respondents to the survey were union members), the union
official was actually surprised with this finding. It was felt that bank branches were places where all staff were likely to have access to the fax machines, and so presumably its incoming mail. Organisers were also active in visiting branches. However, it was acknowledged that if individual part-timers were not in the branch at the time when a fax came through from the union, then they may actually miss seeing it. In any case, the official said that, the ABC Bank had launched a television station around the same time as the campaign, and many issues arising from negotiations were covered on the station. It was conceded, however, that as the videos came out in the morning, it was possible for those part-timers working in the afternoon to miss the broadcasts.

The interviews with the four ABC Bank part-time employees examined how they found out about the enterprise bargaining process. This included learning about the outcomes, prospects, obstacles, claims and counter claims of the bargaining process. Three of the ABC Bank part-time employees did not learn about bargaining from more than one source (two found out from the union, one from word of mouth with other employees). One ABC Bank employee found out about bargaining from two sources (the union and brochures/leaflets). It is interesting to note that no employees interviewed found out about bargaining from managers at a higher level or from their supervisor, a finding similar to that in the FSU Survey.

Access to the consultation processes was explored in the FSU Survey, and once again there were some noticeable differences between different employment and occupational categories. There was little difference between full-time female and male employees in terms of access to consultation processes. However, when looking at part-time employees fewer attended meetings where enterprise bargaining was discussed and, consequently, fewer had opportunities to vote in decisions reached by such meetings. This was more noticeable among branch employees compared to non-branch employees. Likewise, more part-time branch employees, in comparison to other part-time and full-time employees, were not consulted about enterprise bargaining at all. Given the circumstances of non-involvement, or less involvement, it is hardly surprising that few part-time employees represented other employees in union campaigns.
In so far as the consultation mechanisms employed by the union during the 1997 negotiations, of the four ABC Bank employees, two said they did not see any information faxed by the union. One of these employees cited the reason that, at the time, she only worked two days per week and, therefore, would not have had the opportunity to see any of the information. This employee said, “she probably did see the video put out by the bank”, but could not specifically recall the contents of the videos. The other part-timer said she had a manager who would not communicate union information to staff, and actually withheld such information. Her only avenue to learning about bargaining was via word of mouth with other staff. Nor did she recall seeing any videos about enterprise bargaining. The two employees who did see the union faxes did not recall seeing the bank’s video. It is interesting to note that these four employees were members of the union at the time of the negotiations.

The union, before its “People First” initiative launched in 2001, held a number of focus groups with bank staff. This campaign centred on fair pay rises and achievable workloads. A key recommendation made by the consultants was that, when the union was engaged in negotiations on behalf of staff, it should specifically make efforts to include part-time staff. This recommendation sought to encourage a union strategy of writing to part-time employees, noting this was necessary as they appeared to be missing out on information and were not being included in the consultation processes. The union official said that, in the past, they had treated all staff as a homogenous group, and therefore did not recognise that part-timers may have specific needs. Their previous reliance on paper-based communication, during the conduct of union campaigns, it was conceded might have contributed to this problem.

Interviews with the five part-time employees revealed that only two employees had actually attended meetings where enterprise bargaining was discussed. One employee said she did not attend meetings because they usually occurred at times, which conflicted with her parental commitments (ie. having to pick children up from school). Of the five employees, all except one voted in a decision by union members or all members. Presumably the opportunity to vote in decisions would
have been those that were made to decide the final outcome of the enterprise agreement, rather than those made at the grass roots levels, such as meetings about the bargaining agenda, because only two had actually attended such meetings.

In relation to the outcomes of enterprise bargaining and the perception of fairness, there were several significant findings arising from the FSU Survey. First, despite a similar number of full-time and part-time employees feeling they did not have a fair chance to have their say in the enterprise bargaining process, the reasons as to why this was the case differed between the two groups. The former largely cited the fact that discussions were only between management and unions, whereas the latter group were more likely to say it was because meetings were held at times when they could not attend, or because their employment status precluded them from having a fair say in the bargaining process. Second, part-timers were far less likely to say the enterprise agreement was fair compared to full-timers. Notably, the majority of part-time employees were ‘unsure’ if the agreement was fair.

Finally, full-time employees feeling they had a fair chance to have their say in the bargaining process were highly likely to see the agreement outcomes as fair (75%). This was also true for part-timers (51%). However, there was a strong propensity among many part-timers to be unsure if the agreement was fair or not, despite deeming themselves to have had a fair chance to have their say in the bargaining process (38% compared with 11% of full-time employees). It was postulated in the earlier ‘Enterprise Bargaining’ chapter that because part-timers had less knowledge about both the content and process of enterprise bargaining, that this could perhaps explain these findings.

The union official was asked what reasons might account for the finding of less part-timers, than full-timers (in the FSU Survey), feeling the agreement was fair. In so far as the ABC Bank agreement in 1997 was concerned, it was suggested that the major issue for the bank in the negotiations was the ability to change part-time hours for the purpose of increasing flexibility. Under the previous agreement a part-timer’s hours could not be changed unless both parties agreed. What the bank was trying to introduce was the practice of giving part-time employees four weeks notice of the need to change their hours, and have this change unilaterally
enforced. The union agreed, but only if the bank had written to the part-time employee outlining the business need. Moreover, in the process, discussions within the branch had to occur to determine how this business need could be met within the workplace, rather than targeting individuals. The outcome was that part-timers had to participate in discussions and their agreement could not be unreasonably withheld. However, if there were ‘reasonable grounds’ employees could not be forced to change their hours. Not long after the agreement was certified, ABC Bank had a major restructure with the aim of reducing costs within its retail network, and rather than target people for retrenchment it simply approached every single part-time employee to reduce their hours. As this happened not long after the bargaining process concluded, the official admitted that people did consciously match the two processes together and felt the agreement let the bank dictate their hours and, consequently, their take home pay. The union put “a lot of information out to part-timers about what was reasonable in the process, and if it meant losing money this was not reasonable”. It was acknowledged, however, that employees do come under enormous, if subtle, forms of pressure. For example, “if you don’t change your hours we may have to shift you down the road to another branch, which may be half an hour away”.

When asked if the union would reverse any of the things they agreed to, the response was that as a union they were trying to “stop the rot”. They are starting to do this with current negotiations in the insurance industry, balancing the need to make part-time employment flexible, and at the same time trying to give these employees protection. It was admitted that, as a union, “we have not given much thought to how we can make sure we get our message across to part-timers, and we have in the past treated them as a rather homogenous group”.

The interviews with part-time employees confirmed that, in some instances, lack of knowledge about an enterprise agreement meant employees were unsure if it was fair or not. Two of the five interviewees cited a lack of knowledge as the major factor as to why they were not sure if the agreement was fair. Only one employee held a contrary view (an ABC Bank employee), citing the fact that she felt the union was trying to get something better. However, the same employee did
not attend any meetings providing information about bargaining, felt she was excluded from such meetings because she was a part-time employee, believed discussions were only held between unions and management, and had not seen any of the faxes put out by the union because she “only worked two days”. Two of the employees felt the agreement was not fair. The ANZ employee believed that the agreement on sales expectations put a great deal of strain on employees, as many of the targets were unachievable. The ABC Bank employee said that there was a general feeling that part-time employees were “sold out”, and that this resulted in a good deal of ill feeling towards the union. This is not surprising given the action taken by the ABC Bank, as outlined by the union official, after the agreement had been certified.

Discussion

The findings from both the FSU Survey and the interviews highlight some interesting problems, which were identified as issues even before enterprise bargaining per se was initiated. It was speculated by many that enterprise bargaining would pose a threat to equity because the process would be dominated by full-time workers (see, for example; Roberston 1993, Burgmann 1993, Lee 1994; Bennnett 1994a). The view of these authors was that women’s ability to bargain for changes likely to assist them manage their work and family needs better would be limited because of their greater part-time numbers, and more particularly, because of their limited access to bargaining processes. Further, that their location within organisational structures would be to their detriment, as employers would invariably be more concerned with increasing their own flexibility than improving the position of women within the workplace.

The data from the FSU Survey supports these views, and that part-time employees have less knowledge about and access to consultation processes in enterprise bargaining than other employees. Part-timers were furthermore less likely to be satisfied with the outcomes of enterprise bargaining compared to full-time employees, and had a far higher propensity to be unsure about the bargaining outcomes. This was so even if they felt they had a ‘fair’ chance to have their say.
Chapter Six

Analysis and Discussion

The interviews also confirm these findings, and shed some light on the specifics of how this occurs. They show that the number of hours a part-time employee works can impact on whether they see information from the union about workplace bargaining. Is some cases a Manager either withheld union information from employees, or the employees themselves did not have time to attend meetings because of family commitments outside work. This lack of knowledge about enterprise bargaining meant that part-time employees were largely unsure if an agreement was fair, and for the most part felt that the agreement was particularly unfair for part-time employees. It was posited earlier that the reasons why so few part-time employees felt the agreement was fair, or felt unsure if the agreement was fair, was because of a lack of knowledge about bargaining. Whilst this was true, in so far as the interviews were concerned, the interviews with part-timers and with the union also highlighted that in some cases the actual conditions agreed to in the agreement pertaining to part-timers could be considered as unfair by part-time employees. It was not only the issue of lack of involvement and consultation in bargaining processes, but other more complex issues explaining why part-timers felt the agreement was not fair.

The interview with the official from the FSU responsible for negotiating the 1997 ABC Bank agreement confirmed that the central concerns of the bank were the removal of Rostered Days Off by paying them out, the settlement of a low pay outcome, and the right to unilaterally alter part-time hours. On the issue of the RDOs, the official advised the bank backed down. The Bank also made an acceptable pay offer. This meant the union, to counter the Bank's part-time hours claim, would have problems to encourage industrial action amongst Bank staff. So the union agreed to the Bank’s demand to have the unilateral right to vary part-time hours, albeit in a modified form to the original proposal. This concession subsequently led to an attack on part-time employees’ conditions, which was widely implemented soon after the agreement had been certified. The Bank, writing to every part-time employee asking them to reduce their hours, was evidence of this, and the ensuing flexibility it generated for the bank was anything but employee-oriented. The union has recognised in the past that its methods to
include part-time workers have not been specific enough, and the approach of treating part-timers as part of a homogenous group has not always been appropriate. The union official said, in the past, things had been given away too freely in relation to part-time employees.

How do these findings compare those in the literature? Campling and Gollan (1999), in their review of the 1994 Workplace Bargaining Survey data, and with specific organisational case studies, found that employees in highly unionised workplaces had more input into bargaining processes than those in lightly or non-unionised workplaces. They did not, however, look specifically at the differences between part-time and full-time employees. The DIR (1995) found that part-time employees covered by agreements under the Industrial Relations Reform Act 1993, had as much input into workplace bargaining as full-time employees. It was only those agreements outside these types of agreements, such as state registered agreements (where women predominate) where part-timers had less access to consultation and negotiation mechanisms. What is interesting in the present study’s findings in the banking industry is that all the agreements are national, federally certified agreements. They thus contradict the findings of the Workplace Bargaining Survey used by the DIR to reach its conclusions.

Charlesworth (1996) specifically looked at the issue of satisfaction with the outcomes of enterprise agreements and involvement in bargaining processes for part-time employees. Based on a small survey (173 women workers in a range of occupations and employment status i.e. part-time/full-time etc) and focus groups, it was found that if employees felt they had a fair chance to have their say in the consultation process they were more likely to be satisfied with the outcomes of the enterprise agreement. This was so even if there were extensive changes made in the agreement. The findings from the FSU Survey and the interviews challenge these conclusions, in so far as part-time workers employed in banking sector are concerned. There were differences found between part-time and full-time workers, with employment status being the major determinant of their involvement in the consultation process and consequent satisfaction with the outcome of a resultant enterprise agreement. Even if part-timers had a ‘fair’ chance to have their say
about the process, they were still inclined to uncertainty as to the fairness agreement. Indeed most part-timers were unsure if they had a 'fair' chance to have their say and were accordingly unsure if the agreement was fair. These results suggest that full-time employees have far greater knowledge about enterprise bargaining and its outcomes than part-time employees do, and it is hardly surprising that they are consistent with Charlesworth's findings in holding the agreement to be fair.

In terms of the outcomes of the agreement, the interview with the union confirmed that a central concern of the bank was to increase working-time flexibility. This finding is not dissimilar to those previously published (see, for example: Strachan and Burgess 1997, Burgess et al 1996, Hall & Fruin 1994). The union, it would appear, at least in relation to the 1997 ABC Bank agreement, did not realise the full implications for part-time staff of what they were agreeing to.

The majority of part-time employees in the finance and insurance industry are females. In 1999, the year of the FSU Survey, 86.8% of part-time employees in the finance and insurance category, were females (ABS Cat. 6303.0 Labour Force, August 1999). In the banking sector, unpublished ABS data from 1997 revealed that 93.2% of part-time employees were female (FSU 1998). As females dominate this employment group it appears that they do not have an equal footing with females in other employment groups. Rather than viewing women as a homogenous group, these findings reveal that women in different employment types have radically different experiences with enterprise bargaining.
6.3 Significant Findings on Working-time Arrangements

The findings from the FSU Survey in relation to working-time were divided into those for full-time employees followed by those for part-time employees. The findings with respect to full-time employees went as follows. There was evidence in occupations where overtime had been traditionally paid, particularly among para-professional employees, that this was no longer the case. There was also strong evidence of long hours being worked (in excess of seven hours per week overtime) by managers and professionals. There was furthermore the finding that many females with young families felt their career prospects were hampered by family commitments. This was overwhelmingly so in the managerial and professional occupations. Similarly, many full-time females with young children (over a third) found they did not have enough time to organise appropriate childcare when they were required to work overtime.

In looking at the reasons why full-time employees were working overtime, the key findings were as follows. A significant proportion of employees in the para-professional, professional and managerial occupations (nearly half), believed that working overtime was necessary to be considered for a promotion. A large percentage of employees in professions traditionally paid overtime, but were not currently paid, felt pressured into working without pay (41%). Understaffing was a critical reason why employees were working overtime, and many felt that it negatively impacted upon their family and personal lives. This was particularly so among the para-professional, professional and managerial occupations. It was also found that employees were more likely to say they did not mind working overtime if they worked less than four hours overtime per week, were paid for and had a choice in working overtime. Managers and professionals, however, despite working long hours and having little choice in doing so, many said they did not mind working overtime.

To explore these issues in more detail, in particular that of the expectation of overtime as an integral part of work in the above occupations, interviews were conducted with two bank employees (one from the NAB and one from the
Commonwealth Bank). Both employees hold para-professional positions and were entitled to be paid for overtime worked. When asked how many hours on average they worked every week, both said they regularly worked around fifty hours (around 10 hours per week overtime). In relation to pay for the overtime worked, one employee estimated that he was paid about half the time. One reason for this was that he came into work early, and did not claim overtime, as it was considered that this was his choice. Another reason given was that “it was frowned upon if you were claiming overtime all the time as it looked as if you were not performing in the job as well as you could. You’re competing against other people when jumping up the ladder so you had to sacrifice that”. The other employee was often paid for the overtime and said “one manager was tough to deal with, and as far as he was concerned, working hours started at a certain time in the morning and if you chose to come in early that was your decision and you did not claim overtime”.

When asked if you needed to work overtime to be considered for a promotion, both employees were adamant that you needed to do so to make progress. As one employee put it “I had never seen a person promoted who didn’t get with the system, especially because it was such common knowledge that we were so far behind”. The second employee said that, whilst it is technically possible to progress, as the bank was always saying you could work within normal hours and still succeed, the opposite was the case in reality. Both employees said their positions were structured in such a way that they could not have succeeded in their job if they did not work overtime. In other words, their job was not achievable within the normal working hours.

In relation to part-time employees, the key findings from the FSU Survey were as follows. First, the majority of part-time employees worked in excess of the pre-arranged or contracted hours per week, and many were not paid, or were only sometimes paid for the hours they worked. Second, the majority of part-time employees were on-call, or given less than one day’s notice of the need to work additional hours. Over one third of part-time employees on call, or given less than one day’s notice about the need to work additional hours, were paid at normal
hourly rates. Moreover, they were not given a penalty loading for these casual flexibility requirements. Third, the more notice part-time employees were given of the need to work additional hours, the more satisfied they were with the level of notice they received. A fourth finding was that many employees with young children did not have enough time to organise appropriate childcare when they worked additional hours. Finally, part-time employees, unlike full-time employees, were more likely to say they worked overtime because they were understaffed, rather than other factors such as the need to work overtime or additional hours to be considered for a promotion. Nevertheless a quarter of part-time employees felt they had no choice about working overtime, and over one third said working overtime negatively impacted on their family or personal life.

When looking at reasons to account for these findings, the interviews with part-time staff (four ABC Bank employees and one ANZ employee) provided some insight. All of the five part-time employees worked extra hours above their pre-arranged or contracted hours. Three of these worked between one and four extra hours per week, one worked four to seven hours, and one worked seven to ten hours per week above the rostered or pre-arranged hours. Two of the five employees said they were not paid for the additional hours they worked. Another, who is now paid for all the overtime, said that this had not always been the case. There had been times of non-payment because the area manager did not allow overtime to be paid. Her payment was now based on a change of manager. This managerial prerogative was confirmed by another part-time employee, who said that she was now always paid for the additional hours she works, but only because she had a major dispute with both her Area Manager and the Human Resources Manager. They had queried the overtime she had accumulated over a three-month period, and would not pay the additional hours. When she refused to work overtime without being paid, she was given a performance warning and told that she would be ‘watched’ for three months. Many other part-timers in her branch, she said, worked additional hours without being paid, but she was not prepared to do so. One of the interviewees not paid for the additional hours, regularly worked seven to ten hours per week over her contracted hours. The other part-timer not
paid said that, if a staff meeting was scheduled, she would be paid but if she had to stay back because work was not finished, she would not be paid.

In summary then, of the five interviewees, two were not paid for the additional hours they worked and two had been through periods where they had not been paid because of the exercise of managerial discretion.

Four of the five part-timers were either on-call, or had less than one day’s notice, when they were required to work overtime. Three of these four part-timers felt they rarely got enough notice when they were needed to work additional hours. One employee said that most days she had to work additional hours, and that she was expected to assume that this was going to happen. Three of the five part-timers felt they must work overtime to be considered for promotion. Four said they had no choice in having to work additional hours, and four also said it negatively impacted on their personal and family lives. Three part-timers did not have enough time to organise childcare when they needed to work additional hours. Four of the part-timers said they were understaffed and, as a result, needed to work additional hours. Comments in this regard included:

“there are so many jobs it is impossible to get them all done”,
“there should be some sort of pool, there is not enough staff to cover when people are sick or on holidays”, and
“there is a lack of trained staff so it slows everyone down”. This understaffing issue is a similar finding to that of the FSU Survey, with evidence that many part-timers are working overtime because of the staffing levels being inadequate to meet work demands.

Discussion

ACCI (2000) discuss the phenomenon of the ‘managerialisation’ of non-managerial employees, where ordinary workers are expected to behave like managers. They are expected to work long unpaid hours, negotiate salary packages, plan their careers and become very competitive (p. 4). It is argued in relation to this, that in some industries there is a workplace culture in which job commitment is equated with working exceptionally long hours (p. 109).
Information from unpublished focus group material in the ‘white-collar’ professional fields such as finance, law and information technology, revealed that there was a certain amount of prestige associated with working exceptionally long hours. It is asserted that the combination of job insecurity and individualistic workplace relations has helped to foster this phenomenon (ACIRRT 2000: 4).

Certainly the data from the FSU Survey and the interviews confirm that such a culture exists in non-managerial and managerial/professional occupational groups. The interviews with the bank employees confirmed the findings of the survey, that promotion and career progression were dependant on the ability and willingness to work overtime regularly. A significant concern is that for female employees with children, many found that their family commitments were a barrier to their career advancement, particularly in the managerial and professional occupations. It would be reasonable to assume that the necessity of working extremely long hours of work creates this barrier, as it is not conducive to combining work and family.

In so far as part-time employees are concerned, the survey found causal flexibility requirements and, because of this requirement, difficulties for women with young children in combining their work and family responsibilities. Lee and Strachan (1998) argue that changes in childcare services have not kept up with the changes in working-time flexibility. They argue that access to formal childcare is only available to women in full-time and/or professional occupations, as they are the ones who can afford it. Women in less advantaged labour market positions, however, are compelled to resort to informal services, or withdraw from the labour force altogether. To this it can be added that Lee (2001) notes that family responsive working arrangements, especially flexible working hours and leave options, principally offer assistance with the non-routing short term care of dependents particularly when coping with illness. She also notes that working arrangements offer families little assistance in dealing with the routine care needs of dependents. On the other hand, Cobb-Clark et al (2000) argue that working non-standard hours helps parents eliminate childcare costs, and child care costs are not a large barrier to paid employment. This is because employees, when working non-standard hours, can utilise informal childcare, which is less expensive than
formal childcare. However, it would appear that, in so far as the banking industry is concerned, this finding is questionable, as many women, particularly those with young children, experience difficulty in organising childcare when they need to work overtime or additional hours. Non-standard work (i.e. work which is not eight hours a day, five days per week) is not benefiting these women in terms of managing their child care needs. In the case of part-time workers, this is because of the unpredictability of hours and the short notice they are receiving when needed to work extra hours. In relation to full-time employees, many with young children were also having difficulty organising childcare when they needed to work extra hours, which is often an expected part of the job.

Jnor et. al (1993), in their study of women in the finance sector, found that part-time work did not necessarily provide the family-responsive form of flexibility, which is normally seen as the rationale for women working part-time. It would appear that not a great deal has changed since this study. The above results confirm Jnor’s (1998 a, b) findings that permanent part-time work is becoming less family friendly. It has been argued that there are a number of working-time outcomes arising from enterprise bargaining in relation to part-time employees. Within finance sector organisations, there has been a blurring of the distinction between part-time and casual work, with pro-rata benefits often only being paid on contracted hours and a loading paid on extra hours worked (Jnor et. al 1994; Still 1996). Others have moved to the averaging of hours over a four weekly cycle, with extra hours paid at normal hourly rates (Jnor 1998a). In the FSU Survey, there is evidence of part-time work becoming more casual in its application, and evidence of casual flexibility requirements, but being paid for at normal hourly rates. Heiler et. al (1999) found that the variables most likely to impose adverse conditions on workers were provisions that classify weekend days as ordinary days, the averaging of hours over four weeks or 52 weeks and annualising wages. These groups of workers were likely to be negatively affected by wage increases as a result of enterprise bargaining. This refutes the claim that employees receiving lower wage outcomes are trading higher wage outcomes for better working conditions. (1999:22-3)
Within the banking industry there has been a radical restructuring of branches. Over the past decade the majority of banks have moved their “back-office” (clerical and lending functions) out of the branches and into central processing offices. Hence, the variety and status of work available to branch employees, and the number of promotion positions available to them has diminished (Burdett 1994). In effect, because of their concentration in branches, part-time women are presented with less career opportunities than ever before. At the same time, their terms and conditions of work have been eroded.

The findings of the FSU Survey and data from the interviews suggest that there are cultural elements which reinforce the ‘glass ceiling’ identified by Still (1997). This study of employees in the finance sector found that few women aspired to senior levels because of the long hours they were expected to work, the prevailing male culture, and the difficulties in managing work and family responsibilities (1997:10). It would appear from the above study that this barrier is not only at management level, but exists at lower levels in the organisational hierarchy. What we may be witnessing is a bifurcation of women’s roles in the workplace. One lot is a small, elite and ‘privileged’ group of managerial and professional-type women: highly educated and highly skilled, with access to career structures, career development and progression. The other a large group of unskilled and semi-skilled women employees, with few career opportunities, limited access to full-time employment, and ever diminishing avenues to earn a reasonable income unless they work several part-time jobs concurrently (Still 1996:18). The findings in relation to working-time point towards this type of duality in the internal labour market of the banking industry, with a core/periphery model appearing to apply. It has been argued that affirmative action legislation has not constrained the development of internal labour markets with ‘ghettos’ of women workers employed on ‘non-standard’ work contracts, with little chance of career or full-time work. Moreover, flexibility in working-time arrangements as has been outlined by Burgess and Strachan (1999), has had more to do with employer cost-reduction than genuine concern for the family.

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Analysis and Discussion

To this it could be added that these findings, in relation to working-time, suggest that women cannot be viewed as a homogenous group. The divide between females with family commitments and those who do not have such commitments is great. Within the finance sector it appears that little has changed over the past decade and, if anything, the position for women with families has even regressed because of workplace structures and expectations of work. It would also appear that females without children, or without young children, have a far greater chance of being able to participate and succeed in pre-management and managerial occupations. This is because of their increased ability to work the long hours expected of them. If a woman with family commitments is to make career progress, it seems she will need to work these long hours to succeed. On the other hand, that for women who choose to work part-time (often the choice of women with family commitments), casual flexibility requirements are the norm. These flexibility requirements, as the above has shown, are detrimental to women with young children because of the difficulty of organising childcare at very short notice.

6.3 Chapter Summary

The FSU Survey and interview data on enterprise bargaining in the banking industry reveal that women, in particular part-time women, are not having the opportunity to have input into bargaining processes. Hence, they have little chance to influence the bargaining agenda and outcomes. Part-time women, because of their distance from such processes, do not have the opportunity to use enterprise bargaining as a mechanism to assert the inclusion of provisions that will help them combine their work and family lives. In fact, the interview with the union official highlighted how conditions of part-time workers have been traded away very easily because an overall pay increase keeps the majority of workers satisfied. In the 1997 ABC Bank negotiations, the most important bargaining issue from the bank’s perspective was the right for the bank to unilaterally alter part-time employees working hours. The concession made by the union led to an attack on part-time working conditions by the bank not long after the agreement was certified. Part-time employees in banking are less likely than full-time employees
to be satisfied with the outcomes of bargaining. The interviews highlighted that this was both because of a lack of knowledge about the process and outcomes and the conditions agreed to in bargaining were seen as unfair.

The working-time data revealed that full-time employees are working long hours of work, particularly in para professional, professional and managerial occupations. Success and promotion in these professions are gauged on an individual’s willingness to ‘get with the program’. Furthermore, in professions where overtime has traditionally been paid, there was strong evidence of unpaid overtime. Both part-time and full-time women with young children were experiencing difficulty in organising childcare when they needed to work overtime or additional hours. Part-time work, which is often considered the most suitable arrangement for women to combine their work and family commitments, is not providing conditions conducive for women to do so in the banking industry, especially if they have young children. Women with young children in the banking industry appear to be disadvantaged in terms of career progression, participation in full-time work and even part-time work. Enterprise bargaining, once heralded as a new era for women to facilitate better working conditions to manage their work and family commitments, appears to be unable to deliver such idealised outcomes. This is because a significant portion of the workforce in banking, the part-time workers (an employment group dominated by women), have been excluded from agenda setting, bargaining processes, and outcomes. Unionisation, in this instance, has been unable to help this group of workers because union strategies have not addressed the different needs of part-timers and treated all workers as a homogenous group. It is promising to note that the union is reflecting on its past practices.

It is likely that these casual flexibility requirements for part-time positions have arisen as a result of enterprise bargaining. Charlesworth (1996) noted this phenomenon, and also that additional hours are often not paid a penalty loading. The data from the FSU Survey confirmed these findings. Certainly the interview with the union official highlighted the importance from the bank’s perspective, above all other issues in enterprise bargaining negotiations, of changes to part-time
working-time conditions. These changes in effect eroded the working conditions of part-time employees. It would be therefore be reasonable to assume that conditions that do not prevent these casual flexibility requirements for part-timers have been inserted in enterprise agreements in the banking industry. However, further research would be needed to confirm if this is actually the case. In relation to full-time employees, there is evidence that despite paid overtime provisions for non-managerial/professional employees, many are not paid for overtime. This appears to be unrelated to enterprise bargaining, and more a measure of the implied expectations of work.

In terms of testing the hypotheses, the first hypothesis is that part-time women in the banking industry have less ability to participate in, and therefore be satisfied with the outcomes of enterprise bargaining. It was found that part-time employees are disadvantaged in enterprise bargaining because of their distance from bargaining structures, agenda setting and consultation processes and because of the priority of banks to increase working-time flexibility which is employer-oriented, as opposed to employee-oriented. In addition, unionisation has been unable to counter this disadvantage because of union strategies that treat all workers as a homogenous group. From these findings, it would be difficult to claim that women, as a homogenous group, are disadvantaged in enterprise bargaining. However, it is because their dominance in part-time employment, which has been the cause of this disadvantage, and unionisation, has not been able to counter this. Presumably, a male part-timer would have the same experience of enterprise bargaining, so it is not a gender-specific problem. It was also found that part-time employees were less likely to be satisfied with the outcomes of enterprise bargaining in comparison to their full-time counterparts. Even if part-time employees had a fair chance to have their say in enterprise bargaining, they were less likely in comparison to full-time employees to feel satisfied with the outcomes.

The second hypothesis is that the types of working-time flexibility and work intensification facilitated by enterprise bargaining will effect part-time, and in particular female branch employees. There is evidence that part-time employment
often had casual flexibility requirements, and that many employees were not satisfied with these requirements. An additional finding was that many women working under these conditions with young children had difficulty in organising childcare at short notice. Interviews with the union confirmed that a central concern of one major bank in enterprise bargaining was the right to unilaterally modify part-time employees’ working hours. So much so that it was prepared to concede on all of the other issues under negotiation. It was also found that union strategies treating all employees as a homogenous group may have an impact on how part-time employees are involved in enterprise bargaining.

There was strong evidence of work intensification in both the part-time and full-time employment groups. In the full-time segment long hours of work in managerial and professional occupations are the “norm”, and this also extends to employees in pre-management or para-professional occupations. So much so that many entitled to be paid overtime were not doing so. Work is also highly intensive in the banking industry. This is evidenced by both full-time and part-time workers citing understaffing as a major reason for working overtime, by the long hours of full-time work particularly higher up the organisational ladder, and by casual flexibility requirements of part-time workers.

An additional finding was that there appears to be entrenched core/periphery workforces and intensifies women’s relative disadvantage to men in the banking industry. For women to progress up the organisational hierarchy there is an expectation to work long hours. Being female is not so much the problem, more that women with young children cited difficulty in working such hours because of an inability to arrange suitable childcare when they needed to do so. In addition, many felt their families were a barrier to their career advancement, presumably because of the expectations of very long hours of work. Whilst there is evidence of entrenched core/periphery structures, this could have been explored in more depth from the part-timers perspective, as there were questions included in the survey about career advancement, and respondents’ views on their chances of career advancement. However, it was felt there were other studies that had covered such ground (see for example: Still 1996, 1997). There was evidence, though, that work
at the periphery (part-time work) did provide casual flexibility barriers to women with young children in participating in this workforce.

There was evidence that there were structural and attitudinal barriers for women in the banking industries, mainly the expectation of long hours of work, and this being equated with performance and job commitment. A recent study of the banking industry by Probert and Whiting (2000) showed that despite the banks numerous and on-the-surface quite generous ‘family-friendly’ entitlements, many workers did not utilise them. This is because many were unaware of their entitlements, long hours of work, inadequate staffing, and a workplace culture, whereby support is not given to employees to control their working hours by leaving on time or refusing overtime (Probert & Whiting 2000: 27-28). Therefore, rather than covering the same issues, it was considered that an analysis of why employees were working overtime and the impact of doing so, which has not been covered in depth by other authors, was more appropriate.

In addition to the two hypotheses which were found to be valid, it was also found that because of the expectation of very long hours of full-time work and the casual flexibility requirements for part-time work, many women with young families were experiencing difficulty combining their work and family commitments. In addition, this phenomenon appears an entrenched part of work in the banking industry and provides barriers for women with young children in the banking industry from progressing and participating in the full-time workforce. Enterprise bargaining has been used as a vehicle to increase employee-oriented flexibility of part-time work, and because of their lack of voice in bargaining women have been powerless in preventing this from occurring.
Chapter Seven

Conclusion

7.1 Overview

The main purpose of the present research was to examine the impact of labour market reform on women employed in the banking industry. In particular it is concerned with the extent to which enterprise bargaining has eroded working conditions of part-time employees, which is dominated by women. It was asserted part-time employees have less ability to participate in, and therefore be satisfied with the outcomes of enterprise bargaining and the types of working-time flexibility and work intensification facilitated by enterprise bargaining will have a negative impact on part-time employees.

A review of the literature revealed that efforts in Australia to reduce women’s historical disadvantage in the labour market have been piecemeal. Australia’s efforts to reduce the gender pay gap in the late 1960s and 1970s were viewed as generally successful because of the highly centralised industrial relations system, strong national wage agreements and the institutional structure of trade unions. The move towards a deregulated and decentralised industrial relations environment has been seen to create a threat to these gains, to which legislative mechanisms such as EEO and AA legislation have been unable to counter because of their highly individualistic nature. So much so, that there is evidence to suggest that there have been differing pay outcomes for those striking enterprise bargaining agreements with their employers, and those outside that system. The former are receiving better pay outcomes than those outside the bargaining stream. Because of the highly segregated nature of Australia’s labour force, bargaining is more often occurring in industries that are dominated by males. There is also evidence that enterprise bargaining has been used as a mechanism to increase working-time or numerical flexibility, and not as a measure to help women
negotiate for arrangements that help them combine their work and family commitments. As highlighted in the literature review, women are viewed as being disadvantaged in enterprise bargaining because of their distance from bargaining structures and processes. When such bargaining occurs, as they dominate part-time employment and have low levels of unionisation, improved productivity is more difficult in industries where women predominate, and so on. Hence the purpose of the research.

The methodology employed in addressing the research questions applied a process of triangulation. Both empiricist and interpretive approaches were used, with the aim of using the empirical stage to direct the interpretive stage. In the former, a large scale survey of 3000 Finance Sector Union members was conducted to determine what was happening in the banking industry in terms of access to, knowledge about, and involvement in, enterprise bargaining, as well as the banks working-time arrangements. The latter stage involved qualitative interviews undertaken with staff within the banking industry and the union covering the industry. The interpretive analysis was concerned with finding meaning behind the phenomena of what was occurring in the industry in relation to the two issues.

The findings from the FSU Survey were divided into two chapters. The first looked at the results in relation to enterprise bargaining. The key findings were as follows. Part-time employees, in particular those employed in branches, were less likely than full-time employees to learn about bargaining from a number of differing sources. These employees were also the least likely to: learn about bargaining from managers at a higher level, supervisors or the union; vote in decisions about bargaining; attend meetings where bargaining was discussed; and, be consulted about bargaining. There were few differences between male and female full-time employees in involvement in enterprise bargaining processes. Similar numbers of full and part-time employees felt they did not have a fair chance to have their say in the bargaining process. However, the reasons for this varied, with full-timers more likely to say it was because discussions were only between management and unions, whereas more part-timers said it was because they could not attend, or that their employment status precluded them from having
a voice in bargaining. A finding which supported earlier case study research was that full-time employees who felt they had a fair say in the bargaining process were highly likely to feel the enterprise agreement was fair. The data on part-time employees, however, contradicts this finding. Part-time employees were more likely to be unsure if the agreement was fair, even if they felt they had the opportunity to have their say in the bargaining process.

The second results chapter looked at the findings from the FSU Survey on working-time arrangements. The findings for full-time employees were covered first. There was evidence that full-time employees in managerial and professional occupations were working exceptionally long hours, with many feeling they must do so in order to be considered for a promotion and having no choice in doing so. Despite this, a large percentage in these occupations did not mind working such hours, despite having little choice and agreeing that these hours negatively impact on their personal and family life. This suggested that there were expectations of work in these occupations, which are accepted by these employees. There was also evidence that many employees in occupations where they were entitled to be paid for all overtime worked, particularly in the pre-management or para-professional occupational group, were not being paid. A similar pattern of promotion being dependent on a willingness to work overtime and having little choice about working overtime was evident in this occupational group. Many women with young children felt their family commitments were a barrier to their career advancement and had difficulties combining their work and family responsibilities.

The results on the working-time arrangements for part-time work had casual flexibility requirements, and such requirements were paid at normal hourly rates. The more notice part-timers received about the need to work additional hours, the more satisfied they were with such notice. Many part-time employees with young children had difficulty combining their work and family requirements because of the casual flexibility requirements. The major reason why part-time employees worked additional hours above their contracted or pre-arranged hours predominantly related to the issue of understaffing.
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The analysis and discussion chapter used the qualitative interviews to help explain the meanings behind the quantitative findings of the FSU Survey. It was found that in enterprise bargaining, the union had, in the past, adopted a policy where all employees were treated as a homogenous group, and specific efforts to ensure they were getting their message across to part-time employees were not made. The interviews highlighted that part-timers reduced physical presence in the workplace, and their inability to attend meetings because of commitments outside work, contributed to their lack of involvement in bargaining. In addition, it was found that, not only was it a lack of knowledge about enterprise bargaining that made part-time employees feel the agreement was unfair, but also the conditions agreed to. Indeed, it was found from the interview with the union official that the bank aggressively pursued changes which undermined part-time working conditions in the enterprise bargaining negotiations. The union, however, was unable to counter these changes because an acceptable pay offer meant the majority of employees were satisfied with the agreement. The interviews in relation to working-time arrangements confirmed the finding of the FSU Survey, namely that there was an organisational culture which equated working exceptionally long hours with commitment to the job. So much so that promotion was dependent on an ability to ‘get with the program’. Unpaid overtime was also part of this cultural expectation in certain occupations. The interviews also confirmed that casual flexibility requirements were very common in part-time positions. In addition, payment for additional hours was often dependent on managerial prerogative. Like the survey, the interviews highlighted that understaffing was a major reason why part-time employees worked additional hours.

A critique was also undertaken in the analysis and discussion chapter as to the extent to which the research proved the hypotheses. Both the first and second hypotheses were found to be accurate. The first hypothesis that part-time women in the banking industry have less ability to participate in, and therefore be satisfied with the outcomes of enterprise bargaining was confirmed by the data in the FSU Survey, and the interviews with employees and the union. The reasons for this
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were also explored, and it was found that homogenous union communication strategies are inadequate to meet the needs of part-time employees.

In relation to the second hypothesis, namely, that the types of working-time flexibility and work intensification facilitated by enterprise bargaining will effect part-time employees, particularly those employed in branches also had validity. It was found that there were entrenched core/periphery workforces and intensifies women’s disadvantage relative to men in the banking industry. Part-time work has casual flexibility requirements, which act as an obstacle to many with family commitments. In addition, the expectation of long hours of work in full-time employment provided barriers to women with young families to both participate in full-time employment and progress up the organisational hierarchy. However, as previous research has discussed the entrenchment of core/periphery workforces because of the inability of part-timers to cross into full-time work, and the lack of promotional prospects for part-timers, this was not examined in depth. Interviews with the union confirmed that enterprise bargaining had been used as a vehicle by the banks to undermine part-time employees working conditions.

7.2 Implications of the study and further research that could be undertaken

The first major implication of the study is that unions representing part-time employees in enterprise bargaining negotiations need to take into account the different needs of part-time employees. This study suggests that work is highly intensive for part-time employees in the banking industry, and combined with their reduced physical presence in the workplace, part-timers do not have the same opportunity to attend meetings or learn about bargaining as other employees. Presumably this experience is similar to other part-time and casual employees working in other industries, and perhaps worse for employees who work non-standard hours (i.e. nights and weekends). Therefore, unions need to adopt alternative strategies for communicating with part-time employees, and not assume that a homogenous approach will reach all employees. A multifaceted strategy by unions is thus needed. This could include strategies such as raising the consciousness among union representatives of the problems that part-timers have
in attending meetings and the time available when at work to invest in learning about bargaining issues. Another strategy could be the use of different communication channels to raise issues and obtain feedback from part-timers. The FSU, as raised in the interview, is now adopting the approach of writing to part-timers at home to ascertain their views and provide information about workplace bargaining. Another possible medium of communication is a website that keeps part-timers abreast of negotiations and provides the opportunity for feedback, which could also be accessed when they are not at work. A final strategy that unions could adopt to ensure they are consulting adequately with part-timers is to monitor regularly via attitudinal surveys, focus groups, and so on.

A second implication of the study refers to the problems of work intensity and long hours of work in both full-time and part-time employment within the banking industry. The FSU has launched its ‘People First’ initiative this year, which is based on a campaign for achieving lower workloads and fairer pay outcomes. In the banking industry there appears to be an entrenched culture of commitment to the job being measured by a willingness to work long hours. There is also a lack of staffing resources to ensure workloads are met. To tackle this issue, the union needs to raise awareness at very senior levels of the banks about the problems, and mobilise its members to bargain for conditions that challenge this culture. However, the union alone is unlikely to be able to change this situation significantly unless the banks themselves are willing to allow workers to meet successfully the expectations of their job within standard working hours. In addition, the union needs to ensure that if overtime is undertaken in occupations where employees are entitled to be paid, that it is in fact paid. This could be undertaken through a campaign to promote awareness of employees’ entitlements and taking up the issue at senior levels within the banks that breaches are occurring and they will not be tolerated. Until these changes occur, it is highly likely that employees will continue to experience difficulties in combining their work and family commitments.

A final implication of the study is that, despite the banks often being considered to have good EEO and AA records, these alone are not enough to ensure that women
with young families are able to participate equally with male counterparts in both the full-time and part-time workforce. More needs to be done by the banks to ensure that employees, both males and females, have conditions of work conducive to combining work and family. The unintended consequences of the present working-time conditions in banking could be high levels of stress among employees, high staff turnover and decreased productivity. Further research is needed to examine the impact of the current working-time conditions on these issues.

There could be further research undertaken to build on the findings of the present research. First, a study into the different types of union strategies towards engaging part-time employees in enterprise bargaining, and the effectiveness of these measures could be undertaken. Such a study could include an exploration of part-time employees' views on conditions they consider important for inclusion on enterprise bargaining agendas. Second, as mentioned above, a study could be conducted into the impact of working long hours of work on employees' personal lives, their productivity, loyalty to their employer, and so on, which would build on the present research.

7.3 Limitations of the study

There were some limitations to the study. The first is in relation to the FSU Survey. Questions were included in the survey which were not used in the analysis. This possibly had an impact on the response rate, as a shorter questionnaire may have elicited a better return. In relation to the enterprise bargaining section of the survey, more questions could have been included which queried why employees felt their enterprise agreement was fair or unfair, and if they were unsure of its fairness, why this was the case. This would have strengthened the analysis.

A second limitation was the length of time between the 1997 enterprise agreement negotiations with ABC Bank, and the interviews conducted with part-time employees from the same organisation. All of the interviewees had been employed at the time of the negotiations in 1997, however, the interviews were conducted in
2001. More detailed information may have been gained from the interviewees if they had been contacted closer to the time of negotiations.

A final limitation of the study was in the methodology for addressing the research questions. The interview stage, which helped to uncover many of the underlying causes behind the phenomena described in the survey findings, could have been expanded. Whilst the interviews confirmed many of the survey findings, and hence increased the reliability of the study, further interviews with other union officials responsible for negotiating different banking organisations’ agreements, and a wider range of bank employees would have enhanced the study. This would have enabled a broader range of issues and conclusions could be made. Despite this however, there are some very serious issues raised in the study.

### 7.4 Conclusion

The significance of this study is that it supports some earlier studies on the subject, contradicts others, and adds to the body of literature surrounding women and enterprise bargaining. The study confirms that enterprise bargaining in the banking industry has been used as a measure to increase the bank’s working-time flexibility. Earlier research, undertaken by Burgess (1998), Heiler (1998), ACCIRRT (2000) suggested that enterprise bargaining was being used as a measure to increase working-time flexibility. Whilst causal links between long hours of work for full-time employees, casual flexibility requirements for part-timers and enterprise bargaining are unable to be established as a result of the present study, the findings suggest that, such links may very well exist in so far as part-timers are concerned. The significance of this study is that it describes how working-time patterns arise, and their impact on staff employed in the banking industry. The study certainly contradicts the findings of the DIR (1995) that part-timers covered under federal agreements have the same levels of knowledge, involvement and consultation in enterprise bargaining as full-time employees. It also somewhat contradicts the findings of Charlesworth (1996) that part-timers who have a fair say in enterprise bargaining feel satisfied with its outcomes. Full-time employees were more likely to feel satisfied with the outcomes of enterprise bargaining if
they had a fair say in the bargaining process, and whilst part-timers also cited satisfaction, far fewer felt this was the case.

The findings of the present study thus add to the body of existing literature because it provides explanations on how these issues are manifest in the banking industry. It would certainly appear that, at least in so far as part-time women employed in the banking industry are concerned, that decentralised and deregulated labour markets have had a negative impact on them. Enterprise bargaining and workplace restructuring have eroded their working conditions. As a result of the working-time arrangements, which form a major part of these conditions, many women with young families, both full-time and part-time, are have difficulty combining work and family commitments because of these arrangements.
References

2 C.A.R. 1 Ex parte v. McKay p. 5.


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National Wage Case, April 1991, Print J7400, Reasons for Decision


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Enterprise Bargaining in the Finance Sector

QUESTIONNAIRE

DEAKIN UNIVERSITY

This is an anonymous questionnaire. Please ensure that you do not write your name, or any other comments that will make you identifiable, on the attached questionnaire. By completing the questionnaire you are consenting to take part in this research.

Use the attached reply-paid envelope to return this form to:

Mary Sayers
Bowater School of Management and Marketing
Deakin University
Faculty of Business and Law
221 Burwood Highway
Burwood Vic 3125
Section A: Your Background

A.1. What is your sex?
   Male .......................................................... □
   Female .......................................................... □

A.2. What is your current marital status?
   Married (including de facto relationships) ................. □
   Divorced/Separated ........................................... □
   Never Married ................................................. □
   Widowed .......................................................... □
   Other (Please specify) .........................................

A.3. What year were you born? Year 19 ________

A.4. Do you have any children?
   Yes .................................................................. □
   No .................................................................. □

A.5. If yes, how many and what are their ages? No ______ Ages_____________

A.6. What is your gross annual income, before tax and other deductions?

<table>
<thead>
<tr>
<th>Pay per week before tax</th>
<th>Pay per year before tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $100 per week</td>
<td>($5,200 - $10,399 per year)</td>
</tr>
<tr>
<td>$100 - $199 per week</td>
<td>($10,400 - $15,599 per year)</td>
</tr>
<tr>
<td>$200 - $299 per week</td>
<td>($15,600 - $20,799 per year)</td>
</tr>
<tr>
<td>$300 - $399 per week</td>
<td>($20,800 - $25,999 per year)</td>
</tr>
<tr>
<td>$400 - $499 per week</td>
<td>($26,000 - $31,199 per year)</td>
</tr>
<tr>
<td>$500 - $599 per week</td>
<td>($31,200 - $36,399 per year)</td>
</tr>
<tr>
<td>$600 - $699 per week</td>
<td>($36,400 - $41,599 per year)</td>
</tr>
<tr>
<td>$700 - $799 per week</td>
<td>($41,600 - $46,799 per year)</td>
</tr>
<tr>
<td>$800 - $899 per week</td>
<td>($46,800 - $51,999 per year)</td>
</tr>
<tr>
<td>$900 or more per week</td>
<td>($52,000 and over)</td>
</tr>
</tbody>
</table>

A.7. What is the highest level of education you completed?

   Tick one box only
   Primary school .................................................. □
   Some secondary school (including up to Year 10 school certificate or Year 11) .................................. □
   Completed secondary school (HSC, VCE, matriculation) .... □
   Skilled vocational qualifications (trade certificates apprenticeships) ........................................... □
   Associate diploma, advanced certificate (1-2 years of full-time study or equivalent) ....................... □
   Undergraduate degree or diploma (3 years of full-time study or equivalent) ................................... □
   Post-Graduate degree or diploma ...................................
Section B. Your Employment

B.1. What is your employment status?
   Full-time.............................................................................. [□]
   Part-time............................................................................ [□]

B.2. How are you employed?
   Permanent............................................................................ [□]
   Casual.................................................................................. [□]
   Contract................................................................................ [□]

B.3. Who is your current employer? (ie. which bank)

B.4. How long have you been employed with your current employer?
   Less than 1 year........................................................................ [□]
   1 to 3 years........................................................................... [□]
   4 to 6 years........................................................................... [□]
   7 to 10 years.......................................................................... [□]
   More than 10 years................................................................ [□]

B.5. What is your job title?

B.6. What are your main duties?

B.7. Do you supervise other employees?
   Yes......................................................................................... [□]
   No......................................................................................... [□]

B.8. Do any employees you supervise, supervise other employees?
   Yes......................................................................................... [□]
   No......................................................................................... [□]

Section C: Hours of Work

C.1. How many hours a week do you normally work? (eg. 38 hrs) ________ hours per week
C.2. Do you ever work overtime or extra hours above your scheduled/rostered hours of work per week?

Yes...........................................................................................................□
No ...........................................................................................................□ ➔ Go to C.9

C.3. How many additional hours/overtime do you work on average each week?

Less than 1 .................................................................□
More than 1 but less than 4 hours per week .........................□
More than 4 but less than 7 hours per week ..........................□
More than 7 but less than 10 hours per week .........................□
More than 10 hours per week ....................................................□

C.4. Are you paid for the additional hours/overtime you work?

Not paid..............................................................................................□ ➔ Go to C.6
Sometimes paid...............................................................................□
Always paid ......................................................................................□

C.5. How are you paid for the additional hours/overtime you work?

Normal hourly rate........................................................................□
Penalty rate (i.e. time and half) .........................................................□
Other (Please specify) ____________________________________________□

C.6. On the last occasion that you worked additional hours/overtime how much notice were you given?

On call ...............................................................................................□
Less than 1 day notice .........................................................................□
1 to 2 days notice ................................................................................□
3 to 4 days notice ................................................................................□
One week or more notice ....................................................................□

C.7. Do you feel that you get enough notice for the extra hours required?

I get enough notice ..............................................................................□
Most of the time I get enough notice ................................................□
Sometimes I get enough notice .........................................................□
I rarely get enough notice ...................................................................□
C.8. In regard to the additional hours you work, please indicate whether you strongly agree, agree, disagree or strongly disagree with each statement.

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neither nor disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I do not mind working additional hours/overtime</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I feel that I do not get enough additional hours/overtime</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I must work additional hours/overtime if I am to be considered for a promotion</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am pressured into working additional hours/overtime without being paid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have no choice about working additional hours/overtime</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working additional hours/overtime negatively impacts my family/personal life</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do not have enough time to organise childcare when I work additional hours/overtime</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

C.9. In relation to staff levels within your immediate work area, please indicate whether you strongly agree, agree, disagree or strongly disagree with each statement.

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neither nor disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>In my immediate work area we are understaffed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I work overtime/additional hours because we are understaffed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section D: Working Life

D.1. In relation to the following issues, how would you rate your level of satisfaction?

<table>
<thead>
<tr>
<th>Issue</th>
<th>Satisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>How secure your job is?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied with your pay?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your fringe benefits – superannuation, car, housing and such?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The opportunities you have for promotion?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How your performance is measured?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The chance to use your skills and abilities?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The scope you are given for making decisions?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The opportunities you receive for training and development?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How you are consulted about changes in work?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How interesting your work is?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The enjoyment you get from your work?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The quality of information given to you by management?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The management ability of your direct manager/supervisor?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

D.2. Overall how would you rate your level of job satisfaction?

- Extremely satisfied
- Satisfied
- Adequate
- Dissatisfied
- Extremely dissatisfied

D.3. Are you encouraged on the job to acquire new skills?

- Yes
- No
- Unsure

D.4. Does your job involve a wide variety of tasks?

- Little variety
- Some variety
- Considerable variety
D.5. How would you rate your level of stress in the workplace?

- Low—you rarely feel stressed at work
- Low to medium—you sometimes feel stressed at work
- Medium to high—you often feel stressed at work
- High—you regularly feel stressed at work

D.6. On a scale of 1 to 10, where 1 indicates "does not cause stress" and 10 indicates "a major cause of stress" please rate the following factors out of 10.

To answer this question just place a number in each box (eg □)

- Having unrealistic work expectations placed on me
- Not being adequately recognised for my performance
- A lack of job/role clarification
- Interpersonal conflicts with other staff
- Discrimination in the workplace
- Not having enough decision making in my role
- Not having job security
- Not happy with my level of pay
- A lack of promotional opportunities
- Difficulty managing my work and family responsibilities
- Not having enough involvement in decision making
- Not enough training receive enough training opportunities
- The physical aspects of the work environment ie noise etc
- Other (Please specify)

D.7. Thinking generally about your work over the last 12 months, please answer the following questions.

<table>
<thead>
<tr>
<th></th>
<th>Gone up</th>
<th>No change</th>
<th>Gone down</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has the effort you put into your job changed over the last year?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has the stress you have in your job changed over the last year?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has the pace at which you do your job changed over the last year?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has the amount of overtime/additional hours worked changed over the last year?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has your ability to influence the hours you work changed over the last year?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section E: Career Advancement

E.1. How important is it for you to advance to a higher level/grade?
   Very important ................................................................. ☐
   Important ........................................................................... ☐
   Not very important ............................................................ ☐
   Not important ................................................................. ☐

E.2. Do you have a career pathway that you can identify?
   a) in your current area
      Yes ..................................................................................... ☐
      No .................................................................................... ☐
   b) elsewhere in the bank
      Yes ..................................................................................... ☐
      No .................................................................................... ☐

E.3. Have the options for these career pathways been discussed with you by your supervisor or manager?
      Yes ..................................................................................... ☐
      No .................................................................................... ☐

E.4. Do you consider there are sufficient opportunities for you to advance to a higher level/grade?
      Yes ..................................................................................... ☐
      No .................................................................................... ☐

E.5. How do you rate your chances of achieving your career goals in the bank?

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Good</th>
<th>Adequate</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the short term (less than two years)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>In the long term (more than two years)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

E.6. Are any of the following factors a barrier to your career advancement?
     Yes  No
I do not receive enough training .......................................................... ☐ ☐
I am not being notified of positions as they become vacant .................. ☐ ☐
My family commitments are a barrier to my career advancement ............. ☐ ☐
My employment status (eg. part-time) is a barrier to my career advancement ☐ ☐
Not being adequately recognised for performance is a barrier to my career advancement ☐ ☐
Unfair recruitment and selection processes are barriers to my career advancement ☐ ☐
My gender (ie. male or female) is a barrier to my career advancement ☐ ☐
Other barriers to career advancement: .........................................................

Section F: Work and Family Flexibility

F.1. Does your employer provide any of the following policies/initiatives to assist staff combine work and family life?  

Please tick all that apply

- Paid Maternity Leave.................................................................☐
- Access to sick leave to care for immediate family ..................☐
- Job sharing opportunities.........................................................☐
- Assistance in finding childcare................................................☐
- A work-based childcare centre.................................................☐
- Home based work opportunities..............................................☐
- Flexible work hours...............................................................☐
- A career break scheme.........................................................☐
- Phone for personal use..........................................................☐
- Other (please specify) ..........................................................

F.2. Do you feel that your employer has good work and family policies?

- Yes.........................................................................................☐
- No.........................................................................................☐
- Unsure....................................................................................☐

F.4. How sympathetic is your employer to your family responsibilities?

- Very sympathetic.....................................................................☐
- Somewhat sympathetic.........................................................☐
- Not sympathetic.....................................................................☐

F.5. Do you agree or disagree with the following statement? “Family matters are the employees responsibility, not the employer’s responsibility”.

- Agree....................................................................................☐
- Disagree..............................................................................☐
- Neither agree nor disagree....................................................☐

F.6. What changes, if any, would you like to see at your job that would make combining work and family easier to do?
Section G: Enterprise Bargaining

G.1. Does your organisation have an enterprise agreement in place?

Yes................................................................. □
No ........................................................................ □ ➔ Go to G.3
Unsure .................................................................. □

G.2. How did you find out about the fact that your organisation was involved in enterprise bargaining?

Please tick all that apply

I found out about it through my supervisor ................. □
I found out through managers at a higher level ............ □
I found out about it through a union delegate/official .... □
I found out about it through brochures or leaflets .......... □
I heard another way (Please specify) 

G.3. Now, thinking about how (if at all) you were consulted about or were involved in the process of enterprise bargaining—please answer true or false to the following statements:

<table>
<thead>
<tr>
<th>Enterprise bargaining was discussed at a meeting or meetings which I attended</th>
<th>True</th>
<th>False</th>
</tr>
</thead>
<tbody>
<tr>
<td>I voted in a decision by union members ..................................................</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>I voted in a decision by all employees ....................................................</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>I was involved as a union delegate in negotiations or consultations ..........</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>I represented other employees in negotiations or consultations ..................</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>I was not consulted about or involved in enterprise bargaining at all ..........</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>
| I was consulted in another way (Please specify) 

G.4. Thinking again about the process of enterprise bargaining would you say you were given a fair chance to have your say?

Yes................................................................. □
No....................................................................... □
Unsure.................................................................. □
Not applicable ..................................................... □ ➔ Go to G.6

G.5. Why do you think you were not given a fair chance to have a say about the enterprise bargaining?

Tick all that apply

Meetings were held at times I could not attend ........................................... □
I am a casual and/or temporary employee and was not given as much chance as others to be involved ................................ □
G.6. Do you believe that the enterprise agreement is fair?

Yes...........................................................................................................☐
No...........................................................................................................☐
Unsure.......................................................................................................☐
Not applicable.........................................................................................☐

Thank you for your time and effort in completing this questionnaire.

Use the attached reply-paid envelope to return this questionnaire to:
Mary Sayers
Bowater School of Management and Marketing
Deakin University
Faculty of Business and Law
221 Burwood Highway
Burwood Vic 3125
<table>
<thead>
<tr>
<th>Organisation</th>
<th>OT Award/Agreement</th>
<th>Overtime paid to full time employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANZ Bank</td>
<td>ANZ FSU Agreement 1998 and Banking Services-ANZ Group Award 1998</td>
<td>Up to $45,204</td>
</tr>
<tr>
<td>Bankwest</td>
<td>Bankwest/Trustwest Award 1998</td>
<td>Up to $35,546</td>
</tr>
<tr>
<td>Challenge Bank</td>
<td>Challenge Bank Enterprise Development Agreement 1998</td>
<td>Up to $46,444</td>
</tr>
<tr>
<td>Commonwealth Bank</td>
<td>Commonwealth Bank of Australia Employees Award 1999 and Commonwealth Bank of Australia Enterprise Bargaining Agreement 1998</td>
<td>Up to $50,468</td>
</tr>
<tr>
<td>National Australia Bank</td>
<td>National Australia Bank Enterprise Agreement 1997</td>
<td>Up to $40,497</td>
</tr>
<tr>
<td>St George</td>
<td>St George Bank Employees Enterprise Agreement 1998</td>
<td>Up to $39,202</td>
</tr>
<tr>
<td>Westpac</td>
<td>Westpac Employees Award 1998 and Westpac Banking Corporation Enterprise Development Agreement 1998</td>
<td>Up to $46,444</td>
</tr>
</tbody>
</table>