

THE GROWTH OF TRADE UNIONISM IN THE LONDON  
CLEARING BANKS 1960-1970: A SOCIOLOGICAL  
INTERPRETATION

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SUMMARY

This study deals with the growth of unionisation in the London Clearing Banks between 1960 and 1970. In Chapter One the growth of white collar occupations and white collar trade unionism in the British economy is briefly characterised. After a review of the literature on the determinants of white collar unionisation in Chapter Two and a discussion of the nature and history of banking as an occupation, the collective organisations recruiting in the banking industry and the nature of labour relations in banking in Chapter Three, a model of bank workers' orientations to work, employment and trade unions is hypothesized in Chapter Four. This model is tested and revised in Chapters Five and Six by reference to a survey of bank workers' attitudes conducted by the author during 1972 and 1973. The revised model is then used in Chapter Seven as part of an apparatus of interpretation of the history of industrial relations in banking during the decade 1960-70.

In interpreting the growth of trade unionism in the London Clearing Banks, causal factors - such as employment concentration and employer recognition - which currently enjoy a wide currency in explaining white collar union growth are rejected as major explanatory variables for banking. Instead, attention is concentrated on the internal occupational structure of banking and the changing characteristics of the labour force recruited to this structure. It is argued that the increasingly bureaucratized and feminized character of bank employment during the 'sixties was the central factor influencing the growth and recognition of the National Union of Bank Employees.



(iii)

In a concluding Chapter, aspects of banking as an occupation are compared with national trends in the white collar occupational structure in an attempt to assess the sociological impact of the feminisation of routine white collar occupations on the growth of white collar unionism and the class identification of white collar workers.

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PREFACE AND ACKNOWLEDGEMENTS

In 1967, following a period of rapid membership growth, the National Union of Bank Employees entered into strike action against the London Clearing Banks. The result of this action was the full recognition of the union by the bank employers which had been withheld since the formation of the union in 1918. This action was neither predicted nor even hinted at by the academic social scientists who had studied the determinants of white collar unionisation and recognition or in studies dealing with the topic which were published in the same year.

In this study, we seek to account for the events of 1967 in the London Clearing Banks. We are thus engaged in accounting for one example of what Weir has termed 'the sporadic and intermittent outbreaks of white collar militancy'. This does not imply however that the entire focus of this study is an isolated and perhaps unique event in the history of industrial relations in British banking. On the contrary, the central value of studying the unique event derives from the light which is thereby shed on the routine and typical features of industrial relations in an occupation or industry. So it is with banking. The focus on the unique events of 1967 may serve to enable us to highlight the features which underly the relatively tranquil industrial relations of the banking industry.

One factor which we believe to be of the highest significance in coming to an understanding of industrial relations in white collar bureaucracies is the division of interests among white collar workers within a given occupational structure. Whilst many such divisions may be engendered within specific white collar occupational structures, the most

far reaching and perhaps the most neglected division of interests may derive from the sexual division of labour, which is characteristic of many large scale white collar organisations. Because the 'feminisation' of routine white collar occupations has become so marked in recent years, and because this process of 'feminisation' is, we believe, a central factor in any understanding of the development of labour relations in banking, we have taken the unusual step of maintaining a continuous focus on the differentiation of male and female workers throughout this study. Although the adoption of this procedure undoubtedly makes for a certain clumsiness of exposition, the additional insights derived from this approach are, we believe, sufficiently far-reaching to outweigh such drawbacks.

The author is indebted to many people and organisations whose assistance has made this study possible. The Staff Directors at Banks 'A' and 'B' made it possible for me to interview numbers of their staff and in approaching this task I was greatly assisted by the Regional Staff Managers of the two banks in the Yorkshire and Midland areas. The Managers of the bank branches at which the interviews took place were both hospitable and unfailingly constructive and courteous in their dealings with a researcher still in his salad days.

The Research Officers of the National Union of Bank Employees and the Central Council of Bank Staff Associations responded with patience and promptness to an extended stream of requests for information of all kinds and I am most conscious of, and grateful for, their assistance.



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My wife, Margaret, has contributed to this study in innumerable ways. Most importantly, her steadfast support and encouragement throughout the past several years has been a source of inspiration without which the study might never have been completed.

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"Ich hätte gerne ein gutes Buch hervorgebracht. Es ist nicht ausgefallen; aber die Zeit ist vorbei, in der es von mir verbessert werden könnte".

KEY TO ABBREVIATIONS

A.E.S.D.	Association of Engineering and Shipbuilding Draughtsmen.
A.P.E.C.C.S.	Association of Professional, Executive, Clerical and Computer Staffs.
A.S.S.E.T.	Association of Supervisory Staffs, Executives and Technicians. (Merged during 1968 with A.Sc.W. to form Division 1 of A.S.T.M.S.)
A.Sc.W.	Association of Scientific Workers. (Merged during 1968 with A.S.S.E.T. to form Division 1 of A.S.T.M.S.)
A.S.T.M.S.	Association of Supervisory Staffs, Executives and Technicians.
B.I.S.A.K.T.A.	British Iron, Steel and Kindred Trades Association.
B.O.G.	Bank Officers' Guild.
B.S.C.	Banking Staff Council.
C.A.W.U.	Clerical and Administrative Workers' Union.
C.C.B.S.A.	Central Council of Bank Staff Associations.
C.I.R.	Commission on Industrial Relations.
C.L.C.B.	Committee of London Clearing Bankers.
C.S.C.A.	Civil Service Clerical Association.
C.W.S.	Co-operative Wholesale Society.
D.A.T.A.	Draughtsmen's and Allied Technicians' Association.
I.L.O.	International Labour Organisation.
J.N.C.	Joint Negotiating Council for Banking.
N.A.C.S.S.	National Association of Clerical and Supervisory Staffs. (The White Collar Section of the Transport and General Workers' Union).

N.A.L.G.O.	National and Local Government Officers' Association.
N.A.T.S.O.P.A.	National Society of Operative Printers and Assistants. (Merged in 1966 with the National Union of Printing, Book-binding and Paper Workers to form Division 1 of the Society of Graphical and Allied Trades (S.O.G.A.T.)).
N.B.P.I.	National Board for Prices and Incomes.
N.E.D.C.	National Economic Development Council.
N.I.C.	National Incomes Commission.
N.U.B.E.	National Union of Bank Employees.
N.U.P.E.	National Union of Public Employees.
N.U.T.	National Union of Teachers.
T.A.S.S.	Technical and Supervisory Section of the Amalgamated Union of Engineering Workers.
T.S.B.	Trustee Savings Bank.
T.U.C.	Trades Union Congress.



## CHAPTER ONE

### Introduction

1.1 The topic of white collar unionisation has, without doubt, proved its durability and significance throughout the past fifty years. This durability and significance has been guaranteed by the continuous growth of white collar employment in the majority of industrialised countries since the turn of the century which, in its turn, has repeatedly renewed the relevance of sociological studies directed at establishing the social location of the white collar worker and the sociological significance of his unionisation. A major point of departure for such studies has centred on the question of the proletarianisation of the white collar worker.<sup>(1)</sup> This substantive focus, of course, traces its theoretical lineage back to Marx's original 'polarisation' thesis, but a substantial proximate political impetus for its continuing centrality may be located in the struggle for political control of industrialised nation states between forces of the left and of the right. Thus in Weimar Germany, for instance, the analysis of the social location of the white collar worker became the object of a struggle which extended far beyond the bounds of the academy and became transformed into a general ideological conflict between socialist and "co-operationist" organisations of white collar workers.<sup>(2)</sup> During the calmer post-war period this debate on the class position, social location

and (false) consciousness of the white collar worker has continued to attract attention which has remained focused both on the proclivities of this group to unionise and the form of its class awareness.<sup>(3)</sup>

In the British context, the growth of debate on the nature and function of trade unionism in the mixed economy which contributed to the formation of the Donovan Commission,<sup>(4)</sup> has resulted in a substantial quantity of more or less policy-oriented research by industrial relations experts directed at establishing the impact of the growth of white collar employment on aggregate levels of unionisation in the United Kingdom and the representative standing of the trade union movement. This research, which has necessarily focused on factors underlying the general level of white collar unionisation in the U.K., has tended to follow lines which are, in some respects, at variance with the classic sociological debates and has reached conclusions which display points of antagonism with sociological orthodoxy.<sup>(5)</sup>

The central conclusions of the major researcher in this field, Professor G.S. Bain, were that the fall in the density of trade union membership, which occurred between 1948 and 1964, has resulted from the contraction of those manual occupations in which unionisation has traditionally been high and the concomitant growth of white collar



occupations in which trade union membership is relatively low.<sup>(6)</sup> Turning to the generally lower levels of unionisation in white collar occupations, Bain argued that such levels were in part a function of the dispersion of white collar workers in large numbers of small establishments, but were also the direct product of employer hostility to white collar unionism which has taken the form of various types of competition with such unionism and the refusal to recognise white collar unions for negotiating purposes.

This argument, which found its first expression in a research paper for the Donovan Commission,<sup>(7)</sup> was summarised by the author in the following terms:

"First, if the trade union movement is to continue to play an effective role in the British industrial relations system, it must reverse the present downward trend of the density of unionisation by expanding its membership among the poorly-organised areas of the labour force, particularly among the rapidly increasing number of white collar employees in private industry. Second, a major obstruction to the expansion of union membership in these areas is employers' refusal to recognise unions and their pursuance of policies designed to discourage or prohibit their employees from joining them. Third, most white-collar unions, and even some manual unions, have obtained recognition from private employers largely as a result of government policies, and these unions are unlikely to obtain further major concessions of recognition without government assistance. These generalisations, in sum, lead to the conclusion that the continued growth and effectiveness of the British trade union movement largely depend upon government action to encourage union recognition".<sup>(8)</sup>

Bain thus joined a significant group of organisations and individuals<sup>(9)</sup> in recommending government intervention in the area of union recognition and a smaller group who specifically favoured the formation of a tribunal to deal with recognition disputes.<sup>(10)</sup> During this period between 1965 and 1968, which was in many respects a 'watershed' for the British trade union movement, the topic of white collar unionisation became, once again, an issue of political, as well as sociological, significance.

The topic of white collar unionism has remained significant in the first instance because of the continuous growth of white collar occupations in the majority of industrialised countries, but also because the level of unionisation in the white collar sector cannot but have an impact on the overall strength and representativeness of the trade union movement. Moreover the nature and character of white collar unionism has provided an important additional focus for discussions of the social location of white collar workers together with related issues as to their proletarianisation.

1.2 The topic of this thesis is the growth of trade unionism in the London clearing banks during the decade 1960-1970. This group of banks - so called because its members operate a clearing house through which they exchange cheques between themselves - dominates the banking industry in the United Kingdom and employs approximately 75 per cent



of all bank staffs. Throughout the period in question, the London clearing banks maintained a number of common policies which tended to restrict competition on several fronts.<sup>(11)</sup> These common policies extended to such staff matters as levels of pay<sup>(12)</sup> and attitudes towards the collective organisations of employees.<sup>(13)</sup> Although maintained on an informal basis, these latter policies tended to restrict competition among the banks for employees during a period in which rapid expansion in the industry as a whole necessitated large scale additional staff recruitment. The existence of these common policies - together with the clearing banks' de facto domination of the industry - constitutes a part of the warrant for the restriction of this study to unionisation within this group of banks.

The study of unionisation in banking, however, is complicated by the existence of two distinct types of organisation which seek to organise bank staffs. On the one hand, the National Union of Bank Employees (NUBE) has sought for over half a century to organise bank employees on a national, industry-wide basis which takes only minimal account of the institutional differences between the individual bank employers. For fifty years (from 1918 to 1968) the union sought in vain to fulfil ordinary trade union functions for its members without achieving negotiating rights with any of the London clearing bank employers.<sup>(14)</sup> Throughout this period, the union has



maintained a stance which openly recognises certain basic divergences of interest between bank employees and their employers particularly, of course, over the question of salaries and related conditions of work. The provision of a strike clause within the NUBE constitution, for example, has continuously affirmed this divergence of interests from its inception. Throughout its history too, the union has sought to maintain links of identification and solidarity with the trade union movement and has been affiliated to the Trade Union Congress for the majority of its existence.<sup>(15)</sup>

The alternative to the union, which was originally developed with the aim of combatting the influence of NUBE among bank staffs, has taken the form of a collection of internal or 'house' unions (the staff associations) which have sought to organise bank employees on an institutional or bank by bank basis. These organisations have sought to adopt a position which stresses the identity of interests between bank employees and their employers. In keeping with this stance, their constitutions uniformly contain no strike clauses and they have not sought to establish links with the wider trade union movement. Founded at the instigation of the bank employers<sup>(16)</sup> and rapidly recognised by them for negotiating purposes, these bank staff associations constitute a locus classicus for the very form of employer-generated hindrance to white

collar unionism cited by Bain as a major cause of the generally low levels of white collar unionisation.

From the 'twenties onwards, therefore, bank staffs have been able to exercise a degree of choice in selecting the organisation they wish to represent them. In this context, the 'unionisation' of bank employees is understood to consist in (1) the growth of the union (NUBE) in numerical strength and density, (2) growth in the militancy of NUBE, and (3) changes in the characteristics of the staff associations which have resulted in the development of a more union-like character and function for these organisations. (17) All three types of change, each of which occurred during the period selected for investigation, are seen as indicative of tendencies among bank employees to adopt a more aggressive stance towards their employers.

1.3 The growth in the National Union of Bank Employees, which was concentrated in the period after 1966, did not occur in isolation. In fact, white collar union membership grew very substantially in the United Kingdom during the latter part of the 'sixties'. Thus Price and Bain (18) estimate the growth of aggregate white collar union membership in the United Kingdom between 1964 and 1970 at 33.8 per cent, whilst Lumley (19) indicates that white collar unions affiliated to the TUC grew by an aggregate 75 per cent during the same period. This general aggregate growth



in white collar unionism in part reflected massive growth within individual unions: ASTMS for instance grew by a spectacular 296 per cent between 1964 and 1970.<sup>(20)</sup>

Although NUBE did not achieve this rate of growth during the period, it was nonetheless one of the major sources of growth in the white collar sector growing by 58 per cent between 1964 and 1970. This rate of growth was approximated only by TASS (60%), NUT (44%) and APECCS (58%) among the larger white collar unions.<sup>(21)</sup> In overall terms, the aggregate growth of white collar union membership stands in marked contrast to the aggregate growth in manual union membership for the period which was a mere 0.7 per cent.<sup>(22)</sup>

Underlying these contrasting trends in manual and white collar union growth however, were substantial changes in the pattern of employment in the British economy. For, whilst the total number of workers in the manual sector of the economy fell by some 5 per cent between 1961 and 1971, the number of workers in white collar occupations rose by 22.7 per cent during the same period.<sup>(23)</sup> Thus although the number of manual unionists barely rose between 1964 and 1970, the aggregate density of manual unionisation rose by 3.1 per cent.<sup>(24)</sup> This performance was the more significant since, as Price and Bain have shown<sup>(25)</sup> it was achieved against a background of contraction in the numbers of workers employed in traditionally highly unionised industries (e.g. railways, coal mining and cotton) and

expansion in relatively under-unionised industries (such as chemicals and food, drink and tobacco). In short, the redistribution of the labour force during the post-war period has been unfavourable to manual unionism because the numbers of workers employed in manual occupations have declined whilst, at the same time, changes in the pattern of employment within the manual sector have been unfavourable to the maintainance of aggregate manual union density.

By contrast, the growth of white collar occupations has been favourable to the aggregate growth of white collar unionism and, between 1948 and 1964, the growth of white collar unionism was actually insufficient to maintain aggregate white collar union density. During this period then, white collar unions actually became marginally less representative of white collar workers and, in this context, discussions of white collar union growth were very often couched in terms which stressed the 'growth illusion' generated by the rapid expansion of white collar occupations.

By 1970 however, it was no longer possible to explain the growth of white collar unionism in terms of the growth of white collar employment. As Bain and Price comment:

"While it was possible in 1964 to talk of the 'growth illusion' of white collar unionism, resulting from rapid union growth which only kept abreast of the increasing white collar labour force, by 1970 membership had forged far ahead of employment growth". (26)

White collar union density had started to increase and grew rapidly during the last part of the decade.

Table 1.1 sets out the aggregate growth of white collar unionism in the United Kingdom between 1948 and 1970 and displays comparable figures for the organisations recruiting in the London clearing banks (NUBE and the combined bank staff associations), whilst Table 1.2 sets out parallel information in density terms.

Table 1.1 (27)

The Growth of White Collar Unionism in the United Kingdom 1948-1970, with Comparisons from Unionism in the London Clearing Banks

	<u>Union Membership</u>			<u>% Increase</u>	
	(1948 = 100)				
	<u>1948</u>	<u>1964</u>	<u>1970</u>	<u>1948-64</u>	<u>1964-70</u>
White Collar					
Males	100	132.7	169.1	32.7	27.4
Females	100	143.9	207.6	43.9	44.3
NUBE					
Males	100	154.3	201.5*	54.3	30.6
Females	100	301.5	664.6*	301.5	220.4
Staff Assns					
Males	100	144.8	148.1	44.8	2.3
Females	100	201.5	186.0	201.5	-7.7



Table 1.2 (28)

The Growth of White Collar Union Density in the United Kingdom 1948-1970, with Comparisons from Unionism in the London Clearing Banks

	<u>Union Density (%)</u>			<u>Increase</u>	
	<u>1948</u>	<u>1964</u>	<u>1970</u>	<u>1948-64</u>	<u>1964-70</u>
White Collar					
Males	33.8	33.4	40.0	-0.4	+6.6
Females	25.4	24.9	30.7	-0.5	+5.8
NUBE					
Males	29.4	36.6	42.8*	+7.2	+6.2
Females	19.4	22.5	36.2*	+3.1	+13.7
Staff Assns					
Males	51.2	59.8	54.3	+8.6	-5.5
Females	49.3	38.4	24.8	-10.9	-13.6

Despite the high levels of aggregate growth in white collar unionisation among both men and women between 1948 and 1964 indicated in Table 1.1, Table 1.2 shows that this growth was more than accounted for by the growth of the numbers of men and women employed in white collar occupations and hence that 1948 levels of density were not maintained. The subsequent further aggregate expansion of white collar union membership between 1964 and 1970 however was in part attributable to the continued growth of the white collar

labour force, but there was also a decisive increase in union density among men and women in white collar occupations.

Turning now to the growth of membership in the London clearing banks between 1948 and 1964, it is clear that in gross terms the growth in both union and staff association membership among both men and women far exceeded the rates of aggregate male and female growth in white collar unions as a whole. In part, this was because employment grew more rapidly in banking than it did in the white collar sector as a whole. Between 1951 and 1966 white collar employment increased by 36.2 per cent<sup>(29)</sup> whilst employment in banking increased by 65.9 per cent<sup>(30)</sup> during the same period. Moreover, within these figures, the very high growth of female membership in banking is, in part, due to the fact that the proportion of female employees in banking grew more rapidly than the proportion of female employees in the white collar labour force as a whole. Between 1951 and 1966 the proportion of female white collar workers grew from 42.3 per cent to 46.5 per cent, whereas the proportion of female employees in the clearing banks grew from 29.9 per cent in 1948 to 48.1 per cent in 1966 and increased by 283.7 per cent in the process.

During this period then, the organisations recruiting members in banking had to run very hard to hold their own particularly with respect to female membership. Thus a 300 per cent gross increase in NUBE membership between 1948 and 1964 translated into an increase in density of only 3.1 per cent, and a combined staff association increase of 200 per cent in the same period resulted in a 10.9 per cent density loss. The growth in male clearing bank staff during this period was somewhat more restrained at 30.5 per cent and here sizeable gains in the memberships of both NUBE and the staff associations resulted in solid density gains for both organisations which run counter to the national aggregate trend of male white collar unionisation which underwent a marginal fall in density over the same period. A striking feature of the growth of staff organisation membership (i.e. NUBE plus combined staff association membership<sup>(31)</sup>) among men in the London clearing banks during this period was an increase in their propensity to join one or other of the types of collective organisation available to them. Thus the combined density of all staff organisations' memberships among men in the London clearing banks rose from 80.6 per cent in 1948 to 96.4 per cent in 1964.



The period between 1964 and 1970 presents a rather more complex aspect. Despite the fact that employment in the clearing banks rose more rapidly (by 18.2 per cent) between 1966 and 1970 than it did in white collar occupations as a whole (10.0 per cent) between 1966 and 1971, overall NUBE density rose more substantially between 1964 and 1970 (by 8.9 percentage points) than did aggregate white collar density which grew by 5.6 per cent.<sup>(32)</sup> This trend was particularly marked among female NUBE members whose density rose by 13.7 per cent between 1964 and 1970 whilst aggregate white collar female density rose by 5.8 per cent and was achieved against a background of expansion in the female clearing bank labour force which was three times as rapid as that of the aggregate growth of female white collar employees. Among male bank clerks, the growth in NUBE density was broadly in line with the aggregate density growth of male white collar unionists.

At the same time, however, staff association membership stagnated among male bank clerks and incurred a loss among female bank clerks. Against the background of expanding employment in the industry between 1964 and 1970, this poor staff association membership performance resulted in substantial falls in density among both men and women which were approximately equal to the growth in NUBE density over the period. Thus male staff association density fell by 5.5

per cent whilst male NUBE density rose by 6.2 per cent and, similarly, the 13.6 per cent fall in female staff association density was almost exactly matched by a rise in female NUBE density of 13.7 per cent. Thus although the National Union of Bank Employees participated to the full in the general boom in white collar unionism which occurred during the second half of the 'sixties, it clearly did so primarily at the expense of the staff associations with which it has been in competition for many years. In sum, the boom in white collar unionism during this period was expressed in banking as a turning away from organisations whose character deviated in significant respects from orthodox trade unionism and a movement towards the one trade union recruiting in the field.

1.4 We can now begin to locate some significant points of interest arising from the kind of study attempted in the present thesis.

Firstly, as we have seen, the growth of NUBE during the 'sixties was a facet of a more general trend of white collar union growth which gathered momentum during this period.<sup>(33)</sup> Whilst it is true that the development of unionism in banking took a somewhat idiosyncratic course during the 'sixties in response to local conditions of competition for membership with the bank staff associations,



there was nonetheless a decisive trend during this period towards 'unionisation' in banking as that term is understood in the context of this investigation. There thus exists the possibility that an examination of the factors underlying this trend, although complicated by the existence of rival organisations, may be expected to provide some indications as to the factors underlying the growth of white collar unionism in general. In this connection, a particularly significant feature of NUBE growth during the 'sixties was the massive shift in female allegiances from the staff associations to the union. Investigation into the bases of this shift may be expected to yield some insights into the nature and dynamics of female unionisation.

A second major point of interest from the present study arises from the fact that the banking industry presents a most clear-cut case of successful employer competition with a union. It is safe to say that practically every element in the strategies of 'peaceful competition' and 'forcible opposition' to trade unionism outlined by Bain in his original research report has been employed by the clearing banks against NUBE at one point or another during the past fifty years.<sup>(34)</sup> In this respect, the banking industry is indeed a 'locus classicus'. In particular, the staff associations, formed at the instigation of the bank employers to combat the union, have for a variety of



reasons proved to be a complex and substantial obstacle to union recognition down the years.

In 1967 this state of affairs changed dramatically when, after a series of strikes, the clearing bank employers conceded recognition to the union virtually en bloc.<sup>(35)</sup> Yet despite the initial conformity between the characteristics of the banking industry and the features of white collar employment diagnosed by Bain as generating a low level of white collar unionisation, e.g. low employment concentration, employer opposition to trade unionism etc., the achievement of recognition by NUBE was deviant in relation to Bain's analysis in several important respects. In the first instance, the strike activities were mounted without support from other (manual) unions which, as Bain shows, was a regular feature of many previous white collar recognition strikes.<sup>(36)</sup> Secondly, recognition was conceded by the bank employers as a direct result of industrial action and not, in the first instance, as a result of government policy.<sup>(37)</sup> Moreover recognition, as we shall see, did not result in any large scale NUBE growth as predicted by the Bain model<sup>(38)</sup> and finally the level of employment concentration per establishment, which also plays a large role in the Bain model<sup>(39)</sup> was not a relevant factor in the growth of unionism in banking.

We have already noted above that Bain's analyses of white collar unionism display certain points of antagonism with sociological arguments. It thus appears that the case of banking may provide an occasion for the constructive interrogation of Bain's conclusions. Such a proposal however can only be taken up with the following caveat. Bain's conclusions have resulted from work on highly aggregated data. Whilst it is a defect of such an approach that quite significant factors operative over a large number of local instances may slip through the wide meshed aggregate net or be cancelled out through the operation of inverse factors in other collections of cases, it is a defect of the 'case study' approach that typicality can rarely be claimed for studies of particular industries. Our interrogation of Bain's conclusions then must necessarily proceed with caution. Bearing this caveat in mind however, and despite Moore's comment that

"to attempt to account for the unique  
or even the rare event is to set an  
impossibly high standard for theory"  
(40)

we are nonetheless committed to the view that the sociological understanding to union growth must be firmly located with respect to local institutional contexts. Only when analyses are related to such contexts is 'causal adequacy' properly supplemented by 'adequacy at the level of meaning'

and only then does sociological explanation meet with sociological understanding. In short, the sociological task must ultimately imply a meeting between the case study and the aggregated analysis.

Thirdly and finally, a major source of interest for this study arises from the traditional sociological interpretation of bank employees as the 'aristocracy' of clerks. Lockwood, for example, refers to them as 'this ultra-middle-class group of workers',<sup>(41)</sup> - a view which is broadly affirmed by other observers of white collar employees. The rapid unionisation of bank employees cannot, given this characterisation of their social position, avoid commanding some degree of sociological attention. In this context, the sociological understanding of the nature of unionisation in the banking industry and of the factors lying behind it may be expected to provide information for the wider sociological debate on the broad questions of the social location, proletarianisation and prospects for the increasing numbers of white collar workers in an increasingly bureaucratised society.

1.5. In conformity with the interests outlined above, this study will take the following form. Chapter 2 will survey a number of factors which are commonly believed to have an impact on white collar unionism. Chapter 3 will summarize the more significant background characteristics of the banking industry



which are relevant to an understanding of the nature of union growth in the industry during the 'sixties. In Chapter 4 a model of clerical orientations to work will be set out and the impact of such orientations, as hypothesized, on the operation of some of the factors discussed in Chapter 2 will be evaluated. In Chapters 5 and 6 the results of a survey of bank employees conducted by the author will be used to evaluate the model of clerical orientations hypothesized in Chapter 4. This information, together with the conclusions of the previous chapters, will then be used in Chapter 7 to account for the growth and pattern of development of trade unionism in banking during the decade 1960-1970. In Chapter 8 this account will be used to assess the relevance of the factors set out in Chapter 2 in accounting for the growth of trade unionism in banking and, more specifically, to interrogate Bain's model of trade union growth. Finally, in Chapter 9, developments in banking will be used to illustrate larger changes in the nature of white collar work, the white collar occupational structure and the future prospects for the mode of orientation of participants in white collar work.

NOTES

1. Studies in which this question is particularly prominent include, inter alia, F.D. Klingender, The Condition of Clerical Labour in Britain, (Martin Lawrence, 1935) and C.W. Mills, White Collar, (Oxford Galazy, 1956).
2. Specifically, the ideological conflict was particularly intense between the Zentralverband der Angestellten on the one hand and the Deutschnationale Handlungsgehilfenverband on the other. See E. Lederer (1912), Die Privatangestellten in der Modernen Wirtschaftenswicklung, (Tubingen: Mohr); E. Lederer and J. Marschak (1926), 'Der Neue Mittelstand', Grundriss der Sozialökonomik, Vol. 9; H. Speier, 'The Salaried Employee in Modern Society', Social Research, 1934, Vol. 1, pp.111-133; M. Crozier (1965), The World of the Office Worker, (University of Chicago Press), especially pp.21-26.
3. See, for instance, D. Lockwood, The Blackcoated Worker, (George Allen and Unwin, 1958); Mills, op.cit.; K. Prandy, Professional Employees, (Faber, 1965); J.R. Dale, The Clerk in Industry, (Liverpool University Press, 1961); R.M. Blackburn, Union Character and Social Class, (Batsford, 1967); G.S. Bain, D. Coates and V. Ellis, Social Stratification and Trade Unionism, (Heinemann Educational Books, 1973) for some important British contributions. The debate has also commanded a large literature in the United States, France and Germany.
4. The Donovan Commission reported in 1968. See Royal Commission on Trade Unions and Employers' Associations: Report, Cmnd. 3623, (HMSO, 1968).
5. Points of variance with traditional sociological approaches to white collar unionism are set out in Bain, Coates and Ellis (1973), op.cit.; see also R. Crompton (1976), Approaches to the Study of White Collar Unionism, Sociology, Vol. 10, pp.407-426.
6. G.S. Bain, The Growth of White Collar Unionism, (Oxford, 1970), Chapters 2 and 3.



7. G.S. Bain, Trade Union Growth and Recognition, (Royal Commission on Trade Unions and Employers' Associations: Research Paper No.6) HMSO, 1967.
8. G.S. Bain, op.cit. (1967), para. 243.
9. These organisations and individuals are listed in G.S. Bain, op.cit.; (1967), paras. 244 and 245.
10. See G.S. Bain, op.cit., (1967), paras. 267-274.
11. See B. Griffiths, Competition in Banking, Hobart Paper No. 51, (Institute of Economic Affairs, 1971).
12. See Report of the Inquiry by The Honourable Lord Cameron into the Complaint made by the National Union of Bank Employees on 12th March 1962 to the Committee on Freedom of Association of the International Labour Organisation, Cmnd. 2202, (HMSO, 1963), paras. 312 and 331.
13. R.M. Blackburn, op.cit., (1967), Chapter 3.
14. R.M. Blackburn, op.cit., (1967), pp.20-43 and Chapter 5.
15. R.M. Blackburn, op.cit., (1967), p.83. NUBE affiliated to the TUC in 1940, but was suspended from affiliation in 1971 following its decision to 'register' under the 1971 Industrial Relations Act.
16. R.M. Blackburn, op.cit., (1967), Chapter 3. V.L. Allen and S. Williams, The Growth of Trade Unionism in Banking, The Manchester School, Vol. 28, 1960, pp.299-318. Reprinted in V.L. Allen, The Sociology of Trade Unionism, (Longmans, 1971).
17. R.M. Blackburn, op.cit., (1967), pp.20-43.
18. R.J. Price and G.S. Bain, Union Growth Revisited: 1948-1974 In Perspective, British Journal of Industrial Relations, Vol. 14, 1976, pp.339-355.
19. R. Lumley, White Collar Unionism in Britain, (Methuen, 1973), Appendix 1.
20. Ibid.
21. Ibid.
22. R. Price and G.S. Bain, op.cit., (1976), Table 6.



23. R. Price and G.S. Bain, op.cit., (1976).  
Calculation based on figures given in Table 5.
24. R. Price and G.S. Bain, op.cit., (1976), Table 6.
25. R. Price and G.S. Bain, op.cit., (1976).
26. G.S. Bain and R. Price, Union Growth and Employment Trends in the U.K. 1964-1970, British Journal of Industrial Relations, Vol. 10, (November, 1972), pp.366-381, (p.373-4). Note that the figures Bain and Price go on to cite immediately after the quote breaks off have subsequently been revised downwards in fairly drastic fashion in their 1976 paper.
27. Computations based on R. Price and G.S. Bain, op.cit., (1976), Table 8 (for density of white collar unionism in the United Kingdom as a whole) and Appendices 1, 2 and 3 (for clearing bank densities).
29. Computation based on R. Price and G.S. Bain, op.cit., (1976) Table 5.
30. Computation based on figures cited in Appendix 3.
31. The term 'staff organisation membership' will at all times be utilised to mean the aggregated membership of NUBE and the combined clearing bank staff associations.
32. R. Price and G.S. Bain, op.cit., (1976), Table 6 for the aggregate white collar union density growth. Appendix 1 for NUBE density growth.
33. R. Price and G.S. Bain, op.cit., (1976).
34. G.S. Bain, op.cit., (1967), paras. 154-238.
35. NUBE was not recognised by the Midland Bank and Coutts Bank until 1968.
36. G.S. Bain, op.cit., (1970), Chapter 9.
37. Ibid.
38. G.S. Bain, op.cit., (1970), Chapter 10.
39. G.S. Bain, op.cit., (1970), Chapter 6.
40. W.E. Moore, Notes for a General Theory of Labor Organisation, Industrial and Labor Relations Review, Vol. 12, (April 1960), p.387.
41. D. Lockwood, op.cit., (1958), p.176.

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CHAPTER TWO

THE FACTORS AFFECTING WHITE COLLAR UNIONISATION

2.1 Introduction

There are several types of response which may be made by propertyless workers who wish to use their market power in order to influence the market distribution of resources in their favour. These responses may broadly be divided into those which are individual and those which are collective in character.

As individuals, workers may decide to work longer or harder irrespective of whether they are employees or self-employed professionals. Alternatively, self-employed individuals may unilaterally raise the price of their services whilst employees may seek individual raises in remuneration or seek higher paying jobs either inside or outside the current place of employment or employing organisation. Insofar as they are successful in these activities, such individuals may be said to have exercised a certain degree of market power in the Weberian sense of having realised an objective in the face of opposition from others in the social relationship.

In general however, attenuated individual market power has resulted in the formation of collectivities with the objective of exercising greater influence in the



market. Such collectivities have been formed by employers, self-employed and professional groups as well as by employees. Although the Webbs<sup>(1)</sup> viewed this process as one involving a straightforward substitution of collective for individual bargaining, Flanders<sup>(2)</sup> has argued that it is more accurate to regard a collective agreement as 'regulating' the individual bargain. As Banks comments:

"The individual workman makes his bargain in the context, so to speak, of collective regulations governing the sale and purchase of labour".<sup>(3)</sup>

This formulation is clearly the more appropriate when we consider the combination of employers, professionals or the self-employed in which overt or covert agreements regulate individual bargains.

Although the central objective of collective organisations may reasonably be said to be to increase the market power of their members collectively by comparison with the total market power of the membership as individuals, the pursuit of this objective has had the consequence of socialising market forces through the formation of systems of institutionalised rules regulating jobs. Following Flanders,<sup>(4)</sup> we may distinguish six types of external<sup>(5)</sup> job regulation:

- (1) State regulation by statute or common law.
- (2) Social regulation by custom and convention.
- (3) Unilateral regulation by employers' associations.
- (4) Unilateral regulation by trade unions.
- (5) Collective bargaining or joint regulation in which 'trade unions and employers or their associations act as joint authors of rules made to regulate employment contracts'.<sup>(6)</sup>
- (6) Tripartite regulation involving unions, employers and public representatives.

Whereas certain craft unions in the nineteenth century<sup>(7)</sup> and certain professional organisations today<sup>(8)</sup> have attempted to exert unilateral control over job regulation, the majority of employee collectivities have arisen to combat unilateral job regulation by employers. As Flanders puts it:

"Historically, the leading theme in the evolution of external job regulation has been the social need of employees, especially manual workers, for protection against the devastating and demoralising effects of unregulated labour markets. With the rise of laissez faire capitalism destroying or weakening the statutory or customary defences or trades, and creating new classes of manufacturing operatives with little or no protection at all, new external rules which would qualify the freedom of the employer were required..."<sup>(9)</sup>

These 'new external rules' are broadly of two types. Substantive rules, relating to rates of pay, hours,

conditions of work, fringe benefits and so on, directly regulate jobs. These substantive rules may also regulate the supply of labour by limiting numbers of apprentices, apportioning work between the sexes, imposing closed shops and so on. Secondly, procedural rules regulate the making, interpretation and enforcement of the substantive rules. These procedural rules deal with such matters as

"the methods to be used and the stages to be followed in the settlement of disputes or perhaps the facilities and standing to be accorded to representatives of parties to the agreement".  
(10).

Since unionisation has historically involved the substitution of bilateral job regulation for unilateral job regulation by employers in a majority of cases, and since clerical unionisation is in no way exceptional in this regard, it is not surprising that clerical unionisation has commonly developed in the face of considerable opposition from employers<sup>(11)</sup> and has often required favourable circumstances in order to take root and flourish.

In this chapter, we survey a variety of factors which are commonly believed to be relevant to the development of trade union activity among white collar workers. Each of these factors has undoubtedly played a role in influencing the development of white collar unions although the influence of each factor has varied with circumstances. The factors broadly divide into two groups.



- (1) Sociological 'facilitating' factors which exert broad long term effects on white collar trade union formation and membership by influencing the market power of white collar workers. We include the following factors in this group: control over marketable skills, bureaucratisation, composition of the labour force, employers' attitudes and class consciousness.
- (2) Economic 'triggering' factors such as the level and rate of change of prices, earnings and unemployment.

Before we proceed to a discussion of these factors however, we first need to discuss the concept of 'unionisation'.

## 2.2 The Concept of 'Unionisation'

Unionisation is not an easy concept to define in a sociologically satisfactory manner. Thus, whilst it is possible to speak of a process of unionisation when increased numbers of employees join a collective body which has as a principal object the regulation of relationships between employers and employees, it is unsatisfactory to operationalise the concept by reference to a simple 'head count' from two separate points of view. Specifically, we would feel insecure in describing aggregate membership growth as 'unionisation' where

- (1) Union membership was not growing as rapidly as the field of potential membership, or
- (2) The growth of the union membership was associated with the weakening or abrogation of normal union ideology, activities or functions.

In practice, it has proved relatively simple to cope with the first problem and it has become standard in this connection to discuss unionisation in terms of density,<sup>(12)</sup> where union density is expressed by the formula:

$$\frac{\text{Actual Union Membership}}{\text{Potential Union Membership}} \times 100.$$

Using this concept of density is valuable in two major respects. Firstly, it permits comparisons of unionisation across industries which may differ widely in both numbers of union members and numbers of potential unionists. Secondly, although the absolute size of a union may give some indication of its power, density is a more reliable indicator of union power as it relates to the industrial relations field in which the union operates. In sum, density gives a measure of the strength and support of trade unions operating in diverse occupations and industries.

Our second problem, the problem of what a union does, is much more difficult to resolve. We would certainly not feel secure in suggesting that the character of a collective organisation is irrelevant to the question of whether its members are 'unionised'. If, for example, large numbers of employees transfer from a collective organisation whose constitution contains no provision for strike action to one whose constitution does contain



such a provision, common sense demands that we speak of this group as exhibiting an increased measure of 'unionisation'. Or again, if a collective organisation deletes a highly restrictive strike clause from its constitution and substitutes a less restrictive clause, are we not to say that 'unionisation' has been increased?

Addressing this type of problem,<sup>(13)</sup> Blackburn was led to formulate a second dimension of 'unionisation' which he termed union character. Blackburn defined union character in terms of seven items of 'unionateness':

"...the unionateness of an organisation is measured by the extent to which the following characteristics apply:

- (1) It regards collective bargaining and the protection of the interests of members, as employees, as its main function, rather than, say, professional activities or welfare schemes.
- (2) It is independent of employers for purposes of negotiation.
- (3) It is prepared to be militant, using all forms of industrial action which may be effective.
- (4) It declares itself to be a trade union.
- (5) It is registered as a trade union.
- (6) It is affiliated to the Trade Union Congress.
- (7) It is affiliated to the Labour Party".<sup>(14)</sup>

Certain difficulties arise in the use of these items as a measure of unionateness. Most of these difficulties arise from the diversity of origins from which trade unions have developed and the heterogeneity of social, economic and political contexts in which they operate. Thus, in the



case of craft unions which originated as an attempt at unilateral job regulation, Blackburn's emphasis on collective bargaining as a criterion of unionateness would seem to be anomalous in the face of the observation that

"if anything, unilateral regulation could be taken to be more unionate than collective bargaining". (15)

Again, as Bain et al., have pointed out, less than 50 per cent of the unions affiliated to the Trade Union Congress in 1970 had the word 'union' in their title and the presence of this word by no means singled out the most 'unionate' unions. (16) Moreover registration as a trade union may be informed by a diversity of political and economic motives and similarly affiliation to the TUC or Labour Party may be less a measure of unionateness than of calculation by union organisers in response to specific socio-economic conditions. (17) In sum, not one of Blackburn's criteria relates to unionateness in a wholly unambiguous way and, with respect to the first three criteria in particular, it may prove difficult to establish in any clear-cut way what conformity to the criteria would consist in, given the variety of contexts in which 'militancy', 'independence' and so on may be assessed.

The criteria of unionateness devised by Blackburn have their origins in systematic sociological attempts to distinguish white collar trade unions from professional associations (in particular qualifying and occupational associations (18)) on the one hand, and to identify points

of difference between white collar trade unions and their blue collar counterparts on the other.<sup>(19)</sup> Given this point of reference, it is not surprising that Blackburn's criteria are particularly useful for treating those historically 'respectable' white collar occupations in which there has been competition for membership between more unionate trade unions on the one hand and less unionate internal staff associations on the other. Within such occupations, Blackburn's items of unionateness have proved to be subjectively salient issues for white collar workers edging their way towards union membership. Significantly, as Blackburn himself has documented, each one of his seven items has been the object of debate, controversy and ideological competition between NUBE and its rivals in the banking industry.

Thus, although Blackburn's criteria may require important modifications for inter-occupational, inter-industry and international comparative purposes, they remain extremely useful as they stand for comparative purposes in contexts in which several organisations are competing for membership within white collar occupations or industries, in which the vagaries of context are to a large extent neutralised. They remain outstandingly useful in the field of banking where they have proved to be a focus for rivalry and competition. Hence, we shall define the notion of union character in terms of Blackburn's items of unionateness and we shall define 'unionisation' within the context of the banking industry to consist of the following:



- (1) Increases in the membership of the more unionate organisation, where the less unionate organisations either (a) lose membership or (b) retain constant membership.
- (2) Increases in the membership of the less unionate organisation, where the more unionate organisation has not lost membership.
- (3) Increases in the unionateness of all or some of the organisations in the field.

We now turn to address the various factors cited earlier as having an impact on white collar unionism.

### 2.3 Factors Affecting the Market Power of Clerical Workers

We have already distinguished between those factors defined as sociological 'facilitating' factors and economic factors. We can now clarify this distinction by noting that these sociological factors have a long-term impact upon the market power exercised by white collar workers both as individuals and as collectivities. Whilst it is always difficult to generalise, we may reasonably claim that where the effect of the operation of these factors is such as to weaken the market power of white collar workers as individuals, this effect will tend to stimulate unionisation and, in general, the collective power of groups of white collar workers. Where the factors combine to increase the market power of individuals, they may weaken the market power of the collectivity by influencing the individual power holder away from collectivity membership or towards less unionate collectivities. The relationships between the factors to be outlined on the one hand, and individual



and collective market power on the other are complex and in certain respects paradoxical. There are, therefore, no straightforward or uncomplicated relationships between the factors affecting individual market power on the one hand and unionisation on the other.

#### 2.4 Control Over Marketable Skills

The ownership of a specific type of knowledge or skill may, as Wright Mills has pointed out, form the 'capital' of the propertyless worker. However, in industrial capitalistic societies the ownership of skills is not hedged about with the same legal safeguards as is the ownership of economic capital and, in this context, combination aimed at collective job regulation has proved a frequent substitute for legal protection.

Groups both of white collar and blue collar workers have formed combinations with the aim of preventing the 'dilution' of their skills or the expansion of the numbers of the owners of such skills. Thus, as Turner<sup>(20)</sup> and Clegg et al.<sup>(21)</sup> have shown, the early craft unions sought unilateral control over particular trades in order to regulate prices and entry to them. In the United States, as Ulman has pointed out, the craft union

"sought to reserve to its members the exclusive right to perform all jobs which knowledge of their craft enabled them to perform . . . . . Less frequently, it sought actively to enlarge this sphere of opportunity by holding down the number of qualified craftsmen through restrictive apprenticeship regulations". (22)

Similarly, both in Britain and in the United States, associations of holders of professional skills have sought, with considerable success, to exert collective controls over entry to their occupations and over the prices of their services. (23)

The formation of trade unions by white collar workers has also constituted a response to incursions by employers upon their skill-based market powers. Thus DATA (then the Association of Engineering and Shipbuilding Draughtsmen AESD) was formed in 1913 as a response to a combination of employers in Clydeside which restricted competition for draughtsmen's skills and their inter-job mobility. As Roberts et al. comment:

"Mobility was an increasing characteristic of the ambitious draughtsman; blocked mobility served to bring home his position in the labour market."  
(24)

Similarly the A.Sc.W. and ASSET were formed during the tight labour market conditions of World War I in order to exploit the special skills of their memberships and emulate the successes of the manual unions during this period. (25)

In these cases of both white collar and manual workers, however, the formation of combinations centred on specific, identifiable skills which were passed on through apprenticeship to a trade or were established by formal qualification. The skills of the clerical worker, by contrast, were both too general and too specific to provide a straightforward focus for unionisation, consisting of (1) the once-scarce skills of literacy, and (2) specialised task-related knowledge about the business of the employer.

With respect to the skill of literacy, it is possible to suggest that prior to the 1870 Education Act individual clerical workers enjoyed considerable individual market power simply through their ownership of literacy. Insofar as literacy was a scarce resource however, it could form the basis of individual market power only until approximately 1890 when a growing number of school-educated and hence suitably qualified persons reached the job market. At this point, the formation of clerical unions to defend living standards might be expected. Literacy however is very far from being a 'trade' or a skill specific to a particular industry or occupation. As such, literacy is not a skill around which a particular occupational culture can form and attempts at employee job regulation can coalesce. As a generalised and diffused skill, literacy was a poor basis for the formation of 'craft' unionism or protective associations.



Thus the clerical 'craft',<sup>(26)</sup> unions which were formed in the 1890's were, with the exception of the CAWU, formed on an occupational basis. The local government officers began to organise in 1905, the parent body of the CSCA was formed in 1900 and the CAWU was formed in 1892.

Given the broad truth of the above assertions however, there is reason to suppose that the decline of literacy as a scarce resource began rather earlier than 1870. The expansion of education began considerably before this date and, as early as 1848, John Stuart Mill remarked that:

"Until lately, all employment which required even the humble education of reading and writing could be recruited only from a select class, the majority having no opportunity of acquiring these attainments. All such employments accordingly were immensely overpaid, as measured by the ordinary remuneration of labour. Since reading and writing have been brought within the reach of the multitude, the monopoly price of the lower grade of educated employments has greatly fallen, the competition for them having increased to an almost incredible degree".<sup>(27)</sup>

If Mill's assessment is correct, the 1870 Education Act merely accentuated a process which was already well under way and which was, in addition, exacerbated by the increasing proportion of female clerical labour and the importation of Scots and German clerical workers during the 1870's.<sup>(28)</sup>

The decreasing scarcity of clerical literacy skills undoubtedly weakened the individual market power of the clerk and stimulated the development of 'defensive' craft-style unionism. As we have seen, this unionism was centred on the occupation rather than the skill because the skill itself was too diffuse to form the basis of a craft culture. In many cases however, the formation of an occupation based union continued to be inhibited by the specialised character of acquired skills gained within employment itself. Office work was indeed highly specialised during the latter part of the nineteenth century<sup>(29)</sup> and the blend of skills acquired by the office worker tended to be tailored to the business activities of his employer and were difficult to transfer into other employment contexts. This lack of standardisation of clerical skills made it virtually impossible for clerical workers to achieve lateral mobility and, in its turn, this rigidity led clerical workers to focus their hopes for economic advancement on their immediate employer. In this context, unionisation was profoundly inhibited and conditions were favourable to the maintenance of 'unitary' loyalty to the employer. In sum, the specificity of clerical skills inhibited any display of hostility to employers and equally made union activity, which is necessarily geared to general rather than specific and localised objectives, extremely difficult to organise in an effective way. As Lockwood has argued:



"The dependence of the clerk on a particular employer, and the difficulty of mobility between firms once a mature age had been reached, were, in theory at least, counterbalanced by the opportunities for advancement through staying with one firm and gradually 'making oneself indispensable'. It is thus possible to see that the particularism of the relationship between clerk and employer, the possibility of rising from one position to another and the largely individual and informal training within the counting house, served to strengthen ties between individual clerks and individual employers and thereby weaken the common interests that existed among clerks as a body. Perhaps the most important factor is that such personal and particular relationships produced a bewildering lack of uniformity in clerical salaries, for not only did every establishment have its own scale, but practically every clerk his own price". (30)

In sum, during the latter part of the nineteenth century the market power of individual clerks was eroded by the general rise in literacy whilst, at the same time, the development of clerical unionism was impeded in many cases by the continually specific character of acquired clerical skills and the particularistic office relationships which accompanied this specificity. The white collar unions which were formed earliest were, by and large, either 'craft-based' (e.g. DATA and A.Sc.W.) or based in increasingly concentrated and bureaucratised industries (e.g. national and local government). Ultimately the unionisation of the commercial clerk depended upon the concentration of employing organisations in the financial industries and the bureaucratisation both of his skills and of office relationships.



## 2.5 Bureaucratisation.

The expansion of the white collar labour force has been one of the outstanding features of the development of Western economies during the past half century. In Britain the number of white collar workers increased by 203 per cent between 1911 and 1971 and whereas white collar workers formed 18.7 per cent of the occupied population in 1911, by 1971 they formed 42.7 per cent of the total work force. During the same period the manual share of the occupied population fell from 74.6 per cent to 54.7 per cent.<sup>(31)</sup> This trend is by no means peculiar to Britain. A recent estimate for the United States by Mackenzie<sup>(32)</sup> put manual and white collar workers on an equal numerical footing at 48 per cent of the labour force each, whilst a figure of 27 per cent white collar workers (out of the non-farm labour force) was estimated for Japan in 1963<sup>(33)</sup> and a figure of 23.1 per cent was estimated for France in 1960.<sup>(34)</sup> In Britain the pattern of growth has been led by the clerks who have almost tripled as a percentage of the labour force between 1911 and 1971 and have quadrupled (from 832,000 in 1911 to 3,412,000 in 1971) in absolute numbers.

Table 2.1 (35)

Clerks as a Proportion of the British Labour Force

<u>Year</u>	<u>Proportion of Clerks (per cent)</u>
1851	0.8
1911	4.5
1951	10.4
1971	14.0

---

This kind of increase testifies to the increasing complexity of administrative functions in the British economy and is itself responsive, as Wright Mills has pointed out, to the rise of big business and big government.

"In moving from smaller to larger and more elaborate units of economic activity, increased proportions of employees are drawn into co-ordinating and managing. Managerial and professional employees and office workers of varied sorts - floorwalkers, foremen, office managers - are needed; people to whom subordinates report, and who in turn report to superiors, are links in chains of power and obedience, co-ordinating and supervising other occupational experiences, functions and skills." (36).

This growth of big business and big government creates considerable potential for white collar unionisation in several ways:

- (1) By concentrating administrative control over large numbers of white collar workers in less and less hands.
- (2) By increasing the employment concentration of white collar workers in larger places of work.
- (3) By establishing formalised and standardised procedures for dealing with work contingencies, and
- (4) By developing specialised clerical functions.

The concentration of control over large numbers of clerical workers in less and less hands has two major effects. It eliminates the particularisms and specificities in clerical employment which derive from a multitude of employers each having their own idiosyncratic employment practices. Thus business concentration will tend automatically to reduce the 'bewildering lack of uniformity in clerical salaries and conditions of work' which Lockwood cites as inhibiting the growth of clerical unionism. Moreover, a single large employer forms a unified focus for collective hostilities and resentments. Thus the formation of the BOG was preceded by an extensive process of concentration in banking when, as Allen and Williams point out:

"Between 1891 and 1918 the number of private banks decreased from thirty seven to six. The number of joint stock banks in England and Wales fell from forty three in 1913 to twenty six in 1918 while the total number of branches increased". (37)



Similarly Lockwood argues with respect to the unionisation of local government employees that where Whitleyism prevailed and some kind of uniformity in salaries and conditions of employment was present, NALGO membership was high. More generally he states that

"The growth of NALGO .. has gone hand in hand with the subordination of local particularism in working conditions to a set of national standards common to the service".  
(38)

More recently, Clive Jenkins' so-called 'combines policy' recognises that, given 'the movements in industry towards monopoly, oligopoly, takeover and rationalisation... it would only be possible to build up union financial strength rapidly and efficiently by organising the big employers', (39) Here then we have a virtuous circle for union growth. Concentration within industry creates favourable conditions for white collar unionisation, whilst recognition of these conditions by union organisers ensures that these conditions will be capitalised upon.

The concentration of white collar industries may also stimulate unionisation by concentrating white collar workers in larger workplace units. In a study of white collar unionisation in manufacturing industry, Bain found that employment concentration was a significant factor influencing union densities. As he put it:

"... some but not all of the variation in the pattern of white collar unionism in Britain can be accounted for by variations in the degree of employment concentration". (40)

Clearly, larger groups of white collar workers will work in more impersonal surroundings and may be led to realise common interests more rapidly than in smaller groups. Additionally, unions may find it more advantageous to recruit among large groups of employees both because recruiters can recruit more rapidly and cheaply and because large groups of employees can be represented more cheaply than small groups. In short:

"employees are more likely to realise the need for trade unionism and trade unions are more likely to be interested in recruiting them, the more concentrated their employment". (41)

Behind the realisation of common interests by clerical employees lie the processes of bureaucratisation which develop rapidly in the large company. The process of managing and deploying large numbers of administrative workers itself poses problems which are broadly handled by bureaucratising the organisation. As Ingham has suggested:

"Large organisations . . . . favour the use of bureaucratic rules in the problem of the administration of the labour force and its work. Such rules are, in this case, important in the 'remote control' of the organisation which, by virtue of its size, is difficult to deal with in any other way". (42)

The bureaucratisation of clerical work involves the last two processes cited above: (3) the establishment of formalised and standardised procedures for dealing with as many of the contingencies arising in the context of work as possible, and (4) the specialisation of clerical functions within the organisation.

The trend towards the standardisation of procedures militates against all forms of individual market power by weakening the significance of personal and particularistic modes of negotiation over salaries and conditions of work. In this sense, the bureaucratic rationalisation of clerical tasks itself represents a unilateral process of job regulation against which the individual is powerless. The very introduction and operation of bureaucratic practices within white collar organisations serves to weaken the sense of individual efficacy and control over life chances within the work organisation and to accentuate the significance of collective attempts to exercise control over the organisation of work. As Dubin points out, the development of bureaucratisation means that the worker:



"... becomes aware of his personal inability to make an individual 'deal' for himself outside the company rules and procedures, except under the circumstances of a 'lucky break'. He tends also to view himself as part of a group of similarly situated fellow-employees who are defined by the rules as being like each other. In addition, uniform rule making and administration of the rules make unionism easier, and, in a sense, inevitable. It should be reasonably clear that collective bargaining is joint rule-making. It is no great step to joint determination by union and management of rules governing employment from the determination of them by management alone. Both proceed from the same assumption that generally applicable rules are necessary to govern the relations between men in the plant. Once the worker accepts the need for general rules covering his own conduct, he is equally likely to consider the possibility of modifying existing ones in his favour rather than seek their total abolishment". (43)

Whilst consideration of the history of the struggle of white collar unions for recognition from employers may counsel a certain degree of caution in accepting Dubin's comment that it is 'no great step' from unilateral to joint job regulation, the central point is perfectly acceptable. The bureaucratisation of clerical occupations will ultimately create an acceptance of collective means to market power precisely because bureaucratisation severely erodes individual market power. In particular, it structures the parameters of clerical employment for even the most individually energetic of employees and, at

minimum, encourages the co-existence of both individualistic and collectivistic approaches to the exercise of market power.

The impact of the final aspect of bureaucratisation, specialisation of function, is rather more ambiguous. Whereas in manual work, specialisation of function has led to the increasing homogenisation of work-tasks and, to a considerable extent of the labour force, the character of clerical work has not lent itself so easily to this tendency. Opinion is thus divided on the nature and significance of the specialisation of clerical functions. Thus a number of writers such as Mills,<sup>(44)</sup> Hoos<sup>(45)</sup> and, more recently, Braverman<sup>(46)</sup> have argued that clerical work is undergoing increased specialisation and mechanisation which will culminate in the total homogenisation of clerical tasks via increasing sub-division, computerisation and the development of assembly-line techniques (including work measurement) in the organisation of clerical work tasks until clerks are simply reduced to the role of machine operators and machine minders. Underlying this writing is an image of the clerical work environment as an office-factory in which the physical layout of the office and impersonal and standardised social relationships result in social isolation and alienation for the individual worker and in a profound de-identification with management. Hoos, for example, argues that in



such a context, the trade union is the sole avenue of social identification for atomised office workers who labour in a physical environment characterised by isolation and self-estrangement, and Braverman argues that clerical work has become extensively de-skilled in ways which parallel the de-skillisation of craft work.

Against these views must be set the arguments of those who argue that the specialisation of function which is entailed in larger administrative units has resulted less in the 'office-factory' than in the distribution of office workers, to quote Lockwood,

"... in small working groups where they are in personal and co-operative contact with management." (47)

This arrangement preserves many of the particularisms of the 'counting house' alongside the bureaucratic structure of the modern large-scale commercial organisation. Similarly, other studies of automation in the office have not confirmed Hoos' somewhat apocalyptic views. Mumford and Banks, (48) for example, note that whilst work was generally found to be 'less interesting' as a result of automation in bank branches, it had not taken on the character of assembly line work. Similarly Shepard's comparative study of man-machine relationships (49) found no significant differences in the degree of 'alienation' experienced by office workers who worked with machines as opposed to those who did not. In this context, it is



worth recalling that very many clerical tasks have had a high 'detail' component prior to mechanisation, and that mechanisation may ease the burden of these detail tasks rather than accentuate it. It is perhaps therefore over-romantic to claim that automation has brought about a de-skillisation of clerical work.

The bureaucratisation of clerical employment then probably has its most profound effects through the standardisation of the parameters of clerical employment rather than through the standardisation of clerical work per se. This standardising effect is most apparent with respect to the character of promotion opportunities. A crucial feature of bureaucratisation is that it erodes personal and particularistic bases of promotion and salary advancement. Since personal promotion constitutes a central means by which an employee may exercise individual market power, the bureaucratisation of control over promotion opportunities and a decline in the availability of these opportunities will stimulate the switch to collective means of maintaining market power in order to promote economic advancement. The role of personal and particularistic employee-employer relationships in determining promotion reaches its nadir when collectivities demand joint regulation of bureaucratised promotion schemes in the interest of collective strength. Thus W.W. Daniel writes of petrochemical workers that

"... they opposed the principle of promotion on the basis of 'merit' (or rather the idea that management should be allowed to select men for promotion on its definition of merit) and they supported the principle of promotion on the basis on seniority with certain built-in safeguards such as union/management agreement that the man was up to the job. They eschewed the opportunity of personal advancement that promotion on merit might give them because they perceived that ultimately their own betterment was linked more to collective advancement than to individual advancement, and that if they permitted promotion on a managerial definition of merit this would reduce their collective strength and their basis for collective advancement ... Thus their perception of conflicts of interest, and their awareness that ultimately their own advancement was linked inextricably to that of the groups of which they were members, led them to forego opportunities for personal gratification in the interests of collective strength". (50)

Few white collar workers have adopted an approach to promotion which is as collective as this, but nonetheless almost all writers on white collar unionism have stressed the inverse relationship between promotion opportunities (individual market power) on the one hand and unionisation (collective market power) on the other. Thus Mills argues that

"Not job dissatisfaction in general, but a specific kind of job dissatisfaction - the feeling that as an individual he cannot get ahead in his work - is the job factor that predisposes the white collar employee to go pro-union. This opinion is more important in the conscious



psychology of white collar unionism than the good or bad will of the company, the degree of job routinisation etcetera. There is a close association between the feeling that one cannot get ahead, regardless of the reason, and a pro-union attitude". (51)

Similarly, Lockwood argues that

"In varying degrees, therefore, bureaucratisation is conducive to the blockage of clerical promotion and to the isolation of a separate clerical class. Thus defined, bureaucratisation represents a set of conditions extremely favourable to the growth of collective action among clerical workers". (52)

By the same token, Sykes<sup>(53)</sup> study of the attitudes of manual and clerical workers concluded that two internally consistent sets of attitudes held by the two groups were directly related to promotion opportunities. The tendency for clerical workers to value promotion was directly related to favourable attitudes to night school attendance and a dislike of management training schemes and to a preference for individual bargaining processes as opposed to collective ones. A rapid process of unionisation among the clerical workers during the course of Sykes' study attested to the inverse relationship between promotion opportunities (which had been frustrated by the introduction of a new management training scheme) and unionisation.



Again, Roberts et al's<sup>(54)</sup> study of technicians demonstrated that frustration centering on lack of promotion opportunities, together with poor differentials in comparison with manual workers, was a major factor in stimulating unionisation.

Lockwood has similarly pointed out that the formation of the CSCA was closely tied to the

"... post-1918 reform of the civil service, one of the outstanding features of which was the creation of a homogeneous and isolated class of clerical workers, distinct in status, rewards and opportunity from the higher officials". (55)

The character of the civil service after this reform, he argues, constituted

"... a close approximation to the pure bureaucratic model of administration. A clear-cut classification of functions, qualifications, remuneration and criteria of advancement permitted a high degree of standardisation of conditions throughout government departments. In particular, the resulting isolation of a clerical class, common to the service and made up of individuals whose chances of promotion were relatively small, provided the basis of the Civil Service Clerical Association, which assimilated into itself the hitherto splintered clerical associations". (56)

Allen and Williams describe a similar phenomenon in banking. Banking conditions before World War I, they argue, encouraged a belief in economic individualism because all promotions and salary increases depended upon personal recommendation by branch managers. By the end of the war however,

"The banks had become much more impersonal places in which to work. The determination of such matters as promotion policy and salary scales had moved into the hands of people with whom the ordinary clerk had no contact and on whom, in any case, he could make no impression with his individual demands." (57)

A large amount of evidence, therefore, points to the loss of individual market power - in the form of personalised negotiations over salaries and particularistic advancement opportunities in a relatively 'open' promotion setting - as a central factor in the growth of collective means to market power in the form of unionisation.

These observations should be treated with a certain amount of caution for, as Lockwood has pointed out,

"... blocked mobility in itself would appear to be an insufficient cause of unionisation; the individuals whose chances of promotion are curtailed must, in addition, be aware of their common identity as an occupational group, and this awareness is first and foremost a product of standard working conditions".  
(58)

Bureaucratisation then plays a double role in the white collar unionisation process. The bureaucratisation and blockage of white collar promotion opportunities creates a conscious need for an alternative source of market power. However an alternative collective source of market power will only develop where common occupational identification is possible. In the case of 'craft' unionism, this common identification is already present in the shared experiences of the 'craft culture'. In the case of clerical occupations the bureaucratisation of the work situation culminating in the standardisation of office conditions under large scale common employers is necessary to promote a sufficient degree of occupational identification.

As many of the studies cited above have indicated however, the process of bureaucratisation is by no means complete in clerical occupations. Where bureaucratisation of the work situation is relatively advanced, but bureaucratisation of employment has resulted only in a standardisation of the parameters of promotion opportunity rather than an actual blockage of those opportunities altogether, it is likely that trade unions will be formed which have relatively high densities but low levels of unionateness (see section 2.8 below).



## 2.6 Composition of the Labour Force

In 1971 approximately 8.75 million British women went out to work.<sup>(59)</sup> They constituted 36.0 per cent of the labour force.<sup>(60)</sup> By contrast, in 1911 women made up only 29.6 per cent of the labour force and only 5.5 million women were gainfully employed. The growth of female employment has been most spectacular in the area of white collar work. In 1911 women made up 29.8 per cent of a white collar labour force of 3.4 million. By 1971 women constituted no less than 46.2 per cent of a white collar labour force of 10.4 million.<sup>(61)</sup> In the last sixty years therefore, approximately three million extra women have been absorbed into the white collar sector during a period in which women have formed a slightly declining proportion of a broadly static manual labour force.

As might be expected, the growth of female employment has been most spectacular in the high growth areas of white collar employment - the clerical and sales sectors. Whereas in 1911 female clerks constituted 21.4 per cent of a total of 832,000 clerks, by 1971 women made up 71.9 per cent of 3.4 million clerical workers. Similarly women made up 35.2 per cent of the 989,000 strong British sales force of 1911, whilst by 1971 they constituted 59.4 per cent of a salesforce of nearly 1.4 million.<sup>(62)</sup> In other areas women have marked time in proportional terms

and thus expanded numerically with the general expansion of the area (e.g. the category of 'managers and administrators'), or they have declined as a proportion of an occupational category but remained constant numerically due to the general expansion of the category as a whole (e.g. the category of 'lower professionals and technicians'). Thus if the growth in the white collar labour force is the most significant change in our occupational structure during this century, the growth of female employment within this sector is undoubtedly a highly significant development within the context of that change. Sturmfthal<sup>(63)</sup> writes of this change in the sex ratio of white collar workers as 'conspicuous'.

A number of factors would appear to indicate that women might be more difficult to unionise than men. Firstly, female participation in paid employment has a marked tendency to be discontinuous or even episodic. Thus whilst as many as 75.4 per cent of single women between the ages of 15 and 34 were gainfully employed in Britain in 1965,<sup>(64)</sup> some 83 per cent of them will marry,<sup>(65)</sup> and the majority of them will cease work in order to raise a family. Female employment, in the early years at least, is thus an essentially short-run affair which often involves residence with parents, dependent domiciliary status and a low level of financial responsibilities with earnings tending to become significant as 'pin money'. In short, work is rarely a 'central life interest' for young female employees.<sup>(66)</sup> Thus Myrdal and Klein comment that



"... most shorthand typists, shop assistants and women employed in jobs of a similar routine nature, with little prospect of advancement, long to escape into a world in which they will have neither a boss nor a fixed time table. Though the change may in effect be the substitution of one routine for another, it replaces one which is imposed from outside - either by the impersonal workings of the machinery or by the will of a superior - with another that the woman can to some extent manipulate herself and which therefore gives her the feeling of freedom". (67)

Similarly Mumford and Banks argue that

"Women - or rather girls, for the great majority are under twenty five - will, at present accept routine jobs that are unlikely to lead anywhere. For most of them matrimony is their chief objective or interest and work is regarded as temporary and incidental, rather than central in their lives. Because of this they are willing to put up with tasks that seem intrinsically dull and for the same reason they are not unduly anxious about promotion". (68)

And again,

"... the fact that women do not show much job satisfaction does not necessarily mean that they are dissatisfied with the total work situation, and we have already commented that many found pleasant social relationships the most attractive aspect of work. Young women in dull, routine jobs with few prospects of promotion are not, and cannot be expected to be, highly job-orientated. Their important goals lie outside the work situation and work is treated as a means for earning a living and securing a pleasant social situation". (69)



Whilst this kind of 'traditional' outlook has undergone a certain degree of erosion amongst the more professional female white collar workers,<sup>(70)</sup> it remains highly significant in the consideration of female clerical employment.

Recently there has been an increasing trend towards the resumption of employment after basic family commitments (and in particular, child bearing) have been completed. This has generated a bimodal distribution of female employment with a steep decline in the numbers of women employed between the ages of 20 and 34.<sup>(71)</sup> Thus a growing proportion of working women are married: the proportion of married women workers has risen from 13.6 per cent in 1911 to 38 per cent in 1951, and 57 per cent in 1966. Similarly whereas only 9.6 per cent of married women went out to work in 1911, 38 per cent did so in 1966.<sup>(72)</sup> However, here again, to the extent that a wife's earnings are conceptualised as secondary and supplementary to the masculine wage packet, it seems likely that there will again be a lack of long term commitment to work either as a central life interest or as an instrumental source of income. Under these circumstances, women may seek satisfactions from jobs which relate less to pay and security and more to such characteristics as hours, conditions of work or a 'good

social atmosphere'. As Mumford and Banks point out in the last cited passage, female office workers often find social relationships the most positive and rewarding aspect of their employment and similar conclusions may be inferred for women in manual jobs. A recent study by Beynon and Blackburn<sup>(73)</sup> of manual workers in light industry revealed that the female workers rated such aspects of their employment as promotion opportunities and the character of their local union branch as the least important features of their jobs, whereas hours, conditions of work and 'good workmates' (together with the more traditional categories of 'pay' and 'security') were regarded as the most important aspects of the job. Beynon and Blackburn summarise their results with respect to their female sample by remarking that

"... it seems that although the friendly atmosphere at Gourmets was highly valued, it was not regarded as an essential part of the job. The importance of hours to those with home responsibilities shows up not only in the priorities of the part-time women but also in a tendency among the full time women for those mentioning hours to be the married women, particularly those with children. The lower importance attached to security by the women, especially the part-time workers, reflects the fact that a women in our society is rarely the main breadwinner for a family. The married women were probably more concerned about their husbands' security, and the single women were likely to become married". (74)

If women, especially the young and unmarried, have a low commitment to work, it is unlikely that they will attach a great deal of significance to union activities per se

and particularly when the benefits of union membership are perceived as medium- or long-term in character. This generalisation probably holds a fortiori in those cases where a union is either not recognised or is insufficiently institutionalised. Moreover unions may fail to cater to the needs of working women in any systematic or organised way. Studies of white collar unions demonstrate that men take up a disproportionate number of roles in union structures,<sup>(75)</sup> and under these circumstances women may come, as Beynon and Blackburn indicate, to regard trade unions as aspects of a 'hostile control system'.<sup>(76)</sup>

These then are the kind of arguments devised to account for the consistently lower levels of unionisation among women in both manual and white collar employment as compared with their male counterparts as set out in Table 2.2.



Table 2.2<sup>(77)</sup>

Unionisation by Sex and by Major Occupational Group in the United Kingdom, 1948-1974.

		<u>Union Density (%)</u>				<u>Increase</u>	
		1948	1964	1970	1974	1948/74	1970/4
White Collar	Males	33.8	33.4	40.0	44.5	+10.7	+4.5
	Females	25.4	24.9	30.7	32.6	+7.2	+1.9
Manual	Males	59.5	60.0	63.3	64.7	+5.2	+1.4
	Females	26.0	32.6	35.2	42.1	+16.1	+6.9
Total	Males	52.9	51.4	55.0	56.9	+4.0	+1.9
	Females	25.7	28.6	32.7	36.7	+11.0	+4.0

As Table 2.2 demonstrates, there is a large and continuing gap between the densities of male and female unionisation in both the manual and white collar fields. In the white collar field, this gap has widened during the post-war period.

Notwithstanding the evidence summarised in Table 2.2 and despite the intuitive appeal of many of the above arguments, there is little general agreement that women as a group are resistant to unionisation. Lockwood, for example, argues that

"A high proportion of women in a clerical occupation is not universally associated with a low degree of unionisation, nor does unionisation necessarily proceed farthest where women are in a minority. Indeed if a generalisation is to be made, it is that the proportion of women in clerical unions is usually roughly equal to their representation in the field of employment which the unions seek to organise. Differences in the degree of unionisation are therefore to be attributed to something other than differences in the sex ratio of the group". (78)

Certainly a glance at Table 2.3 should be sufficient to forestall any rapid or oversimplified conclusions on this topic.

Table 2.3 (79)

Number of Men and Women in Trade Unions and their Percentage of All Employees in Predominantly Non-manual Industries, U.K. 1962.

	Men		Women		Total	
	No. (,000)	%	No.	%	No.	%
Distributive Trades	234	16	171	11	405	13
Insurance, Banking and Finance	136	40	60	22	196	32
Educational Services	190	58	227	32	417	40
Other Professional and Scientific Services	109	25	141	18	250	20
Cinemas, Theatres, Sport, Radio, Betting	72	55	23	20	95	38
National Govt. Service	254	66	134	73	388	68
Local Govt. Service	350	57	227	(100)	577	70
	1,345	36	983	25	2,328	31

Although Table 2.3 indicates that, overall, women are less unionised in white collar occupations than their male counterparts, it also indicates that this trend is not uniform throughout all white collar occupations. In national and local government - areas where men are highly unionised - the female workforce is more highly organised than their male counterparts. It was in the light of these kinds of contrasts that Lockwood reported that

"... the factor of sex is of relatively small importance among the conditions affecting unionisation. In other words, the differences between different types of clerical employment are much more significant than differences in their sex composition". (80)

Similarly Bain, whilst reinforcing the differential unionisation thesis and additionally noting (contra Lockwood) a correlation between low density of unionisation and a high proportion of female workers in manufacturing industry, goes on to suggest that this correlation is spurious. Women, Bain argues, tend to work in smaller establishments than men and their low degree of unionisation can therefore be attributed to the more powerful factor of employment concentration. Bain concludes that

"In short, the proportion of women has not been in itself a significant determinant of the pattern of manual or white collar unionism in Britain". (81)

Bain's conclusion precisely echoes that of the TUC who note that



"Where men are well organised in a particular plant, generally women are too. The fact that the proportion of women in employment who belong to trade unions is only about half that of men is mainly to be accounted for by differences in their industrial and occupational distribution". (82)

There is thus a powerful arsenal of arguments and authorities ranged against those with the temerity to assert that women are more difficult to unionise than men.

Despite the confident tone of the various statements quoted above, there remain a number of unresolved questions. Table 2.3 clearly does not support Lockwood's assertion that men and women are normally unionised in similar proportions in specific industries or unions. What differences in industrial and occupational distribution between men and women account for the variation in the degree of male and female unionisation in banking and finance, or education, or indeed national and local government? Why are women in local government more unionised than women in banking and so on.

One central factor which may help to disentangle the complex and contradictory evidence before us may be the degree of recognition and institutionalisation accorded to trade unions in different industries and occupations. It is noticeable, for example, that in national and local government, where union recognition is total and levels of male density are high, female density is very high.

On the other hand, in insurance, banking and finance where union recognition is patchy and male density is lower, women show lower density levels than their male counterparts.

These observations are consistent with our earlier comments about the generally lower level of commitment to work and, by extension, to trade unions on the part of female workers. A recent study of membership participation in NUBE by Brown<sup>(83)</sup> found that women had a pronounced tendency to give no substantive reasons for joining the union and could give little indication of the advantages and disadvantages that membership conferred. Perhaps the most plausible interpretation of this finding is simply that the level of female commitment to work is such that trade unions are issues of such low salience that women are rarely interested in expressing any real commitment to them.

There is thus some reason to suppose that women, lacking powerful reasons to join trade unions, tend to make their decision to join on the basis of the 'climate of opinion' that may exist in a given organisation or workplace. In this connection, Blackburn<sup>(84)</sup> has noted the role of 'office norms' in facilitating or inhibiting union attachments in banking and Brown<sup>(85)</sup> has similarly commented upon the high proportion of her sample of female NUBE members

who cited themselves as having been 'persuaded' to join the union whilst giving no other basis for joining.

Extrapolating from these observations, we can suggest that where white collar unions are thoroughly institutionalised and joining a union is seen as a normal activity, women - lacking any particular motive to take up or to refuse union membership - may be particularly inclined to join the relevant or favoured organisation. This tendency may well be accentuated by the short-run involvement of women in the world of work which virtually ensures that the 'separate clerical class' spoken of by Lockwood will be overwhelmingly female. Under these conditions, female unionisation may be accentuated in both density and unionsateness. Conversely however, women workers may frequently lack the impetus to join unrecognised and non-institutionalised unions where the benefit of membership may depend upon the recognition of the union during some future period when the current female employees are likely to have left the organisation concerned.

These considerations are strengthened by a consideration of the high rate of turnover among female clerical employees. If the rate of turnover is high, institutionalised unions will find it easier to recruit the large numbers of new employees necessary to maintain female



density levels. Unrecognised or non-institutionalised unions will correspondingly find this task more difficult and this factor will also tend to depress their female density levels relative to institutionalised unions. The high level of female turnover also points to a further reason why female clerks will tend not to join unrecognised unions. Simply, when faced with unsatisfactory salaries or working conditions, they will seek improved conditions elsewhere rather than join an unrecognised union to fight for benefits in the far distant future.

Thus, whilst Bain has noted that:

"Female employees appear to have no inherent characteristics which make them more difficult to unionise than men, or, at least if they have, unions have been able to overcome them". (86)

we would respond by noting that women have orientations to work which tend to render them 'fair weather friends' to trade unions. Whilst the place of women in the division of office labour may frequently incline them towards more unionate orientations than their promotion-oriented male counterparts, this orientation is likely to be captured only by the institutionalised union. In short, unions overcome unfavourable female dispositions to work and to trade unionism by being recognised and institutionalised.

As the figures from Table 2.2 demonstrate, women are now joining white collar unions in increasing numbers. This increase probably reflects several factors. Firstly, the increased tendency for 'two income' families to become the norm with correspondingly greater long-term female commitment to paid employment may be affecting female attitudes to trade unions. Secondly, white collar trade unions themselves may be becoming increasingly interested in, and attractive to, their expanding potential female memberships. Thirdly, there has been a general upsurge in white collar unionism which may, in turn, be 'normalising' white collar union membership among substantial sectors of white collar employment and further exercising a multiplier-style 'bandwagon' effect which would affect female recruitment to trade unions disproportionately. This effect may be further stimulated by the increasing acceptability of white collar unions to employers, and it is to the role of the attitudes of employers on white collar unionisation that we now turn.

### 2.7 The Attitudes of Employers.

Power is a 'zero-sum' concept. This fact implies that when employees, either individually or collectively, gain in market power this gain will be matched by a corresponding decrease in the market power of employers. The rules in terms of which an ongoing industrial concern

is organised may be taken as a rough indicator of the balance of organisational and market power which currently exists between employer and employees. In this sense, job regulation is essentially a 'political' phenomenon.<sup>(87)</sup> The transition from unilateral job regulation by employers to bilateral job regulation by its very nature involves the recognition and consolidation of a transfer of power from employers to employees, and a corresponding curtailment of the 'areas of discretion' which were previously the exclusive prerogative of employers and managers.

It is therefore not surprising to find that employers are generally resistant to the formation of trade unions among their employees. Bain, for instance, states that

"Most private employers, unlike those in the public sector, refuse to recognise and negotiate with white collar unions, and many of them even pursue policies designed to discourage their white collar employees from joining unions".<sup>(88)</sup>

Bain additionally cites an unpublished Ministry of Labour (now Department of Employment) estimate that some 85 per cent of white collar employees in manufacturing industries were not covered by collective agreements in the early 'sixties'.<sup>(89)</sup> Given the existence of a considerable level of hostility towards white collar unions from a substantial proportion of employers, it is clear that both unionisation in general and union recog-



dition in particular can be very greatly affected by the attitudes of employers. As Bain, the principal analyst of the role of employers' attitudes in the development of white collar unionisation, has stressed:

"... even the most superficial reflection should indicate that employer policies and practices may profoundly affect the growth and development of trade unionism. Where employers disapprove of trade unions and pursue policies designed to discourage their employees from joining them, trade union growth is likely to be retarded. Conversely, where employers recognise and negotiate with trade unions and encourage their employees to belong to them, trade union growth is likely to be stimulated". (90)

Whilst this formulation clearly holds for all forms of trade unionism in both the manual and non-manual sectors, there are grounds for supposing that it holds with special force in the sphere of white collar unionism.

There are a number of reasons for supposing that white collar workers are especially susceptible to the influence of managerial attitudes towards trade unions. Firstly, although as we have seen there has been a widespread bureaucratisation of the parameters of white collar work, the concrete work situation of many white collar workers retains many aspects of the old particularism. There remains, in contrast to the shop-floor situation, a degree of constant contact with managerial staff and

managerial attitudes which, if dominant, can clearly be instrumental in 'setting a tone' which is hostile to trade unionism and which may undermine the formation of potentially deviant sub-cultures organised around the concept of employee solidarity. Close contacts with management, for example, may assist in the maintenance of a 'unitary ideology',<sup>(91)</sup> among white collar workers which stresses the common objectives and values which unite all participants in an enterprise long after such an ideology has vanished from the manual sector.

Secondly, the antagonistic relationship which exists between personal promotion opportunities and the commitment to collective methods of economic advancement will be greatly accentuated by an employer's hostility towards trade unionism. In any situation in which a 'career structure' is offered to employees the advantages of joining a trade union - especially one which is unrecognised and has no effective power - are minimised whilst the disadvantages in terms of deteriorated relationships with managers are maximised. Moreover the would-be promotee may be encouraged to believe that current trade union membership is inconsistent with a future managerial orientation or position.

These effects are, in turn, greatly enhanced by the composition of the labour force in clerical and other



white collar occupations. An increasing trend in the white collar sector is the employment of women to undertake routine clerical and administrative tasks which are not fully embedded in the occupational career structure. The effect of this trend is to produce a group of organisational roles which are quite clearly 'dead-end' in character and which would, in the normal way, stimulate their incumbents towards trade union membership. In filling these posts with female employees, employers can avert this tendency by using labour which is essentially 'short-run'. Given the low commitment to work of many female employees and their low a priori commitment to trade unionism, this group of employees will be influenced either towards or away from unionisation by the prevailing organisational attitudes which derive from the more permanent male staff who are influenced by their promotion prospects and other inducements away from union membership. Moreover, the more permanent male staff are, by the very employment of impermanent female staff, afforded improved promotion opportunities. They therefore become more oriented towards promotion, (92) tend to be less oriented to collective means of advancement, succumb more easily to managerial pressures against trade unionism, and hence contribute more powerfully towards the prevailing unitary 'tone'. This pattern of interactive effects can be stimulated merely by employers' hostility to white collar trade unions. It can lead to a situation in which, as one



NACSS official claimed, in order to recruit white collar trade unionists

"You have to be able to show them that their employer is not really opposed, that they won't be disloyal by joining, and that, all in all, there is not going to be much of a battle". (93)

This kind of situation arises all the more readily when the employers of white collar workers undertake specific activities designed to curtail the advance of unionisation.

One of the most straightforward procedures which an employer can utilise to combat the activities of a trade union is simply to ignore it. The non-recognition of trade unions is easily justified on the grounds that they are not representative of the staff or are 'inappropriate' for certain types of employee. In pursuit of this objective, the criteria of 'representativeness' may be set at an extraordinarily high level. For example, one company cited by Bain demanded that a union organise 80 per cent of its staff before recognition would be accorded. (94) Other companies have demanded that unions represent substantial proportions of certain grades of staff across entire industries before they are prepared to recognise them for the company in question. Non-recognition can be a highly effective 'passive' response to incipient white collar unionisation. White collar workers are particularly prone to base their decision to join a union on the grounds

of its effectiveness rather than on more traditional and ideological grounds of class solidarity. In this situation, non-recognition of a white collar union by an employer which effectively denies the possibility of immediate effectiveness to the union can stimulate a self defeating spiral of falling membership and diminished efficacy among the organised sections of white collar workers.

Whilst non-recognition remains the most important 'passive' form of employer resistance to white collar unions, there are additional and more active methods which can be employed. Bain<sup>(95)</sup> has distinguished between two basic types of active anti-union strategy which an employer can utilise: the strategy of 'peaceful competition' and the strategy of 'forcible opposition'. The strategy of peaceful competition involves such activities as

"... paying salaries equal to or better than those in unionised forms; granting salary increases during a union recruitment campaign; establishing welfare, profit sharing and other benefit schemes; offering various types of rewards to 'loyal' employees; giving speeches and interviews designed to convince employees that their interests can be better cared for by management than by a union; granting monthly staff status; and establishing 'company unions'." (96)

By contrast, the strategy of forcible opposition may be implemented through



"... overlooking union members for promotion and pay rises; transferring active unionists from department to department; threatening to discontinue any 'extras' presently being paid above the union rate; sending management officials to union recruitment meetings to note the names of those employees attending; and dismissing union members".  
(97)

These two types of strategy are clearly ideal types and it is difficult to locate hard and fast dividing lines between the elements of each. Similarly mixtures of elements of the two strategies may be involved in a particular industrial or occupational setting. Although it is not possible to estimate with any degree of accuracy the extent to which the two techniques are employed, Bain himself suggests that

"... such methods are used by a considerable number of employers to discourage their white collar employees from joining trade unions".  
(98)

Although it is not easy to estimate the extent to which employer hostility can affect trade union growth in the white collar sector, some indications can be gained by comparing the progress of various white collar unions immediately after the post-World War I boom in white collar union membership.

The First World War did a great deal to stimulate the growth of trade unionism. It accelerated the trend towards



larger administrative units which had existed prior to the outbreak of war and, at the same time, the wartime requirement that wage claims should go to compulsory arbitration promoted a tendency towards national wage settlements rather than the time consuming piecemeal local agreements which were characteristic of the pre-war years. The union movement, the co-operation of which was required for the successful prosecution of the war effort, gained increased power and influence both inside and outside government circles as a result of its increasing administrative responsibility. In line with these developments, the post-war advance of Whitleyism maintained a continuing emphasis on regular employer-union consultations through Joint Industrial Councils together with the innovatory proposal that minimum wage fixing machinery be established in those industries where workers were relatively unorganised.

Above all perhaps, Whitleyism stood for the principle of trade union recognition and the abandonment of outmoded forms of unilateral job regulation by employers.

During the decade after World War I then, there was considerable official support for well regulated collective bargaining of the type envisaged by the Whitley Committee. This support was given a certain degree of tangible expression through the activities of the Ministry of Labour which were directed towards realising stable negotiating frame-

works within which the participants in various industries could meet and discuss common problems. In this context, a National Whitley Council was established for the Civil Service shortly after the war and a similar one was developed for local government though the latter subsequently succumbed to the pressures of local particularism in 1921.

In banking, by contrast, where the domination of the five largest clearing banks was already established and the speed of concentration in the industry was such that in 1918 a Treasury Committee was set up to investigate the desirability of further amalgamations,<sup>(99)</sup> a single union (the Bank Officers' Guild) was organising nearly 50 per cent of the labour force and conditions were highly favourable for the development of industry-wide negotiating machinery, the bank employers were able to prevent its development. The strength of the bank employers' hostility to Whitleyism was sufficient to withstand widespread public support for collective bargaining procedures for white collar workers which included a House of Commons resolution, passed on a free vote without division in 1923, which stated that:

"... local authorities, banks, insurance and shipping companies, and other employers of professional and clerical workers should follow the example of the Government in recognising the organisations of these workers". (100)



The bank employers' antipathy to collective bargaining at this time was, as Price<sup>(101)</sup> has pointed out, rooted in a 'unitary' ideology which stressed loyalty to the bank and its objectives above all else. In this spirit of opposition, the bank employers, and in particular the 'Big Five' banks, began to employ a number of the techniques of 'peaceful competition' against the newly formed BOG.

Undoubtedly the most important weapon in the banks' armouries was the development of internal staff associations. One by one between 1919 and 1921 each of the banks set up its own internal staff association in competition with the union.<sup>(102)</sup> Male bank clerks were expected to join these organisations as a matter of course, indeed membership was automatic in some cases, whilst membership fees were either nominal or non-existent. The formation of the staff associations was a masterstroke in that they competed with the union and simultaneously symbolized in concrete and tangible form the 'unitary' ideology of the bank employers. The staff associations were justified from the outset in highly 'unitary' terms. As the Chairman of the British Bankers' Association put it in a letter to the President of the BOG in 1920:

"It is the opinion of the Association that the formation of 'internal associations' democratically elected and representative of directors, management, and all sections of the staff, yet



personal to each bank, does form the best safeguard for the interests of all, and moreover continues the spirit of clannish pride that each bankman feels towards his own bank".  
(103)

Similar sentiments were expressed with respect to the internal staff associations forty years later (in 1960) by the Chairman of the Central Council of Bank Staff Associations (CCBSA) who stated that:

"In banks there is no cleavage as between labour and capital. In banks we are all in the bank together. We meet our general management in negotiation. Our own general management have risen from the ranks themselves. We do negotiate domestically here the whole time, and we do not wish to have a paid organiser from outside with no intimate knowledge of our day-to-day banking affairs to come in and do the negotiating for us". (104)

The formation of the internal staff associations was the central element in the pattern of peaceful competition which was to characterise union-employer relationships in banking for the next forty years. In 1920-21, when the BOG was still making rapid advances in membership, the employers awarded large bonus increases and new wage scales which restored a considerable proportion of the differentials lost by bank clerks during the war years. As post-war economic conditions improved, the need for militant trade unionism became less obvious and the spirit of comradeship born in the trenches declined.

In this context, the formation of the internal staff associations and the strategic pay awards were designed to restore the 'unitary' loyalties of bank clerks and as Blackburn comments,

"... there seems little doubt that by increasing salaries (the bank employers) hoped to curb the growth of the Guild and avoid giving recognition". (105)

Finally, considerable efforts were made through public meetings and circular letters to ensure that bank clerks were aware of the employers' disapproval of the new union. These efforts bordered at times on the tactics of 'forcible opposition'. Thus at the 1927 Annual General Meeting of the BOG four cases of intimidation were reported, (106) and there were a number of instances over a period of years in which the banks did nothing to quash widespread rumours that membership of the BOG could hamper promotion chances. General intimidation of a mild variety particularly concerned with promotion lingered throughout the 'thirties in a number of clearing banks. (107)

Whilst there can be no doubt that the banks employed all the techniques of peaceful competition to the full during this period, it is also clear that their efforts were materially assisted by the widespread appeal of the 'unitary' ideology among bank clerks. The BOG was itself



established as a highly conciliatory body with a highly restrictive strike clause, reflecting the unwillingness even of the more militant bank clerks to acknowledge a full-blooded conflict of interest with their employers. Moreover the ideology of internalism did reflect many bank clerks' perceptions of their role and status within the bank. When, additionally, the banks' pay increases were attributed to the activities of the staff associations, the difficulties of the Guild were compounded. In a succinct summary of this complex situation, Allen and Williams conclude that:

"The promptness with which the bank employers established internal associations; the apparent reasonableness of their action and the extent to which it accorded with significant elements in the work and social situations of bank clerks made strong counter-action by the Bank Officers' Guild a necessary means of obtaining recognition. They also made it more difficult to attain. Bank clerks had barely been introduced to trade unionism before they were presented with an alternative which the majority considered to be adequate and more appropriate". (108)

It is clear then that intransigent hostility towards the Guild was expressed by the bank employers and that most of the tactics of 'peaceful competition' were employed against it during this period.

The response of the bank employers towards the Guild stands in marked contrast to the pattern of response



to clerical unionisation in local and national government during the same period where, as we have seen, Whitley Councils were set up. This differential pattern of response resulted in quite different degrees of unionisation in local and national government as compared with banking during the 'twenties and 'thirties. Against a context of widespread unemployment and poverty and a falling retail price index during this period, the real value of clerical salaries rose between 1920 and 1936 (see *infra*, p. 101). During this same period, the memberships of both NALGO and the CSCA rose rapidly, whilst the BOG membership fell very substantially until it bottomed out in 1939. Although other forces also influenced the growth of the CSCA and NALGO during this period, the most marked contrast between national and local government and banking lies between the attitude of government employers towards white collar trade unionism and that of the bank employers. The dramatic contrast in the fortunes of the BOG, which began on an initially stronger numerical basis than either the CSCA or NALGO, with the unions organising clerks in local and national government testifies to the very substantial impact of the attitudes of employers upon white collar unionisation.

In the context of a major survey of white collar unionism in manufacturing industry, Bain has argued that

"There can be little doubt that a major reason for the difference in the density of white collar unionism between the private and public sectors of the economy is the difference in employer policies and practices with regard to union recognition". (109)

and that

"... those areas of private industry in which some form of white collar recognition has generally existed for several years are also those in which the density of white collar unionism is highest". (110)

There is clear evidence to support the view that these same relationships also hold within the non-manufacturing sectors of white collar employment, where hostility on the part of employers to white collar trade unionism may depress both the density and the unionateness of white collar unions. In industries in which white collar workers are employed over long periods of time in a career structure, the influence of the attitudes of employers on clerical unionisation is likely to be strongest and cannot be ignored. Much of what passes for the false class consciousness and status anxieties which are conventionally associated with white collar workers' attitudes to trade unions may be traced to anxieties about the reaction of employers to trade union membership. It is to such concerns over status and, more generally, to the aims and goals of white collar workers that we now turn.



## 2.8 Clerical Status Ideologies and Unionisation

It is well known that white collar workers are less unionised than their manual counterparts and that this is an international phenomenon. Thus in a recent study, Bain et al. point out that

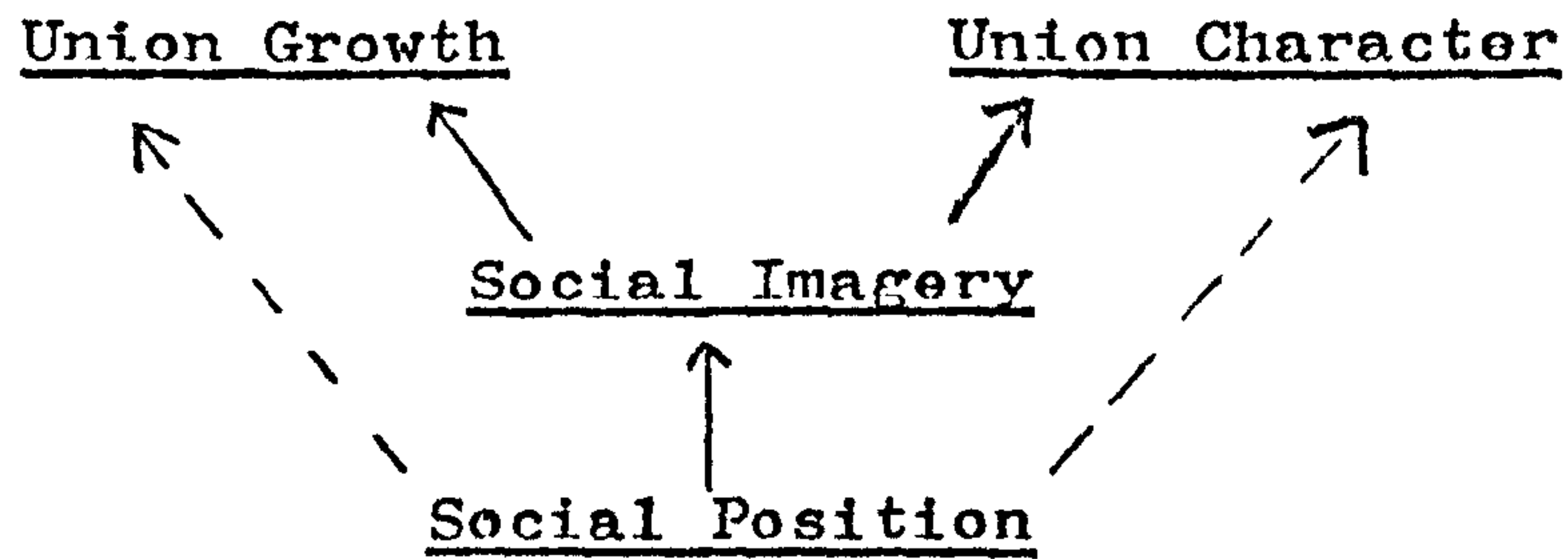
"Only 13 per cent of white collar workers are unionised as compared to 56 per cent of manual workers in the United States, 24 per cent as compared to 42 per cent in Germany, 30 per cent as compared to 81 per cent in Australia, 38 per cent as compared to 53 per cent in Britain, 58 per cent as compared to 65 per cent in Norway, and 70 per cent as compared to over 80 per cent in Sweden". (111)

Faced with such data, it is especially tempting to look for common characteristics among white collar workers themselves which might account for their relatively low aggregate degrees of unionisation across the world as compared to manual workers in their respective countries.

A major argument in this connection is that white collar workers have certain characteristics in common which make them unwilling to join trade unions, or which make them willing to join only those unions which are not militant. A common strand of argumentation within this view stresses that white collar workers have a higher status position than their blue collar counterparts and additionally come from higher status backgrounds. Both features may militate against union membership, it is



argued, because high status generates a status ideology which is inimical to trade union organisation. The general relationship cited is summarised by Bain et al. in the diagram reproduced below. (112)



The characteristics of status ideology or status consciousness which are usually taken to be inimical to union growth are a belief in the social structure as a harmoniously organised hierarchy of positions ranked in order of prestige and a belief in individual effort to climb up the ranks of this hierarchy. To this view is counterposed a class conscious ideology composed of a 'power' model of society in which conflict over the distribution of social rewards is seen as endemic and class-based and collective approaches to the redistribution of rewards are seen as valuable both intrinsically and instrumentally. (113)

Almost all writers on white collar trade unionism have alluded to the status of white collar workers as a factor which affects their unionisation. Writers such as Klingender, (114) Mills (115) and Allen (116) have seen the status ideology of clerical workers as a barrier to

trade union activism which must be overcome by demonstrations of trade union effectiveness. Lockwood<sup>(117)</sup> has also argued that status consciousness is a general background variable affecting trade union membership among white collar workers, although he has stressed that it cannot form part of an explanation of variations in the extent of white collar unionism or its character. Blackburn,<sup>(118)</sup> Mills,<sup>(119)</sup> Kornhauser,<sup>(120)</sup> and Hindell<sup>(121)</sup> have all argued that those who are responsible for white collar union policy formation face a continuing 'trade off' problem in recruitment. This problem consists of balancing the 'tough' policies necessary to ensure union effectiveness with the requirement that the union conforms to the standards of 'responsibility' demanded of it by the status images and aspirations of its membership, who aim at 'professional' status without 'professional' market power. A militant approach which would achieve results and demonstrate effectiveness might, in this analysis, have the effect of alienating potential members. In this view therefore, the status ideology and aspirations of white collar workers create a situation in which high densities of white collar union membership can only be achieved by establishing a union character with a low degree of unionateness and may thus ultimately result in low density levels. In short, the 'trade off' required of white collar union organisers by the status orientations of their constituency places them in a cleft stick which may drastically inhibit unionisation.



Bain, by contrast, is almost unique in criticising this view:

"There can be little doubt that most white collar workers generally think of themselves as being socially superior to manual workers, as belonging more with management and the middle class than with the manual workers and the working class. Nor can there be much doubt that the status of almost all white collar groups has been declining over the course of the twentieth century. But this does not necessarily mean that the first fact prevents white collar workers from joining unions or that the second will encourage them to do so". (122)

In a subsequent work, Bain and his collaborators sharply attack the literature which seeks to link unionisation with social class position and related variables, (123) and there can be little doubt that other factors such as employment concentration and employer hostility to white collar unions may, in varying degrees, be primarily responsible for the inhibition of white collar unionisation in a variety of differing national contexts.

Whilst we cannot comment in detail on the vast literature linking social stratification with trade union membership, a few points are perhaps in order. In certain respects it seems inevitable that, as long as some of the variation between manual and white collar unionisation remains unexplained, it will be attributed to the status consciousness of the white collar worker. However, as the work of Lockwood and Bain demonstrates, the key issue



remains the extent to which concrete elements in the work and market situations of white collar workers reinforce and sustain such a 'status ideology' with its low 'elective affinity' to trade unionism. For example, it may well be the case that low levels of employment concentration, the particularisms of specific work situations, opportunities for personal promotion, a 'unitary' office ideology and employer hostility to trade unionism may sustain, or at least fail to contradict a status ideology which militates against high levels of trade union density or unionateness. But in this case, the status ideology is to be thought of either as a dependent or an intervening variable with respect to the kinds of factors already discussed in this chapter, rather than the product of a rather disembodied 'social position'. In sum, whilst it is valuable to examine the relevance of a 'status ideology' to unionisation, the 'status ideology' itself should be set firmly against the background of the work and market situations of clerical workers which sustain or fail to sustain such an ideology.

In this connection we would argue that the availability of personal promotion opportunities is a key factor in determining the adherence to a class or status ideology insofar as such an ideology impinges on tendencies to unionise. There can be little doubt that the permanent availability of opportunities for promotion will encourage

a belief in individual effort directed at climbing a social hierarchy of positions, and that conversely membership of a separate clerical class will tend to favour a belief in collective approaches to the social distribution of rewards and a conflict model of society. To the extent that these beliefs articulate with the decision to join or not to join a trade union these ideologies will influence white collar unionisation. Thus where promotion is relatively open within an occupation or an industry, as it is for men within banking, a status ideology may seem more appropriate to the concrete characteristics of the clerk's market situation and trade unionism may be inhibited as a result. If, by contrast, promotion opportunities are closed to a sector of white collar employees, as they are effectively for women in banking, a class ideology may come to be seen as more appropriate, and trade unionism may be facilitated. Of course, matters may become more complex. If, for example, a status ideology is strongly held in an industry, such as banking, in which 'open' promotion opportunities (for men) are an established fact, widely visible and understood as normal, the status ideology may 'carry over' to those with a short-run involvement in banking for whom promotion is not a seriously entertained possibility. This 'carry over' will, of course, be accentuated to the extent that it is fostered by employers and others.



Thus far, we have been dealing in ideal typical terms. But of course, unionisation is not an all or nothing phenomenon and neither are class and status ideologies. Several writers have indicated that white collar workers may join unions without abandoning their individualistic aspirations. Mills, for example, writes that

"In the union or out of it, for it, against it, or on the fence, the white collar employee usually remains psychologically the little individual scrambling to get to the top, instead of a dependent employee experiencing unions and accepting union affiliation as collective means of collective ascent. .... to most members, the union is an impersonal economic instrument rather than a springboard to new personal, social or political ways of life".  
(124)

And

"Unions are usually accepted as something to be used, rather than as something in which to believe. They are understood as having to do strictly with the job and are valued for their help on the job ... Acceptance of them does not seem to lead to new identifications in other areas of living". (125)

Strauss<sup>(126)</sup> has similarly argued that white collar workers may accept trade unions on an 'instrumental' rather than an ideological basis. In short, white collar unionists may accept collective objectives



related to the bureaucratised parameters of clerical employment whilst simultaneously adhering to the belief that personal and individual merit should enter into the determination of individual market opportunities. Few white collar workers would perhaps currently concur with Daniel's petrochemical workers<sup>(127)</sup> that promotion should be a matter for collective decision making. Some might, like Reynaud's 'cadres',<sup>(128)</sup> accept that opportunities for further education and training should be matters for collective decision making whilst promotion and salaries should remain matters for individual bargaining. Many clerical workers in the large financial and governmental bureaucracies would accept that salary scales, job grades and the parameters of promotion opportunity should be areas for joint regulation whilst individual promotion should be based on personal negotiation and personal achievement and merit. In sum, the objects of collective bargaining may easily vary from organisation to organisation where a key variable may be the availability of promotion opportunities. A status ideology or orientation may by the same token coexist with the acceptance of collective objectives but may involve some limitation on the type and variety of objectives accepted as legitimately collective.

Moreover, the degree of status ideology prevalent in an organisation and responsive to its characteristics, may

exercise an influence on union character. Those who expect to influence their market power by their own efforts are more likely to commit themselves to unionism only to a relatively small (and instrumental) extent. They are unlikely to commit themselves to militant union policies except in extremis, and they are unlikely to support organisations which the management they hope to join seriously opposes.

Finally, a status ideology or orientation may limit the density of white collar unionisation. Here a key variable will be the character of the union involved. Assuming that the status ideology of the union constituency will have already influenced the unionateness of the union concerned, there is little reason to suppose that a status ideology will limit union density to any great extent. As Bain et al. summarise the position:

"Stratification variables may at least partly explain why, in a situation of less than total unionisation, a particular individual joins a union and another does not. In other words, the group need to unionise flows from pressures within the work environment itself. But at the margin these pressures might be mediated by the differential impact upon individuals within the group of such aspects of stratification as social imagery, relative deprivation, and status inconsistency". (129)

In sum, we conclude that status ideologies of white collar workers, insofar as they impact upon unionisation, are

maintained by and mediate aspects of the work and market situations of clerical workers and must be understood against such a background. Such status ideologies, we conclude, will influence the objectives and unionateness of white collar unions but not their densities.

We now turn to a consideration of the second group of factors influencing white collar unionism described at the beginning of this chapter - the economic 'triggering' factors - which may be broadly defined in terms of secular movements in prices, incomes and levels of employment.

## 2.9 Unionisation and Secular Trends

Given that the development of unionisation is a collective response towards a distribution of power and resources allocated through the medium of 'market forces', we should certainly expect to find that unionisation is affected by movements in the market distribution of resources. Certainly the union movement itself has argued for such an interpretation. Thus as early as 1904, Samuel Gompers, the first President of the American Federation of Labor, referred to a 'law of growth in organised labor' which he loosely characterised in the observation that unionisation had

"grown with each year of industrial activity and receded to some degree with each industrial depression". (130)



Nearer home, a recent TUC document referred to the level of employment as the most important factor conditioning the level of trade union membership. (131)

Academic specialists have not been slow to confirm these general observations, to provide reasons why they should hold good and to compute the relationships between some of the variables involved. . Thus Commons et al, in the course of demonstrating the relationship between unionisation and the business cycle, argued that:

"During a time when the level of prices is rising, employers generally are making profits, are multiplying sales, are enlarging their capital, are running full time and overtime, are calling for more labor, and are able to pay higher wages. On the other hand the cost of living and the hours of labor are increased, and workmen, first as individuals, then as organisations are impelled to demand both higher wages and reduced hours. Consequently, after prices are well on the way upward the 'labor movement' emerges in the form of unions and strikes, and these are at first successful. Then the employers begin their counter-organisation, and the courts are appealed to. The unions are sooner or later defeated, and when the period of depression ensues, with its widespread unemployment, the labor movement either subsides or changes its form to political and socialistic agitation, to ventures in co-operation or communism, or to other panaceas". (132)

Whilst a shortage of hard data on union density forced Commons et al. to focus on union character changes in response to the business cycle - in particular on the shift from strikes (enterprise unionateness) during times of prosperity to political activity (society unionateness) during

depressions<sup>(133)</sup> - their analysis of changes in union character was later complemented by Weyforth's<sup>(134)</sup> analysis of union membership statistics. Weyforth also added arguments which further endorsed the rationale informing the hypothesised relationship between unionisation and the business cycle, suggesting that

"... there are several important reasons why trade union membership is decidedly influenced by the general state of business. In the first place, during a period of depression when there is much unemployment, it becomes difficult or impossible for many members to keep up their dues. Many lapses occur for this reason. Secondly, not only is it harder to hold old members, but it is more difficult to obtain new ones. When many people out of employment are waiting to take the workman's place, he is less inclined to run the risk of antagonising his employer through trade union activities than at times when jobs are plentiful. Finally, the union occupies a weaker strategical position in times of depression than in times of prosperity. When business is active, employers are, generally speaking, reaping their harvest. Hence an interruption of their business is extremely undesirable, and often they may prefer to yield to the demands of their workmen rather than undergo the losses incident to a shutdown. Moreover, even in case the employer is inclined to fight, he will find it more difficult to recruit his force with competent non-union workmen because there is a smaller labor supply of the unemployed available than in times of depression. But in times of depression not only is the employer, because of the large supply of unemployed workmen, better able to make a fight against the union, but he is also less disinclined to do so, since with business running low, a strike of his men may provide a convenient excuse for shutting down his plant". (135)

Weyforth's comments are, of course, not necessarily of universal validity. Indeed his conclusions are contingent upon a number of structural factors such as the absolute size and strength of the labour movement, the attitude of the government in power, the interdependence of industrial production, the question of whether the unions concerned are established and recognised, the degree to which closed shop or union protection agreements are in operation and so on. Nonetheless, econometricians such as Hines,<sup>(136)</sup> Ashenfelter and Pencavel<sup>(137)</sup> and Sharpe<sup>(138)</sup> have gone on to specify the relevant business cycle variables for unionisation with more precision, and to build more complex models of union growth on related assumptions.

As we shall see, the significance of these studies of trade union growth is partially attenuated, for our purposes, by the fact that all of them deal with aggregated data (incorporating both manual and white collar union membership) over long time periods and, most significantly, by the fact that they deal with established and recognised unions. Where the longitudinal aggregate data is valuable is in its relevance in enabling theorists to pin-point the precise features of the business cycle which stimulate or retard union growth. Before looking at this work in some detail, it will be instructive to examine a 'red herring' in the discussion of white collar unionisation: this argument stresses the significance of white collar/manual differentials in influencing white collar unionisation.



2.10 White Collar Unionisation and White Collar/Manual  
Differentials

Correlating unionisation with changes in the distribution of income has a great deal to commend it at face value, for it would seem obvious at a common sense level that unionisation is primarily about earnings and that declining income differentials with organised manual workers would stimulate white collar workers to join trade unions in order to restore lost differentials. A recent study of technicians by Roberts et al. <sup>(139)</sup> strikingly confirmed this common sense hypothesis. Technicians were found in this study to occupy a marginal position between skilled shop-floor workers and 'staff' employees. Highly ambitious but in a context of blocked mobility opportunities, the technicians reacted to the erosion of their differentials with shop-floor workers either by seeking alternative employment or by joining collective organisations. Their concern over differentials was interpreted by Roberts et al. as symptomatic of a strong status anxiety in which the technicians who believed in their white collar 'staff' status experienced strong feelings of relative deprivation. Significantly, one company's response to this problem was to employ technicians with lower aspirations. <sup>(140)</sup>

Although some writers, such as Mills, <sup>(141)</sup> have argued that falling white collar differentials may stimulate a 'status panic' among white collar workers in which the

significance of minute differences among grades of employee is accentuated thus preventing the development of white collar solidarity, many have argued with Klingender,<sup>(142)</sup> Allen,<sup>(143)</sup> and Shlakman<sup>(144)</sup> that income 'proletarianisation' would ultimately prove a powerful stimulus to white collar unionisation.

Despite the relative clarity of this theoretical position however, there remains a considerable measure of debate both about the degree of erosion of white collar differentials and the empirical significance of this erosion for white collar unionisation.

With respect to the question of the degree of white collar/manual differentials, Lockwood argued, basing himself on 1956 data, that

"the gross change in income relativities is unmistakable. The main result of this change is that the average clerk is very roughly on the same income level as the average manual worker, or perhaps even slightly below".<sup>(145)</sup>

Braverman, reporting on data for the United States, cites Bureau of Labor Statistics (for 1971) to the effect that

"the median usual weekly wage for full-time clerical work was lower than that in every type of so-called blue-collar work. In fact it was lower than the median in all urban occupational classifications except service employment". (146)

With respect to Britain, Bain demonstrates that although many white collar groupings have earned and continue to earn more than skilled manual workers, the clerks in all industries now uniformly earn less than skilled manual employees. However the clerks had, by 1960, drawn slightly ahead of the average income for manual workers. (147) Nevertheless, in the final analysis, Bain agrees with other commentators that

"The narrowing of the white-collar manual earnings differential has been one of the most striking changes in pay structure during the twentieth century". (148)

even though, as Table 2.4 demonstrates, different groups of white collar workers have fared quite differently.



Table 2.4. (149)

The Change in the Average Annual Earnings of Various  
White-Collar Occupational Groups Relative to the Change  
in the Average Annual Earnings of All Manual Workers  
in Great Britain, 1922/4 - 1960

(1922-4 = 100)

<u>Occupational Group</u>	<u>Sex</u>	<u>1922-4</u>	<u>1935-6</u>	<u>1955-6</u>	<u>1960</u>
1. All Higher Professionals	M	100	102	75	78
Engineers	M	100	..	90	95
Chemists	M	100	86	70	69
2. All Lower Professionals and Technicians	M	100	90	54	60
	F	100	98	70	77
Draughtsmen	M	100	94	77	81
Laboratory Technicians	M	100	87	59	60
3. Foremen	M	100	95	83	85
	F	100	100	105	106
4. All Clerks	M	100	98	81	84
	F	100	92	102	109
Railway Clerks	M	100	94	71	76
Industrial Clerks	M	100	..	94	98
	F	100	..	119	128
Bank Clerks	M	100	125	102	96
	F	100	92	77	74
Civil Service Clerks	M	100	86	50	52
	F	100	90	72	82

One fairly obvious source of confusion over the degree of erosion of white collar/manual differentials is fairly apparent from Table 2.4 as deriving from the choice of baseline date for comparative purposes. If the baseline

date is taken from the 'twenties or 'thirties, the squeezing of differentials will appear most acute as the relative earnings of white collar workers were probably higher then than at any time between 1906 and 1960. On the other hand, if the baseline is set at 1955, the relative earnings of most white collar groups will be seen to have increased. Clearly the choice of baseline will be influenced by the theoretical task at hand. The longer time-scale comparisons are useful for historical purposes but are almost certainly redundant in any discussion of white collar workers perceptions of earnings differential erosion.

Whilst the data does demonstrate that there has been an unambiguous, long-term erosion of white collar/manual differentials in average annual earnings, the common sense hypothesis that these narrowing differentials stimulate unionisation is not supported. Bain's major cross-sectional study of white collar unionisation in manufacturing industry concluded that

"The density of unionism among white collar workers did not correlate significantly with the degree to which the differential between their earnings and those of manual workers had been reduced". (150)

and thus that

"there is no obvious relationship between the degree to which white collar workers in manufacturing industries have been unionised and the extent to which the differential between their earnings and those of manual workers has been narrowed". (151)

Bain's conclusions are supported by evidence relating to income levels per se. Thus Lockwood found that

"There is little demonstrable connection between unionisation and 'economic' position in the narrow sense of income and degree of job security. Those clerks with the least income and security of tenure are not those with the greatest degree of organisation. On the contrary, it is among the more highly paid and secure clerical population that the degree of unionisation is highest". (152)

Bain also supports this conclusion commenting both that:

"White collar workers whose earnings relative to those of manual workers have declined the most are not necessarily those who have been most ready to join trade unions. It is true that groups such as male and female civil service clerks whose relative earnings have been reduced very greatly between 1922-4 and 1960 are unionised very highly, and that other groups such as male and female industrial clerks whose relative earnings have deteriorated very little or even improved are unionised very poorly. But the reverse is equally true: the relative earnings of male laboratory technicians and chemists have been eroded very seriously and yet they are organised very poorly while the relative earnings of male bank clerks have been reduced very little and yet they are organised quite highly". (153)

and that



"Nor does there appear to be any relationship between the absolute level of white collar workers' earnings and the degree to which these workers are unionised. .... The lowest paid white collar workers, like the lowest paid manual workers, are not generally among the most highly unionised". (154)

Whilst these results might seem to indicate that levels of income are the dependent rather than the independent variable with respect to unionisation, Bain also rejects this possibility, stressing that.

"The increase in white collar earnings between 1948 and 1964 has been considerable; yet... the density of white collar unionism held more or less constant during this period". (155)

Notwithstanding this evidence, it is indeed curious that two major trends in occupational life, the erosion of white collar/manual differentials and the growth of white collar unionism should be unrelated. When we move towards accounting for this failure of relationship however, we find that there are sound theoretical reasons for accepting this conclusion.

There are four basic positions which one can take up with respect to the evidence.

(1) One can argue that white collar workers have always been oriented to the issue of differentials but that, whilst comparisons with manual workers reveal declining differentials

in terms of gross earnings, such comparisons also reveal that manual workers have to work longer in order to generate the same gross earnings and moreover that whilst collar workers are a great deal better off in terms of 'fringe benefits'. Thus in 1966, manual workers averaged over 44 hours per week as compared to the 37½ hours per week worked by white collar workers. (156)

Manual workers continued during the 'sixties to be less well off in respect of such fringe benefits as paid holiday entitlement, sickness benefit, occupational pensions, company welfare benefits and security of employment. (157)

These arguments are important. Their significance is offset however, by two alternative considerations. On the one hand, if white collar workers do take the question of fringe benefits into account in making comparisons with manual workers, they will perceive that the 'fringe benefit' differential has also undergone erosion, if only in the sense that

"the terms and conditions of employment to which they previously had exclusive right are now being shared by other workers". (158)

Further, if these 'fringe benefits' are perceived as status-related, and if white collar workers seek to restore lost status by pressing for wage and salary increases as suggested by Roberts et al., then white collar attention to the trends in the sphere of 'fringe benefits' might imaginably accentuate the stimulus to unionisation.

Alternatively, on the other hand, it has been argued that, when evaluating differentials, white collar workers tend to focus on gross earnings and to discount the less obvious and observable aspects of pay structure such as the number of hours worked for a weekly wage packet or 'fringe benefits'. As Lockwood comments:

"The various elements of a strict calculus of economic welfare are not so finely weighed against each other when inter-class comparisons are being made". (159)

If this is the case, then 'fringe benefit' differentials will neither influence white collar workers to unionise nor offset their tendencies to unionise in response to falling earnings differentials. In either reading of the 'fringe benefits' issue, consideration of fringe benefits will not inhibit white collar union growth in response to falling differentials, indeed on the first reading falling fringe benefits may accentuate this tendency.

(2) It is possible to take the position that whilst white collar workers may be oriented to the question of falling differentials, this orientation has not paid off in terms of a unionisation/falling differentials relationship because this relationship, in its turn, has been offset by more powerful factors influencing unionisation such as employment concentration, bureaucratisation or the influence of employer attitudes. This would seem to be the position taken up by Bain. (160)



(3) It can be argued that any relationship which could be established between the erosion of white collar/manual differentials and unionisation is likely to be spurious because it is impossible for white collar workers to make meaningful comparisons between themselves and manual workers over a period of years. For instance, if white collar staff turnover is high - as it is among female employees in many white collar occupations - white collar workers may not remain in employment long enough for the erosion of their differentials to become apparent. Similarly, many white collar employees are paid salaries with annual increments or experience promotion to higher salary scales. They may thus experience a rising personal standard of living which limits their awareness of the erosion of occupational differentials. The payment of white collar workers on incremental salary scales thus creates a situation in which, as Bain has pointed out:

"...even when the relative earnings of a white collar group are falling, those of individual white-collar workers within this group may be increasing because of promotion and age or length of service increments". (161)

For example, using data from Routh, (162) Bain calculated that between 1947 and 1960 the average annual earnings of Civil Service Executive Officers as a group rose by 97 per cent, but the salary of an average unpromoted CSEO

who started work at 18 years in 1947 would have risen by 362 per cent.<sup>(163)</sup> As Bain himself comments, this is a rate of increase which few manual workers could match. On this basis, personal comparisons with manual workers over time, if meaningful, would yield a strong balance in favour of the white collar worker.

(4) Finally, it can be argued that comparative reference groups, like 'images of society',<sup>(164)</sup> tend to be informed by

"the individual's primary social experiences, rather than his position in a socio-economic category".<sup>(165)</sup>

In this connection, it is argued, for example, that white collar workers such as the Railway Clerks unionised rapidly as a result of their close proximity to the activities and example of manual workers in the railway industry<sup>(166)</sup> which dispelled their status-conscious illusions concerning trade unionism. It is equally possible however, that their unionisation was a response to the visible erosion of their differentials with manual workers in the industry. This case is clearly argued by Roberts et al.,<sup>(167)</sup> with respect to technicians and Fox<sup>(168)</sup> commenting on an earlier presentation on this topic<sup>(169)</sup> particularly notes the dissatisfaction of white collar workers organised in BISAFTA and their tendency to join specifically white collar unions.

However if these white collar groups are placed in close proximity with manual workers and compare themselves accordingly, many groups of white collar workers may not share any dimension of their occupational or social experience with manual workers and may not engage in such comparisons at all. Administrative and clerical workers in the large bureaucracies of 'big government' and 'big business' would seem at face value to fall into this category. Runciman<sup>(170)</sup> has documented the tendency for income comparisons to be accomplished on bases which remain close to the class and occupational positions of the comparer and this evidence supports the view that the occupational and social environment of white collar workers will militate against comparisons with manual workers which centre on the question of differentials.

In sum, a wide variety of arguments can be advanced to account for the failure of declining white collar/manual earnings differentials to exhibit a direct correlation with white collar unionisation. Ultimately, Bain's broad conclusion that the 'differential' factor, if it exists, is overlaid by more powerful causal factors remains the most cogent conclusion. The arguments which stress either that meaningful white collar/manual comparisons are difficult to make or are not made may themselves be valid



only to the extent that (1) the economy is not experiencing hyperinflation and (2) that government incomes policy is not extending the area of debate over relativities. Goldthorpe has commented in this connection that:

"It is not simply that a 'freeze' or period of tight control over incomes may be followed by heightened militancy in wage demands, threatening greater inflationary problems than before. There is a further, yet more awkward possibility: namely, that through increasing information about, and interest in, differences between occupational rewards and conditions, the actual operation of an incomes policy will serve to broaden comparative reference groups among the mass of the population, and at the same time bring issues of equity and fairness into greater subjective salience". (171)

It is also clear that increasing publicity given to cost of living indices and to both manual and white collar wage settlements may fuel feelings of relative deprivation. Consideration of this question however, brings a further possibility into view: namely, that both white collar and manual workers may be stimulated to unionise by earnings deprivation of an absolute, rather than a relative, kind in both 'normal' and 'abnormal' economic conditions. The publicity now being given to the retail price index may only accentuate a perfectly normal trend towards unionisation in response to declining real earnings. We thus now turn to look at the relationship between white collar unionisation

and more basic economic variables: the cost of living, the level of money wages and the level of unemployment.

### 2.11 White Collar Unionisation and the Business Cycle

The experience of constructing econometric models of union growth has left economists with rather definite preferences for some indices rather than others. Unlike sociologists who have tended to dwell upon the issue of differentials between manual and white collar workers as a factor stimulating the unionisation of the latter, the economists, with their aggregate trend data to be dealt with, have tended to focus on such indices as the rate of change in the cost of living and the rate of change of money wages (sometimes combining the two to get an index of the rate of change of real earnings).

There are two good sociological reasons for following the economists' lead in this matter. Firstly, factors such as the cost of living and the level of money wages would seem, a priori, to have a direct impact on workers' constructions of their standard of living which is independent of whether or not they expect promotion 'in the long run' and which does not require white collar workers, in particular, to cast their minds back to an

hypothesised 'golden age' of favourable relativities which the vast majority of them may never have experienced. Secondly, an examination of these indices could provide the beginning of a clear-cut account of the relationship between unionisation and economic variables which evades the complexities and inconsistencies of white collar/manual relativities to which, indeed, white collar workers may not even be oriented. In sum, the direct examination of economic indices may provide us with an approach to a source of unionisation which is, moreover, directly related to a central function of trade unions (the economic protection of members) and which will have a direct impact upon white collar workers regardless of their location in a career structure or of their orientation to white collar/manual relativities.

A recent and powerful econometric model produced by Bain and Elsheikh explains union growth (or more strictly, the proportional rate of change of union growth) as the product of four factors: the current rate of change of retail prices, the current rate of change of money wages, the level of unemployment and the level of union density.

Price rises, Bain and Elsheikh argue, effect both the propensities and the opportunity to unionise through the 'threat effect' and the 'prosperity effect'. The 'threat effect' refers to the tendency of workers to perceive increases in the upward rate of change of retail



prices as a threat to their standard of living and to become, and remain, union members as a result. The 'prosperity effect' rests on the assumption that price rises indicate a degree of prosperity in industry. Here it is argued that when industry is prosperous employers will be more willing to concede to worker demands for union recognition thus increasing the opportunities for workers to unionise. Both the 'threat effect' and the 'prosperity effect' suggest that there will be a positive relationship between union growth (the rate of change of union membership) and the rate of change of retail prices.

Money wage changes exert their impact on the propensity of employees to unionise through the 'credit effect'. Here Bain and Elsheikh argue that when money wage rates are rising, workers may

"rightly or wrongly, credit such rises to unions and hope that by beginning or continuing to support them they will do as well or even better in the future. In other words, it is possible that while a 'threat effect' may encourage workers to unionise when prices are rising, a 'credit effect' may lead them to unionise when money wages are rising".  
(172)

Unemployment, Bain and Elsheikh argue, affects both the opportunity and propensity to unionise by increasing

the willingness of employers to oppose unionisation and their ability to resist strikes. Insofar as unemployment reduces aggregate demand, the production lost through strikes will be less costly to employers and they will be more prepared to face and/or prolong them by resisting union demands. Moreover, during periods of high unemployment an alternative labour force is more easily recruited by employers and this possibility may also influence them to resist union pressures. If unemployment increases the strength of employers to resist strikes and increases their will to do so, it weakens the will and ability of employees to unionise by weakening their propensity to join and remain in trade unions. Unemployment weakens the propensity to join trade unions because there is little that the unions can do to benefit unemployed workers. Additionally, the cost of remaining in a union will be greater in real terms to a worker who is unemployed. Similarly, unemployment may weaken the propensity to remain in a trade union for both unemployed and employed union members. Union gains, even if achieved, are of little benefit to the former and, to the extent that high unemployment weakens the union and reduces its capacity to generate benefits from the employer, the lack of benefits may induce members to feel that union membership is no longer worthwhile.

Finally, the level of union density affects union growth in two ways depending on the prevailing level of

density. Medium levels of density may increase the propensity of employees to unionise via the 'enforcement effect'. In this connection, Bain and Elsheikh argue that as union density rises from low levels employers will find it more difficult to retaliate against union members whilst unions will be more able to persuade employees to become or remain union members. As union density approaches unity however, a 'saturation effect' tends to outweigh the 'enforcement effect'. The 'saturation effect' refers to the fact that as density approaches unity, unions will find it increasingly difficult to grow both because there are fewer employees left to recruit and because those who are left will tend to have a lesser propensity and/or ability to unionise. As a result, unions will have to expend greater effort to recruit the remaining workers and union growth will be far less sensitive to the economic factors already outlined.

Using a model based upon these factors, Bain and Elsheikh have achieved considerable success in accounting for union growth in four advanced industrial economies (Britain, Australia, Sweden and the United States) during the twentieth century.<sup>(173)</sup> Despite some significant national variations, their model demonstrates the significance of these factors in accounting for the rate of change of union membership.<sup>(174)</sup>



There are, of course, great difficulties in applying the model to white collar unionisation per se or to white collar unionisation in specific industries. As Bain and Elsheikh themselves note:

"the model is concerned with explaining aggregate rather than disaggregate patterns of union growth, and hence factors which are unique to particular industries, occupations, regions, or companies are likely to be irrelevant to the explanation". (175)

Some of the difficulties can be illustrated by comparing the fortunes of various white collar unions during the post-World War I period when the economy underwent considerable expansion and inflation followed by deep recession. If we begin by looking at the period between 1916 and 1920, we find that retail prices rose by 187 per cent, manual wage earnings rose by 238.7 per cent whilst unemployment varied between 0.4 per cent and 2.0 per cent. During this period, aggregate union membership grew by 179 per cent. Between 1920 and 1936, by contrast, retail prices fell by 44.6 per cent, manual wage earnings fell by 30.4 per cent and unemployment rose to 22.1 per cent in 1932 and stood at 13 per cent in 1936. During this period, aggregate union membership fell below the 1916 level in 1933 (a fall of 47.4 per cent) and was still over 36 per cent below the 1920 level in 1936. (176)

During the periods under review it is clear that all three of the major economic factors in the Bain-Elsheikh model combined to exercise their influence in a common direction. During the first period, inflation generated powerful 'threat effects' which were more than matched by the rise in manual earnings which provided very large 'credit effects' for trade unions whilst the low level of unemployment also favoured unionisation. During this period, union membership rose by 3.7 million persons and by 19.6 percentage points in density. During the second period, from 1920 to 1936, there was a continuous fall in the retail price index which bottomed out in 1934-5. Manual wage earnings fell precipitously between 1920 and 1923 after which they remained broadly stable until 1936 (varying around a range of approximately six percentage points). During this period, then, there were continuously negative 'threat effects' from retail prices, unions were unable to benefit from 'credit effects' and the level of unemployment was extremely unfavourable to unionisation throughout the period.

If we now turn to the effects of these trends on white collar unionisation, we find that the effect of the war-time inflation was to encourage white collar workers either to join or to form trade unions. For example, the aggregate membership of the CAWU rose by over 300 per cent between 1916 and 1919-20 and the Railway Clerks' Association

also grew extremely rapidly during this period. Similarly, a large number of white collar unions were formed during this period: ASSET, AScW (now ASTMS), DATA (now the TASS section of the AUEW), NATSOPA, NALGO, and NUBE were all formed during this period, whilst the CSCA began, if only slowly, to assume greater numerical strength. What is significant about the formation and growth of these unions is that, since they did not generate 'credit effects' from their inception, this growth was impelled almost entirely by 'threat effects'. In fact, whilst manual workers earnings were either keeping pace with or exceeding the rate of inflation during this period, several groups of white collar workers did very poorly indeed. Bank Clerks, for example, saw their real earnings decline by about 50 per cent during the war period<sup>(177)</sup> and civil service clerks did only a little better.<sup>(178)</sup> Only the railway clerks were able to keep pace with inflation.<sup>(179)</sup>

When inflation began to reverse itself in 1920-21, many of the larger white collar unions began to experience falls in membership equivalent to those taking place in manual unions. Thus NUBE (at that time the Bank Officers Guild) suffered a slide in membership from approximately 30,000 in 1921-2 to a stable average of 19,000 during the late 'thirties.<sup>(180)</sup> Substantial falls were also registered by other white collar unions. The CAWU, which had a weak occupational and industrial base, fell from 43,222 members in 1919 to approximately 8,000 during the late 'twenties and early 'thirties.<sup>(181)</sup> Other white collar unions in



manufacturing industry also lost approximately a third of their membership (e.g. NACSS and DATA)<sup>(182)</sup> which approximated the losses among manual unions generally. With the exception of the local government workers and the civil servants, white collar unions lost the same proportion of their memberships as unions in the manual sector.<sup>(183)</sup>

Although the white collar unions experienced broadly similar membership trends with manual unions, there are reasons for supposing that the Bain-Elsheikh factors operated in different ways to produce this effect on white collar unionisation than they did with respect to manual unionisation. It is well-known, for example, that white collar workers suffered less extensively from the effects of unemployment. Lockwood, for example, notes that the level of unemployment among clerks in 1931 was less than half that of the labour force as a whole<sup>(184)</sup> and similar estimates are given by Clark.<sup>(185)</sup> Given estimates of 5.5 per cent unemployment among clerks during this period, it seems unlikely that unemployment could have resulted in 84 per cent loss of membership in the CAWU. Neither is it likely that unemployment among bank clerks (which never exceeded 1 per cent during this period) could have seriously influenced the 30 per cent losses in NUBE membership.<sup>(186)</sup>

If this argument is correct, it seems likely that some combination of the 'threat' and 'credit' effects made a greater contribution to the decline in white collar unionism during this period than they did in the case of manual unionism.

With respect to the 'credit effect', two comments are in order. Firstly, during the period 1920-1936 white collar earnings rose little faster than manual earnings (see Table 2.4) and thus white collar unions, like their manual counterparts, had few credit effects to benefit from. However, secondly, since many white collar unions were not recognised during this period this factor may have contributed to an attenuation of such 'credit effects' as were available from pay increases (for instance, in the case of bank clerks) and to weaken the resolve of white collar workers to remain in unions after the immediate 'inflationary crisis' was over. The Bain-Elsheikh model basically applies to institutionalised trade unions, and lack of recognition of white collar unions may accentuate the impact of 'negative' threat and credit effects. The relevant comparison here is with the local government workers and the civil service clerks. As we have already noted, these unions were recognised during the early 'twenties and continued to grow throughout the 1920-36 period when the majority of manual unions and (unrecognised) white collar unions were

experiencing membership falls. Like the bank workers, the Civil Service clerks were broadly shielded from the effects of unemployment. Unlike the bank clerks however, the earnings of civil service clerks actually fell between 1922-4 and 1935-6, and their union (CSCA) cannot have enjoyed any powerful benefits from 'credit effects'. Among the bank workers, by contrast, considerable pay rises during the same period were not translated into 'credit effects' for NUBE because the latter remained unrecognised. In short, the recognised CSCA progressed during the 'twenties and 'thirties despite a decline in money earnings among civil service clerks, whilst NUBE declined in strength during the same period despite considerable increases in money earnings among bank clerks because it was unable to benefit through the 'credit effects' from this increase due to its lack of recognition. 'Credit effects', therefore, are most likely to be operative in favour of recognised and institutionalised trade unions. Where trade unions are unrecognised or where two organisations are competing for 'credit effects' the benefits from such effects in the form of increased unionisation are likely to be attenuated.

With respect to the 'threat effect' further evidence comes from the growth of white collar unionisation between 1964 and 1974. Between 1964 and 1970, white collar union



density rose by nine percentage points and between 1970 and 1974 by a further 4.2 per-centage points.<sup>(187)</sup> In interpreting the 1964-70 increase, which displayed a marked accelerating tendency (the period 1969-70 accounting for nearly half the increase in density), Bain and Price<sup>(188)</sup> point to the accelerating increase in the retail price index and the low rate of increase in weekly real earnings which was sustained in the four years preceding the 'wage explosion' of 1970 and also cite the favourable climate for the extension of collective bargaining established by the Labour government. Similarly, with respect to the 1970-74 period, Price and Bain comment that

"the question is not whether rising prices and wages helped to bring about the expansion in union membership between 1971 and 1974, but why the expansion was not greater than it was. For 1971-74 had a slower rate of union growth but a faster rate of price and wage inflation than 1969-70". (189)

Price and Bain answer their own question by citing the non-linear relationship between price increases and unionisation established by Bain and Elsheikh. As Bain and Elsheikh summarise the position:

"...price rises do not have a constant impact upon union growth regardless of their size. After they reach a level of about 4 per cent per annum, their positive impact on the rate of change of union membership continues but at a lower rate". (190)

In this analysis, workers become numb to rising prices and this factor, together with the hostile political environment

towards unionisation and the 'dampening' effect of higher unemployment, Price and Bain argue, lowered the rate of increase of unionisation in 1971-4 despite higher 'threat' and 'credit' effects.

Although a variety of factors may be cited as generating exceptions to the conclusions of Bain and his collaborators as to the impact of the 'threat effect' generated by rising prices with respect to specific groups of white collar workers, we would only wish to modify these conclusions in two respects at this point. Firstly, evidence already cited indicates that the annual incremental salary increases enjoyed by some groups of white collar workers may make them insensitive to the declining economic fortunes of their occupational group as a whole. It is equally possible that such increments may also weaken the propensity of their recipients to unionise by blunting the perceived 'threat effects' of rising prices. This possibility may be accentuated in circumstances where the workers concerned have the opportunity to join only unrecognised unions with low levels of density. Such workers would require higher 'threshold' levels of inflation to impell them to unionise whilst, similarly, the level of inflation at which its impact 'continues at a lower rate' is likely to be higher for the incrementally salaried employee. Secondly, as Bain<sup>(191)</sup> has demonstrated, it is the white collar worker who may prove

most sensitive to employer-generated or government-generated hostility to unionisation and this factor may have had a greater dampening effect on levels of white collar unionisation during the 1971-4 period than on levels of manual unionisation.

In sum, whilst there can be no doubt that the factors discussed by Bain and Elsheikh exert a formidable 'triggering' impact upon white collar unionisation, it is also clear that our own specific interest in their impact upon the membership of unrecognised white collar unions, the potential membership of which are incrementally salaried and only weakly subject to the impact of unemployment, dictates certain modifications to the Bain-Elsheikh conclusions. Firstly, the unrecognised status of a white collar union and/or competition between unions for membership and/or competition between an unrecognised white collar union and a recognised staff association may operate to undermine the significance and impact of 'credit effects' resulting from increases in earnings on union growth. Such an undermining effect is very clearly visible with respect to NUBE during the period between 1922-4 and 1935-6. Secondly, incrementally salaried employees may fail to unionise in response to 'mild' threat effects from rising prices particularly where the relevant trade union is unrecognised and/or in competition with other organisations



and/or is the object of employer hostility. In this case, the impact of the 'threat effect' on unionisation will be weakened. Finally, in occupations characterised by little or no unemployment, the effects of unemployment as a factor influencing unionisation may be attenuated. Since all these modifying conditions existed in banking between 1917 and 1967, we may reasonably expect the significance of secular trends in the economic variables discussed on unionisation to be mitigated in this industry during this period. To make this claim is, in certain respects to re-affirm the view that these economic factors are 'trigger' factors influencing unionisation among white collar workers and are dependent for their operation upon the underlying long-term sociological factors already discussed.

## 2.12 Conclusion

No student of the literature on white collar unionisation, of which only a sample has been presented above, can fail to be impressed by the complexity and multiplicity of the issues involved. These characteristics of complexity and multiplicity are further complicated by the fact that the influence of each factor upon white collar unionisation is itself sensitive to the co-presence of the others and, more generally, to the wider political

and social climate of the day. For these reasons, any review of these factors resists straightforward summary. Moreover, the evaluation of the relative significance of the various factors is inhibited by the lack of genuinely comparative data in which some factors are held constant whilst others are varied. Thus the wide variety of opinions concerning the relative significance of the various factors, in part derives from the almost equal variety of case studies in which these opinions are embedded. (192)

The present study is, unfortunately, no exception to this general rule. However the study of the banking industry does afford an excellent opportunity to examine the differential orientations of male and female white collar workers to their work and employment situations, to their employers and to unionisation. Additionally, the banking industry is an excellent example of the rapid 'feminisation' of a clerical labour force which results in the progressive differentiation of a 'separate (feminine) clerical class' without real prospects of promotion. Thus, in studying the banking industry, we shall be able to focus both upon the differential bureaucratisation of the market situations of men and women in banking and upon the ways in which the two groups respond to the various factors influencing unionisation described above.

In pursuit of this objective, we shall describe the changing nature of bank employment and the organisations representing bank workers in the next chapter and focus on the differentiated orientations of men and women to work, employment and unionisation in the subsequent three chapters. Only then will we be in a position to evaluate the impact of the growth of female employment on white collar unionisation in the industry and its impact on the other factors influencing white collar unionisation outlined in this chapter.



NOTES

1. Sidney and Beatrice Webb, Industrial Democracy, (Longmans, 1898).
2. A. Flanders, Collective Bargaining: A Theoretical Analysis, in A. Flanders, Management and Unions: The Theory and Reform of Industrial Relations, (Faber, 1975), pp.213-240.
3. J.A. Banks, Trade Unionism, (Collier-Macmillan, 1974), p.11.
4. A. Flanders, Industrial Relations: What is wrong with the system, in Flanders, (1975), pp.83-128.
5. Flanders distinguishes between internal and external job regulation on the basis of whether rules 'can be changed without the consent of an external authority; whether they are settled autonomously by the enterprise and its members'. Ibid., p.90.
6. Ibid., p.94.
7. See for instance H.A. Turner, Trade Union Growth, Structure and Policy, (Allen and Unwin, 1962).
8. Millerson's survey of the codes of qualifying associations demonstrated that they were most concerned with the regulation of competition. See G. Millerson, The Qualifying Associations, (Routledge, 1964). Similarly Reynaud comments that:  
'professionalisation, over and above its marked affinities with craft unionism, seems to us to represent one possible orientation to union action rather than an alternative possibility to such action'.  
See J-D. Reynaud, Stratification and Industrial Relations: Reflections on the Trade Unionism of Blackcoated, Technical and Managerial Employees, in M. Mann (ed.), Proceedings of a SSRC Conference: Social Stratification and Industrial Relations, (SSRC, 1969), p.155.
9. A. Flanders (1975), op.cit., p.90-1.

10. Ibid. p.86.
11. G.S. Bain, The Growth of White Collar Unionism, (Oxford, 1970), Chapter 8.
12. We do not however intend to imply that the density concept is invariably unproblematically applicable. In particular, there are difficulties associated both with the definition of a union member and, more importantly, with the definition of a 'potential union member'. For a valuable discussion of these problems, see G.S. Bain and R. Price, Trade Union Membership Statistics: Problems and Prescriptions, Unpublished OECD Report, 1975.
13. An additional objective for which Blackburn's scale of 'unionateness' was constructed was to devise a measure of union character which could be applied to industries in which competing organisations with differing characters recruited members.
14. R.M. Blackburn, Union Character and Social Class, (Batsford, 1967), pp. 18-19.
15. G.S. Bain, D. Coates and V. Ellis, Social Stratification and Trade Unionism, (Heinemann, 1973), p.88.
16. Ibid. p.85.
17. Ibid. p.82-6.
18. See particularly, R.M. Blackburn and K. Prandy, White Collar Unionisation: A Conceptual Framework, British Journal of Sociology, 16, (1965), pp.11-22; K. Prandy, Professional Employees, (Faber, 1965), and K. Prandy, A. Stewart and R.M.Blackburn, Concepts and Measures: The Example of Unionateness, Sociology, Volume 8, 1974, pp.427-446.
19. R.M. Blackburn (1967) op.cit.
20. H.A. Turner (1962) op.cit.
21. H.A. Clegg, A. Fox and A.F. Thompson, A History of British Trade Unions Since 1889, Volume 1: 1889-1910, (Oxford, 1964).
22. L. Ulman, The Rise of the National Union, (Harvard University Press, 1955). Cited in G.S.Bain et al. (1973), op.cit. p.77.
23. See, inter alia, Blackburn (1967), op.cit.; C.W. Mills, White Collar, (Oxford, 1956); G. Millerson (1964), op.cit.; and K. Prandy (1965), op.cit.

24. B.C. Roberts, R. Loveridge and J. Gennard, Reluctant Militants, (Heinemann, 1972), pp.77-8.
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26. The term is Lockwood's. See D. Lockwood, The Blackcoated Worker, (Allen and Unwin, 1958).
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## CHAPTER THREE

### BANKS, BANK STAFFS AND STAFF ORGANISATIONS

#### 3.1 Introduction: The Banking Industry

The banking industry embraces a variety of different types of organisation. The London Clearing Banks which operate cheque services for their customers dominate the industry and employ approximately 75 per cent of all bank staffs. A similarly substantial role is played in Scotland by the Scottish Banks of Issue, so-called because they have the right to print bank-notes, which employ a further 8 per cent of United Kingdom bank staffs. The remainder of bank staffs are employed by one or two smaller banks which issue cheques (C.W.S., Lewis' Bank), the Trustee Savings Bank which began as organisations specifically geared to the needs of the small saver but which now issue cheques, a number of merchant banks, finance houses and secondary banks, the foreign banks mainly located in the City of London and the Bank of England.

The London Clearing Banks themselves are dominated by the 'Big Four' all of which grew substantially during the decade from 1960 to 1970 which saw a very substantial increase in the demand for banking services and a correlative increase in the numbers of bank staffs. In

1960, the total number of staff employed in the clearing banks was some 115,000 whereas by 1970 this figure had risen to nearly 177,000, a rise of 50 per cent.<sup>(1)</sup>

This increase has been accompanied by a change in the ratio of men and women employed in banking. In 1960 men outnumbered women in the industry by a factor of 3 to 2 and banking was, so to speak, a predominantly 'masculine' occupation albeit less so than during the immediate post-war period during which the male/female ratio stood at approximately 5 to 2. The trend towards the 'feminisation' of the banking labour force continued throughout the decade and by 1970 women outnumbered men in the clearing banks by a clear 10,000 (men: 83,000; women: 94,000).<sup>(2)</sup>

The same period has also seen a marked increase in the concentration of the banking industry. During the decade which ended in 1970, eight of the eleven clearing banks were involved in mergers and only six remained. The major bank mergers during the 'sixties were as follows. In 1962 the National Provincial Bank took over the District Bank and both combined with the Westminster Bank in 1968 to form the National Westminster Group. In 1968 Barclays Bank merged with Martins Bank after proposals for a tripartite merger with Lloyds Bank had been abandoned following an adverse report from the Monopolies Commission.<sup>(3)</sup> Finally in 1970 a tripartite merger was achieved between Glyn Mills Bank, the National Bank and Williams Deacons Bank to form the Williams and Glyn's Bank. A similar pattern

emerged among the Scottish Banks of Issue where only three banking groups remain of the original six extant in 1959. In 1959, the Commercial Bank of Scotland merged with the National Bank of Scotland to form the National Commercial Bank of Scotland. This organisation subsequently merged with the Royal Bank of Scotland and currently trades under that title. Similarly, the British Linen Bank merged with the Bank of Scotland in 1971 and the resultant organisation trades under the latter title.

Even this catalogue understates the connections among the major banks however. Thus Barclays Bank has substantial connections with the Bank of Scotland (through Barclays' control of the British Linen Bank) and the Yorkshire Bank. Lloyds Bank has substantial holdings in the Royal Bank of Scotland which, in turn, controls the Williams and Glyn's conglomerate. Lloyds Bank also has considerable holdings in the Yorkshire Bank and Lewis' Bank. The Midland Bank controls the Clydesdale Bank and owns two Northern Irish banks, the Belfast Banking Co. and the Northern Bank. Finally, the National Westminster Bank Group controls Coutts Bank, has a holding in the Yorkshire Bank and controls the Ulster Bank. It would thus be no exaggeration to assert that the 'Big Four' (Barclays, Lloyds, Midland and National Westminster) control the vast majority of the United Kingdom banking industry and this view is only further



confirmed by a consideration of their combined interests in the finance houses, secondary banks and related credit organisations.

The period between 1960 and 1970 then has been one of substantial amalgamation and consolidation within the banking industry. It has also been a period of considerable expansion in the volume of banking business - an expansion to which amalgamation, growth in branch numbers and computerisation have been three characteristic responses. One clear indicator of the growth in the volume of bank business is the 50 per cent growth in staff numbers alluded to above and the concentration of this growth among female staff, the vast majority of whom are engaged in routine clerical functions. Thus whereas the total male clearing bank staff rose by 26.2 per cent during the decade, female staff grew by 92.2 per cent. The evidence for growth from bank staff numbers is corroborated, for part of the decade, by evidence from a variety of other banking indices.

Table 3.1<sup>(4)</sup>

Activity Indicators of the London Clearing Banks

	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Numbers of Credit and Debit Clearings	100	105	113	123	129
Numbers of Accounts	100	102	108	114	120
Numbers of Branches	100	102	104	107	109
Numbers of Bank Staff	100	105.5	109	115	119
Numbers of Males	100	103	105	108	111
Numbers of Females	100	108.5	114	123	129

Table 3.1 reveals some striking symmetries. In the first instance, it is clear that the general expansion in the demand for bank accounts during this period was met by increasing the total number of bank staff. There appears to have been little increase in productivity during the period and few, if any, economies of scale were realised. This tendency for the expansion in the demand for bank services to be met by increasing manpower in the industry provided a considerable part of the motive force for the widespread mechanisation and amalgamation within the industry which occurred during the latter part of the decade. The parallel between the growth of total bank staffs and growth in total bank accounts is not the only

element of symmetry in Table 3.1 however. There are also close parallels between (1) the growth in the number of branches and the growth in total male staff and (2) the growth in the number of credit and debit clearings and the growth in total female staff. We shall have occasion to comment on these parallels further below, but it is clear the expansion was achieved in two ways: firstly, by expanding the numbers of staff within existing branches to cope with the additional 'routine' work and secondly, by expanding the total number of bank branches. The first method was clearly the more economical since it required no investment in additional capital assets neither did it require significant additions to the (predominantly male) senior branch staff who would run the enlarged branches.

Throughout the first half of the 'sixties, banking costs outran all the above activity indices by a small factor which increased sharply during 1965 and thereafter.<sup>(5)</sup> This growth in costs, of which labour costs constituted a high proportion, was instrumental in stimulating the banks towards a heavy investment in EDP techniques.



An important feature of the banking industry during the 'sixties is that competition was conducted primarily on a 'quality' rather than a price basis. In practice this meant that the clearing banks vied with one another in providing conveniently located branch outlets as an attraction to consumers. This practice has contributed to the very low level of employment concentration in the industry.

In 1968, the bulk of the clearing banks' staff (approximately 153,000 persons) were employed in 8,700 branches. The average sized branch had a staff of 8-10. Nearly 75 per cent of all branches had a staff of less than 14, whilst nearly 50 per cent had a staff of less than 10.<sup>(5)</sup>

This branch structure in commercial banking with its attendant low levels of employment concentration is significant both in contributing to personal and particularistic work relationships within the branch and in militating against the establishment of a rigid division of labour among bank workers. To the extent that small branch size contributes towards common and overlapping experiences of work among bank employees, it will also contribute towards a community of outlook within the branch and towards the formation of 'branch norms' which influence attitudes in the branch to all aspects of the work situation.

### 3.2 Bank Clerks

In his major study of unionisation in the banking industry, researched between 1960 and 1963 and published in 1967, Blackburn noted a

"clearcut sex distinction in the staff. Careers in banking are for men; the routine work such as machine operating is for women. This distinction is basic; women are employed for 'women's work' and it is only the outstanding women who can progress to 'men's work'". (6)

In this section we seek to evaluate the accuracy of Blackburn's 'clearcut sex distinction in the staff' by looking at three major dimensions of work experience (salaries, job content and promotion opportunities) and enquiring whether sexually-based differentiations in work experience operate with respect to these dimensions.

#### 3.2.1 Salaries

The basic pay policy with respect to clerical grades in banking and utilised by all the clearing banks throughout the 'sixties were premised on a simple relationship between age and pay. Salary scales, established for all clerical staff between the ages of 16 and 31 years, were age-related and incorporated successive incremental stops which were made payable on birth-dates. These age-related incremental

scales diverged little from bank to bank. By 'shopping around' a prospective bank clerk might increase his salary by £10 p.a. at the age of sixteen years, and by from £45 p.a. (women) to £75 p.a. (men) at the age of thirty one during the decade.<sup>(7)</sup>

Equal pay for men and women was normal on these incremental scales until the age of twenty three, after which the scales for men and women diverge substantially. Thus in 1968, the pay of men and women at the top of the scale diverged to the tune of £320 p.a., the men earning 40 per cent more than their female colleagues.<sup>(8)</sup> Additionally, during the later 'sixties the major banks began to offer salaries which were in excess of the normal scale payments to graduate males and older male school leavers in an attempt to attract these classes of personnel to the industry. This change in policy additionally widened the differentials in payment to male and female staffs. Moreover these differentials were further widened by the practice of promoting male staff to higher salary scales before they had reached the age of thirty two years.

After the age of thirty two, unappointed clerical staff salaries progressed by periodic increases. Once staff reach 'appointed' or 'managerial' status (see infra.), their



pay is calculated in accordance with the banks' evaluation of the responsibility of the post, the incumbent's performance and by reference to his (or her) age and experience. Using figures whose origin must remain anonymous, I calculate that the pay of approximately 66 per cent of the women in one large clearing bank overlapped with approximately the bottom 24 per cent of the bank's male staff under this system of payment in the late 'sixties. Whilst it is certainly the case that the bunching of female staff in the lower age groups made a considerable contribution to this result, it remains undeniable that equal pay for men and women in banking was very far from being a reality during the 'sixties and the significance of this observation is only increased when we take into account the 'fringe benefits' such as cheap housing loans and the like which were available to male bank clerks, but not in general to their female counterparts, during this period.

Salary scales based on age criteria persisted in banking until 1971 when, in a double shift, the age-related salary scales were abolished and a system was established in which pay was related to job content. This change has resulted in the formal achievement of 'equal pay', that is, a situation in which men and women are paid the 'rate for the job' regardless of sex. As we shall see, however, men and women do not have equal access to the better-paid jobs. Clerical work is now graded on a four point scale and the

adoption of this system has eliminated some of the more anomalous and invidious situations in which lower-paid women were occupying relatively senior posts vis-a-vis higher-paid male colleagues.

### 3.2.2 Job Content

It is possible to distinguish three basic types of work which were carried out in ordinary bank branches during the 'sixties and indeed are still carried out today. The first type of work consists of the basic secretarial and typing services which are routinely available in all large commercial organisations. This work is entirely handled by women who stand outside normal banking activities and are excluded a priori from a banking career. Secondly, there is a large mass of discrete activities which are largely geared to the processing and distribution of cheques and cash both within the branch itself and externally to other bank branches.<sup>(9)</sup> Prior to the advent of mechanisation, much of this work demanded a considerable degree of concentration and precision because the discovery of 'differences' between ledger totals which should balance initiated a search for errors which could involve the majority of a branch's staff for several hours. This second type of bank work is highly routinised and, to the outsider at least, appears intrinsically dull. The third and final group of activities within the branch require special competences of one type or another, either in the special areas of banking (such as work relating to securities or foreign currencies

and transactions) or the more general exercise of executive and managerial responsibility. Posts involving special competence, e.g. accountant, senior clerk, senior securities clerk, are normally 'appointed posts' which are paid on different salary scales from the remainder of the clerical staff. Executive, managerial and sub-managerial posts are often known as 'Board appointments' as, in contrast to 'appointed' posts which are normally ratified by a General Manager or Chief General Manager, they require formal ratification by the Board of the bank. One further point may be made in relation to the distinction between appointed and unappointed staff. This is that, whilst appointed staff occupy positions involving the exercise of special competences, these competences are not acquired at a single point in time. Since they in fact require a considerable degree of training, special course work, academic examination etc., and since much of this training is achieved by gaining experience in various areas of bank activity, it is clear that clerks who are assigned to the securities or foreign section of a branch are, in effect, being offered the opportunity of the kind of experience which will ultimately lead to appointed or managerial status.

Turning now to the distribution of these three types of bank work between the sexes, the vast majority of secretarial and low-grade clerical posts are occupied by women. In 1967,



women made up 60 per cent of the total unappointed staff employed by the London clearing banks and today will constitute an even higher percentage. Another way of looking at this figure is to point out that, of the 70,000 women employed by the London clearing banks in 1967, 98.7 per cent were employed as unappointed staff.<sup>(10)</sup> By contrast, 67.3 per cent of the male staff were unappointed during the same year and men occupy 99.65 per cent of the managerial posts and 93.65 per cent of the 'appointed' posts. Similar, though less extreme, figures are reproduced in a study of employment in the American banking industry where 73 per cent of all office and clerical posts are occupied by women as opposed to 15 per cent of the 'official/managerial' positions.<sup>(11)</sup>

The young women who occupy the bulk of the routine clerical jobs in British banking do not, by and large, remain with their banks for very long. Thus in 1968 the wastage rate for women in the 18-23 years age group employed in the London clearing banks was 25 per cent p.a.<sup>(12)</sup> A complete turnover of the female labour force under 23 years old could be expected every four years on these figures, and in a slightly longer period for the whole female staff (irrespective of age) whose overall wastage rate was 21 per cent p.a.<sup>(13)</sup>

The contrast which Blackburn makes between "men's work" and "women's work" is quite clearly established in the National Board for Prices and Incomes Report "Bank Charges" which notes a report from a firm of management consultants employed by the NBPI to look at manpower usage in the banks to the effect that

"... all banks now employ a high proportion of young women, the majority of whom do not expect to make a career in banking, yet they are by tradition given training in a variety of banking functions which most of them are unlikely to need during their comparatively brief stay in employment. Instead there should be special courses in specific clerical operations for employees, especially young women, recruited for high volume work". (14)

The report goes on to note that this form of training, together with other forms of staff reorganisation, would result in the possibility that

"... savings of the order of 30 per cent could be achieved over a period of three to four years in staff requirements for high volume clerical processes in medium sized and large branches. This would be equivalent to a saving of about 12 per cent of total clerical staff." (15)

Under these assumptions, the banks clearly had powerful incentives to rationalise the organisation of work tasks in their branches, though this would have been achieved at considerable costs to the integration of branch life.

Small wonder that the NBPI report also advised the banks during a period (May, 1967) of growing staff unrest to take the opportunity

"... to introduce a more up-to-date approach to staff relations in which the importance of meaningful prior consultation is recognised." (16)

The contrast between "men's work" and "women's work" in banking is deeply entrenched and requires little sociological insight to perceive. Even simple observation in any local bank branch is sufficient to confirm that branch work is organised by men but mainly performed by women.

Blackburn additionally noted three major trends in the job content of bank activities which are significant for the evaluation of the division of men's work and women's work. These trends were: (1) an increasing tendency for the volume of women's work to expand; (2) a tendency for women to do jobs which were previously men's work (e.g. counter clerk) and which occupied an interstitial location between routine clerical occupations and positions of responsibility; and (3) an accelerating tendency for men to move rapidly through the routine clerical posts to positions of responsibility. "The man", says Blackburn in this connection,



"moves from job to job, including at first the 'women's jobs', gaining familiarity with, but not proficiency on, the various accounting machines".  
(17)

It is instructive to deepen our initial understanding of the distribution of job content in banking by asking whether these trends have continued during the 'sixties, bearing in mind the widespread impact of the introduction of Electronic Data Processing (EDP) into the majority of the banking system during the last decade.

It is quite clear simply by looking at the growth in bank staffs that the volume of "women's work" continued to expand at a very considerable rate during the decade from 1960 to 1970. Indeed, assuming no changes in the distribution of work-tasks within the bank between the sexes, the figures on staff growth and the sexual distribution of that growth would indicate that the volume of "women's work" expanded over twice as fast as the volume of "men's work". As we have already seen, there was a tendency during the first half of the decade for the growth of female employment in banking to remain proportionate to the growth in the volume of routine work (as indexed by the growth in the volume of credit and debit clearings indicated in Table 3.1 supra). Since there was a similar relationship between the growth of male staff and the growth in the numbers of bank branches, it would seem reasonable to maintain that the growth in the volume of "women's work" is at least approximately indexed by the growth in female employment in the banking system.

During the second half of the decade, the rate of growth of male staff was lower and the rate of growth of female staff was higher than during the first half. During this second half of the decade there was considerable expansion in the use of EDP and a degree of rationalization of the banks' branch networks consequent upon the bank mergers of 1968. It is thus notable that the volume of "women's work" continued to expand at a rapid rate despite the introduction of labour saving computer equipment whilst more significant savings were achieved among male 'career' staff by branch rationalisation.

Despite the traditional image of the computer as a consumer of jobs, the continued growth of the female labour force in banking in the face of computerisation is unsurprising. As Mumford and Banks have pointed out:

"Mechanisation is now probably the most important factor in the 'feminisation' of the routine clerk, although there are other influences tending to raise the proportion of female clerks". (18)

The growth of the banking industry then, together with the expansion of mechanisation in banking, is extending the trend noted by Blackburn for the volume of "women's work" to expand relative to the growth in branch numbers and the growth of male staff.

We have now established that there has been a definite expansion in the routine clerical functions performed by women in the clearing banks and that this expansion has not been offset by the automation of aspects of clerical work. This expansion of routine clerical work undoubtedly forms the basis for the rapid expansion in female bank employment which occurred during the decade. At the same time, an additional source for the growth in the female labour force in banking may be hypothesised as the 'feminisation' of previously male occupational preserves in the bank branch. A 'test case' for the hypothesis that male occupational preserves were indeed 'feminised' during the 'sixties' relates to the interstitial role of counter clerk.

On the basis of his research in the early 'sixties, Blackburn noted that

"It is becoming increasingly common for women to be cashiers and to do other jobs which used to be 'men's work'". (19)

Even a few cursory visits to banks in the United Kingdom will reveal that female counter clerks now easily outnumber their male colleagues. In my sample, for example, female counter clerks outnumbered males by a factor of two. Similarly, female clerks are becoming relatively unremarkable in such specialist areas as the 'Foreign' department. Yet, as Blackburn points out, this trend towards the 'feminisation' of male jobs may involve a routinisation and downgrading of the



tasks in question rather than an expansion of opportunities for women.

"Because of a shortage of men, more jobs are being opened to women, and sometimes doing such jobs is regarded as promotion for women, but not always. Going on the counter may be a reward for good work or a routine move for a fairly new girl; in either case it may mean a little higher status, but no extra money..." (20)

Whilst there is no doubt that the counter clerk remains the 'shop-window' of commercial banking, this post is nowadays hardly a significant step on the road to higher things. The grading of bank jobs which was associated with the 'equal pay' reorganisation of clerical roles in 1971 eventuated in the grading of 'counter-clerk' at Grade 2 out of four clerical grades and in most large bank branches promotion to counter-clerk is regarded as an automatic step regardless of sex. It is clear than that, whilst the role of counter-clerk has undergone considerable feminisation over the past twenty years, this feminisation has been associated with the downgrading of the role. At the same time, supervisory roles with respect to counter activities have tended to remain a male preserve. Moreover the introduction of 'cash machines' both inside and outside the bank building symbolically highlights the relationship between mechanisation and feminisation in banking and testifies to the relationship between these two processes and the routinisation and down-grading of the job specification. It is difficult, in short, to find any evidence for the widening of job opportunities or the enrichment of job content for women in the feminisation of the counter clerk's role.

The third trend noted by Blackburn was a tendency for men to move through the "women's jobs" with increasing rapidity. Mechanisation has probably extended this tendency in a number of ways. Thus many manual operations, which were performed by both male and female clerks during the 'fifties, are now processed in a 'machine room' staffed entirely by women and presided over by a female supervisor - the only supervisory status routinely open to women. Under these circumstances there is a tendency for male clerks' knowledge of the routine activities undertaken in the 'machine room' to become increasingly cursory in character. Given that the men pass through the array of "women's work" at a faster rate, their own promotion prospects are accelerated at the cost not only of a failure to thoroughly 'understand the business' which is itself accentuated by more general trends towards the rationalisation and centralisation of bank decision making processes, but also of a widening gap in the work experience of men and women. This common work experience has been an important factor in generating solidarity among the bank staffs of earlier periods and may have contributed to the considerable influence of 'branch norms' in determining clerical attitudes which has been documented by Blackburn.<sup>(21)</sup> With the division of work experiences in banking the homogeneity of outlook among bank staffs, regardless of sex and occupational position, may be undergoing a degree of dissolution.

### 3.2.3 Careers in Banks

Turning now to the question of differential access to careers in banking, Blackburn's assertion that

"Careers in banking are for men, the routine work... is for women" (22)

remains substantially correct. As we noted earlier, women formed only 0.35 per cent of the banks' managerial staff and 6.35 per cent of the appointed staff in the London clearing banks. A survey of women's appointments in American banks has revealed a substantially similar pattern in which women occupy a somewhat larger (15 per cent) proportion of 'official/managerial' positions. What this means in career terms can be illustrated by reference to the Chase Manhattan Bank where less than 10 per cent of the female staff hold 'official/managerial' positions. Alexander and Sapery report that

"Not long ago, the bank made an in-house study of the time its employees spent on the staff before becoming officers. According to an informal source, it showed that women waited an average of fifteen years, compared with six for men". (23)

Gross statistical differences of the kind cited above index collections of radically different attitudes to men and women in banking. We have already noted the accelerating tendency for men to move rapidly through the array of "women's jobs".



However this movement is itself part and parcel of a wider pattern of movement, through different posts and different branches, which the career-oriented young man must participate in to widen his banking experience and prepare him for posts of responsibility. Male clerks are additionally expected to undertake night school courses and summer schools which will equip them to pass the Institute of Bankers examinations which are a pre-requisite for real career progress in banking.

These 'pressures' intensified for male bank staff during the 'sixties partly because there was a general decline in the male 'career' entry to banking but also because the post-war 'bulge' of bank managers was reaching retiring age,<sup>(24)</sup> creating large numbers of vacant managerships. Both tendencies resulted in a generally increased level of promotion opportunities for men who were consequently encouraged to fit themselves for promotion as rapidly as possible. These then are some of the factors which have influenced the general availability of promotion opportunities for 'career' male clerks. Are there any factors which weight the distribution of promotion opportunities unfavourably towards women?

When one remarks to senior bank officials that women's chances of obtaining promotion in banking seem to be outstandingly poor, the normal response is wholehearted agreement which is coupled with expressions of regret that so few women express an interest in careers in banking. The

statistical evidence for this 'lack of interest' is overwhelming. During the latter part of the 'sixties the average stay with the bank among young girls at the putative beginning of their 'careers' in the industry was less than two years.<sup>(25)</sup> Predictably, very few young women take the Institute of Bankers examinations which constitute the career qualification in banking, and the majority thus render themselves ineligible for any meaningful career in the industry. Thus in the sample to be reported on in Chapter 6, whereas 92 per cent of the male clerks interviewed had undertaken work leading to the Institute of Bankers qualifications, 92 per cent of the female clerks had not done so.

Once again some relatively simple factors lie behind these statistics. Approximately 85 per cent of the female population marry during their lifetime,<sup>(26)</sup> and in 1967 76 per cent of them were married before the age of 24 years.<sup>(27)</sup> Most women expect - and, in terms of these figures, expect reasonably - to marry and to marry relatively early in life. Within the prevailing culture of this society both marriage and, more strongly, the rearing of children tend to be regarded as occupations in their own right. Under these circumstances, many young women who enter banking tend to see their employment as a short term affair which will be terminated upon marriage or pregnancy and, within this framework of assumptions, there is little



incentive to undertake the arduous schedule of study and examinations which would lead to an (ultimately redundant) career qualification.

For those women who look beyond marriage to a career in banking, the difficulties are truly formidable. The core difficulties centre on the conflict between the demands of a career in the industry and the norms mediating the marriage relationship in our society which traditionally require females to shoulder the burdens of family life and to subordinate their career ambitions to those of their husbands.

A central conflict of this type centres around the requirement that 'career' bank staff be geographically mobile. As noted earlier, the banks pursue a policy of moving career-oriented clerks from branch to branch in order to widen their experience of the banking scene. Even assuming that the female clerk's husband remains static geographically, this kind of movement can pose very serious problems for family life in general, and for the wives who conventionally shoulder the major part of the burdens of family life in particular. This point holds for moves even within the framework of a banking system inside a large city such as London, Birmingham, Manchester or Leeds. It holds a fortiori in smaller cities where moves may have to be made to branches which are 20 or 30 miles distant. If one additionally adds the assumption of a geographically mobile husband to the



cultural requirement that a wife should subordinate her career ambitions (and her mobility) to his, the problems of career discontinuities are exacerbated by the possible non-availability of appropriate career 'slots' in the areas removed to.

Moreover the arrival of children will add further discontinuities at crucial points in the female bank clerk's career. For whilst the male clerks are making their way up the hierarchy of bank appointments between the ages of 28 and 40 years, their ambitious female counterparts are most likely to be exercised by the demands of a growing family. Finally, during the period under review (1960-1970), the pay structure in banking with its increasing differentials between men and women after the age of 23 years, did little to encourage women to remain in the industry. For those women who would have wished to make a career in banking then, substantial difficulties and disincentives - several of which could have been alleviated by appropriate undertakings by the banks - remained to daunt the hardest career woman.

Whilst our senior bank officials will express regret at the lack of female interest in bank careers and pass on to indicate some of the concrete organisational difficulties facing the would-be female bank manager, there nonetheless remain certain substantial advantages for the banks in the current state of affairs. Firstly, women can be persuaded

to undertake dull, routine jobs in banking precisely because they estimate that they will not be doing the job for a protracted period of time, Similarly, low rates of pay can be offered to women who envisage themselves as working for the period between leaving school and getting married. Such women are not, by and large, weighed down by financial responsibilities: in the majority of cases indeed they may be living at home and hence effectively be working for 'pocket money'. As far as many female clerks are concerned then, marriage is the 'light' at the end of a none too arduous 'tunnel'. As Mumford and Banks deftly summarise the situation in respect of the female clerk,

"For most of them matrimony is their principal objective or interest and work is regarded as temporary and incidental, rather than central to their lives. Because of this they are willing to put up with tasks that seem intrinsically dull and for the same reason they are not unduly anxious for promotion ... In addition, girls can easily be trained for office machine jobs requiring a high degree of dexterity and they also represent a pool of cheap labour... The growth in the scale of offices ... produces of itself a division of labour which separates out the more highly skilled from the less skilled work, which is then suitable for relatively short term female labour".  
(28)

In sum, the banks have benefited in two major ways from the employment of young women on a 'non-career' basis. Firstly, they have acquired a relatively docile and compliant labour force whose degree of involvement with work is too low to form



the basis for serious disgruntlement with either work-tasks or pay. Secondly, by employing a continuously renewed labour force of women whose average age remains constantly low, average labour costs - which, it will be recalled, were based on age criteria during the 'sixties - are substantially reduced.

A third source of advantage to the banks in recruiting short term female staff arises from the elimination of the latter from the 'promotion race' which, in turn, enables the banks to hold out better prospects of promotion to their male 'career' entrants and hence to attract higher quality male staff. In 1967, 33 per cent of the male staff held a non-clerical appointment in the clearing banks and, among men aged over 32 years, this proportion rises to 60 per cent. (29) If women were counted as equal competitors with their male colleagues and were afforded equal promotion opportunities, the chances of promotion beyond the clerical grades for male clerks would recede from 1 in 2 or better to approximately 1 in 5.

Finally, on the negative side, it would clearly be expensive for the banks to train staff who might only remain in employment for two or three years to a high level of banking competence. Thus a situation has arisen in which the bank employers tailored their salary structures and demand for female labour in conformity with the then-prevailing attitudes with respect to the position and legitimate expectations of young women within our society. These staff



policies have, as we have seen, resulted in concrete economic gains to the banks as well as more intangible advantages. They have resulted in the clear division of bank staffs into 'career' and 'non-career' groups on the basis of sex.

This division, which has contributed a level of gains to the banks which has been sufficient to prevent the growth of any 'affirmative action' to facilitate the advancement of women in banking, is not wholly advantageous. For instance, there is now a widening gap between the work experiences of male and female clerks. It is likely that this now-disappearing unity of work experience has contributed considerably to the 'family atmosphere' and 'unitary ideology' of banking and that the destruction of this unity of experience may contribute in the future to a weakening of sources of social control operating within branch life.

### 3.3 Staff Organizations in Banking

Since the early 1920's bank staffs have had the opportunity of choosing from among organisations seeking to represent their aims and aspirations with respect to their salaries and conditions of work. The organisations from which they can choose, as noted in Chapter 1, consist of the National Union of Bank Employees (NUBE, formerly the Bank Officers Guild) on the one hand, and a variety of internal

staff associations which are specific to each clearing bank on the other. During the period between 1920 and 1960, NUBE had little opportunity to provide adequate representation for its membership as it remained totally unrecognised by a majority of clearing banks and achieved only formal recognition (without true negotiating rights) from the remainder. The staff associations, by contrast, were recognised by the clearing bank employers from the moment of their inception in the banks for which they were relevant. Throughout the forty years then, there has been a clear and consistent preference on the part of the bank employers that the staff associations should be the bodies to represent the wishes of bank staffs and, as the mere existence of the preference indicates, NUBE and the staff associations were locked in conflict for membership throughout the period. As we shall see, the histories and characters of the two organisations are closely intertwined.

NUBE was founded in 1918 as the Bank Officers' Guild (BOG) after several previous attempts to form a union for the banking industry had foundered. The Guild was established with the aim of pursuing broad trade union objectives, namely, to improve the pay and conditions of its members, settle disputes between the various bank employers and its members and assist the unemployed.<sup>(30)</sup> It also expressed an identification with the aims and interests of the banking profession and, in line with this identification, the Guild



stressed its constructive and conciliatory character from the outset. As the president of the Guild put it in 1919,

"We want to find not a basis of antagonism, but ... a basis of cooperation.... The Guild is seeking a basis of cooperation... Hostility to the Banking Directorates is not in the minds of the leaders of the Guild movement." (31)

Despite this conciliatory position and a certain, characteristically middle class, myopia on issues relating to trade union solidarity,<sup>(32)</sup> it is abundantly clear that the Guild conceived itself as a trade union. Guild members were prepared to insert a strike clause in the union rule book and thus affirmed a major dimension of union activity even though the conditions under which a strike was to be called (a five eighths majority on a national ballot) virtually precluded the possibility of strike action. Additionally, the Guild applied to the Ministry of Labour and the banks for the formation of a Whitley Council for the banking industry in May 1919. This application was approved by the Ministry but was rejected by two of the clearing banks and ignored by the remainder. Under these circumstances, the proposal for a Whitley Council was shelved. Finally, the first Annual Delegate Meeting (ADM) of the Guild in 1919 approved a resolution to apply for registration as a trade union, and registration was completed in April 1920. Thus from the outset the Guild conceived itself as a trade union whose



central function would be collective bargaining in which the sanction of industrial action would be a possibility.

The Guild grew rapidly during the first three years of its existence, reaching a membership of 30,000 by 1922<sup>(33)</sup> and claiming to organise half the staff of the clearing banks by mid-1921.<sup>(34)</sup> This rapid growth in membership paralleled the growth of the union movement as a whole during this period and reflected a rapid post-war rate of inflation, the war-time 'thaw' in the political climate with respect to trade unions, as well as factors more specific to banking such as the bureaucratisation and oligopolisation of the banking industry during the war and the experiences of the middle-class bank clerks who had fought shoulder to shoulder with their working class comrades during the war.

In sum, by 1922 the BOG was a substantial organisation which had established itself explicitly as a trade union, registered as such and espoused straightforward trade union objectives. At the same time the union sought to sustain a middle class image and to a large extent distanced itself from the trade union movement and from the more divisive trade union methods, whilst, on the debit side, the union had been completely unable to secure any form of recognition from the bank employers and its moderate policies placed it in a defensive position vis-a-vis the employers from the outset.

It was the bank employers' opposition to the Guild which was the key factor in the establishment of the second form of staff representation in banking, the internal staff associations. The rapid growth of the BOG and the post-World War I climate of Whitleyism were instrumental in making some form of staff representation advantageous to the bank employers.<sup>(35)</sup> Thus one by one the major banks took steps to form their own internal staff associations during 1918 and 1919 until, by 1920, Barclays Bank remained the sole clearing bank without a staff association. Barclays finally established its own staff association in 1921 after a committee of Barclays members of the BOG had sought discussions with the Directorate over the unsatisfactory state of salaries. The bank responded by giving its clerical staff a 20 per cent rise in salary and a 30 per cent rise in bonus payments, and by establishing a subscription-free staff association of which all the bank's staff were deemed automatically members.

The Barclays response was typical of bank practice during this period. In each case, the institution of an internal staff association followed a rapid rise in Guild membership and staff unrest over salaries and conditions of work. In most cases, subscriptions to the newly-formed staff associations were nominal or non-existent and in several cases bank staffs were virtually forced to 'contract out' from the association in order to register their lack of support for it. In the majority of cases, the banks gave financial assistance for the administration of the staff associations. Recognition of the associations for consultative purposes was automatically



granted except in the case of the National Provincial Staff Association which had been formed independently of the bank, and which was only recognised after a joint application in 1920 for recognition with the Guild. This joint application resulted in the acceptance of the staff association and the rejection of the Guild, and after this point the staff association fell progressively into line with the aims of the National Provincial Bank and was involved in increasing conflict with the Guild during 1922 and 1923. (36)

During the first five years of the Guild's existence then, the bank employers successfully pursued the classic policies of 'peaceful competition'. (37) In addition to the successful establishment of rival organisations, the banks were also successful in undercutting the sources of grievance which had led to the formation of the Guild. In several cases, large increases in salaries and bonuses were awarded and subsequent increases were presented as the 'outcome' of discussions with the newly established staff associations. These increases were the more significant as prices began to fall and unemployment to rise by the end of 1920.



The key to the tangled series of events of the immediate post-World War I period which resulted in the creation of both the BOG and the collection of staff associations is undoubtedly the 'unitary' ideology which mediated both the bank clerks' reactions to the economic and social pressures of the period, and the bank employers' reactions to the new climate of Whitleyism and the creation of the BOG. Both the bank clerks and the employers tended to regard each individual bank as a unitary system having

"one source of authority and one focus of loyalty". (38)

Fox argues that when the participants in an enterprise view it as a unitary system, they tend to view it on the analogy of a 'team' in which the members are expected to

"strive jointly towards a common objective, each pulling his weight to the best of his ability. Each accepts his place and his function gladly, following the leadership of the one so appointed. There are no oppositionary groups or factions, and therefore no rival leaders within the team. Nor are there any outside it; the team stands alone, its members owing allegiance to their own leaders but to no others. If the members have an obligation of loyalty towards the leader, the obligation is certainly reciprocated, for it is the duty of the leader to act in such ways as to inspire the loyalty he demands. Morale and success are closely interconnected and rest heavily upon personal relationships". (39)

It is clear that the founders of the Guild believed that the majority of bank staffs took this kind of unitary approach towards their employers, as their presentation of the Guild as constructive

and non-antagonistic testifies. This belief was undoubtedly validated by the contributions from the floor at the Guild's first AGM where it was proposed, for instance, that the Guild might go on strike to defend the bank directorates against the immoderate demands of other unions.<sup>(40)</sup> The reasonable, respectable and responsible unionism of bank workers during this period then did reflect the presence of a non-conflictual ideology even among the more militant clerks who were prepared to join the Guild, and also a desire to attract those of a more unitary persuasion who had remained outside the ranks of the Guild. In sum, whilst the 'national' approach of the Guild to employee representation in banking did represent an attempt by bank clerks to think on an industry-wide rather than a 'bank-by-bank' basis and hence to make a break with the unitary loyalties of the nineteenth century, this attempt was by no means entirely successful.

The creation of the internal staff associations reflected and amplified the less militant bank clerk's perception of his individual bank as a unitary system. The staff associations stressed the uniqueness of each individual bank and argued that the specific problems of the employees of particular banks should be handled by people who knew 'how the bank worked' and not by 'outsiders' who might 'interfere' with the internal workings of the bank for purposes which might undermine the



bank's well-being. The creation of internal staff associations then fed upon and ultimately fostered the unitary ideology then prevalent in banking among the less militant bank clerks, making it increasingly necessary for the Guild to pander to unitary sentiments despite its overtly 'national' position.

The sources of this unitary ideology among bank clerks are not difficult to find. It was impossible for clerks to move from the employ of one bank to another during this period. The banks had, and still largely have, an internally open system of promotion through which clerks may aspire to the highest positions within the bank and expect that these positions will not be filled by persons coming from outside the bank. Correlatively, the managers at all levels will have been promoted from within and will not believe, nor expect others to believe, that they have different or conflicting aims from their subordinates even though they represent the bank directorate to the average bank clerk and, during this period, exercised effective 'fate-control' over him. The career structure and the manner of its operation in banking then operated to promote a sense of identification and belonging with a particular bank, a sense moreover which is by no means totally eroded today, and this sense was heightened by the sense of secrecy with which bank affairs were and are normally surrounded. The non-transferability of pensions and job-skills acquired in banking during this period additionally



operated to 'lock in' even the most dissatisfied and frustrated bank clerk to his specific employer.<sup>(41)</sup> Finally, Blackburn notes that when the clerks of today enter banking,

"they enter the service of a paternalistic employer, who expects them to be well dressed and at all times to uphold the good name of the bank by the respectability of their appearance and conduct." (42)

and these observations can only have held a fortiori during the 'twenties and 'thirties. In sum, as Allen and Williams argue, the creation of the internal staff associations

"accorded with significant elements in the work and social situations of bank clerks" (43)

with this unitory ideology mediating such elements and the staff associations.

The unitory ideology was naturally most clearly held by the bank employers. We have already seen that they were responsible for the creation of the internal staff associations which, inter alia, fostered the unitory viewpoint among bank staffs. The bank directorates were deeply hostile to the Guild with its overtones of conflict and dissension cutting across the orderly hierarchies of branch structure, and they were fundamentally opposed to the idea of bilateral job regulation in the banking industry and the concept of industry-wide negotiations over salaries and conditions of work. Thus the Chairman of the British Bankers Association stated the

internalist position in particularly blunt terms when he wrote that,

"It is the opinion of the Association that the formation of 'internal associations' democratically elected and representative of directors, management, and all sections of the staff, yet personal to each bank, does form the best safeguard for the interests of all, and moreover continues the spirit of clannish pride that each bankman feels towards his own bank". (44)

The letter added that the Association was opposed to external interference in matters of promotion which should be made on merit. (45) The letter which initiated the formation of the Midland Bank Staff Association struck a similar note,

"We have further decided to take immediate steps to form an Internal Staff Association or Guild, as we do not consider it right that any persons other than our own officers should interfere in the affairs of this bank". (46)

In sum, the unitary ideology prevalent in banking during this period was a key factor in the events following the formation of the Bank Officers Guild, informing both the strength of the employers' reaction and its direction and thrust. Thus in fine,



"The bank employers responded quickly and firmly to the formation of the Bank Officers' Guild. They did nothing which was likely to intimidate or antagonise bank clerks to the extent of uniting them against their employers. The Guild was not proscribed, nor were its members victimised openly. The employers simply consistently refused to recognise the Guild and set up their own associations through which they could channel concessions after a semblance of consultation with staff representatives".  
(47)

As a result of these tactics and against a background of a declining cost of living and rising unemployment, the BOG began to experience a pattern of falling membership whilst the internal staff associations became the recognised and normal staff organisations for bank staffs to join.

These events of the early 'twenties and the configuration of attitudes and membership which resulted from them effectively established the pattern of staff representation in banking for the next thirty five years. During the 'thirties, membership of the unrecognised Guild continued to decline whilst the staff associations grew in numbers in spite of their failure to establish credible bilateral job regulation in the industry. The security and relative prosperity of the banking industry during a period of severe economic depression effectively quelled the major dissatisfactions of bank clerks, and rumours that membership of the voiceless Guild could damage promotion opportunities did nothing to enhance its attractiveness during a period characterised by intense competition for promotion. (48)



This state of affairs persisted until the Second World War when, once again, the government of the day sought the cooperation of the union movement in running the economy. The Condition of Employment and National Arbitration Order (Order 1305) which resulted, banned strikes and lockouts and established the National Arbitration Tribunal (NAT) to resolve industrial disputes on a peaceful basis. Once again then the exigencies of the war period shifted the mechanisms for the resolution of disputes from a piecemeal local basis to a national one and hence tended to favour the 'national' negotiating outlook of the BOG and its cherished aim of national negotiating machinery for the banking industry. Order 1305 enabled any union, recognized or unrecognized, to request a reference to the NAT for a binding award. In this situation the recognition of unrecognized unions was favoured by two trends. Firstly, any unrecognized union which succeeded in obtaining a reference would be achieving tacit recognition by virtue of its involvement in the determination of the award established by the tribunal. Secondly, overt recognition of trade unions was at one point envisaged as part of the quid pro quo for the institution of Order 1305, and discussions took place on the feasibility of legislation to compel employers to recognize trade unions between the Ministry of Labour and the TUC.<sup>(49)</sup> This context generated a climate which favoured recognition, for, as Bain points out,

"when faced with the possibility of having a wage structure imposed on them by a third party, many employers felt it was better to recognise the union and determine the firm's wage structure by collective bargaining". (50)

The Guild was not slow in recognising these trends and additionally strengthened its position by affiliating with the TUC in 1940. It now had the support of the TUC which took up the union's claim for recognition with the Ministry of Labour. The Guild was also among the first bodies to apply for arbitration through the new machinery, and its claims against seven of the clearing banks were heard before the NAT in September 1940.

The banks and their staff associations were now in a difficult position. Four of the staff associations had failed to qualify to represent bank staffs under Order 1305 because of their failure to charge subscriptions and thus demonstrate their independence from the bank employers. In these banks (Martins, District, Lloyds and Barclays) the union therefore had a straightforward option to force tacit recognition before the NAT, hence establishing itself as the sole body representative of staffs in those banks. In response to this situation the banks and staff associations took two steps. Firstly, the disqualified staff associations hastily reconstituted themselves, with bank assistance, so as to qualify to represent staff under the new order. Secondly, the banks, who were threatened



with regular arraignment and negotiation before the NAT in conjunction with the 'external' and unrecognised BOG, set about the construction of the national negotiating machinery for banking which they now anticipated was inevitable. The outline machinery which was developed by April 1941 contained proposals for an Employers' Federation and a 'staff-side' of Guild and staff association representatives constructed in proportion to the membership of the constituent organisations. Since the Guild's membership was relatively weak at this point, there was a widespread fear that it would become dependent on the staff associations to gain support for its proposals. The long period of competition between the two types of organisation and the policy and ideological gulfs between them generated a series of deadlocked negotiations between the Guild and the staff associations culminating in the Guild's rejection of the proposals.

Once again, faced with difficult government pressures, the bank employers were able to use the staff associations, which had failed to impinge on the unilateral job regulation characteristic of the banking industry during this period, as a buffer in their negotiations with the more aggressive Guild. Nonetheless, the banks' offer of national negotiating machinery did involve a substantial increase in the degree of recognition to both the Guild and the staff associations<sup>(51)</sup> who, it will be recalled, had been recently forced into a greater degree of independence by the requirements of Order 1305. Thus in retrospect the Guild appears to have been



shortsighted in its rejection of the proposals for negotiating machinery especially as it is possible that the increasingly independent staff associations might have merged with the union in the new national context of negotiations which would have emerged during the 'forties and 'fifties. It is clear that the ideological rivalry between the union and the staff associations - a rivalry exacerbated by two decades of competition for membership - prevented the union from grasping the long-term advantages of the employers' offer though, as Price<sup>(52)</sup> has pointed out, a contributory factor may have been the Guild's success in achieving independent recognition from Barclays Bank in 1941.

A similar pattern of union/staff association competition emerged during the 1950's. In general, the Guild - now NUBE after its merger with the Scottish Bankers' Association in 1945 - gained membership rapidly during periods of staff discontent over salaries, during 1951 and 1955 for instance. These periods were normally followed by the provision of increases in salary scales by the banks as in 1952 when the 1946 scale was revised and 1955. During this period the staff associations themselves became more vigorous and independent. Thus in 1951 the Midland Bank Staff Association dissolved itself after persistent opposition to its proposals from the Midland Bank Board, and it was only reconstituted after it had been offered

an agreement in 1953 which afforded it recourse to independent arbitration. Similar agreements with the other staff associations gave them new 'teeth' to match their growing independence of attitude. In this more militant climate, some staff associations, alarmed at the increasing collusion between the banks in the formation and revision of salary scales, began to favour the formation of national negotiating machinery. Similarly the union, whose monopoly on 'independence' had been eroded by the arbitration agreements of 1953, began to reverse its policy of non-cooperation with the staff associations. Agreement on national machinery was reached between the union and the Central Council of Bank Staff Associations (CCBSA) in 1956. This agreement was undermined by the opposition and ultimate withdrawal of Lloyds Bank Staff Association and the National Provincial Bank Staff Association and this in turn enabled the banks who had remained negative in their attitude to the new development to withdraw from the negotiations. Once again the banks had been able to evade the formation of national negotiating machinery by the hostility and rivalry among the staff organisations in banking, and the efficacy of their 'divide and rule' policy was reconfirmed 37 years after its inception.

The picture up to 1960 then was one of steady growth in bank employment and a correlative increase in the numbers of bank staff in staff organisations, with that membership's



distribution fluctuating between NUBE and the staff associations and a balance in favour of the staff associations. Both the union and the staff associations were now becoming more militant in character and, shortly after 1960, the union engaged in the first strike actions in its history and the staff associations at last invoked their rights to independent arbitration. Certain of the staff associations were now positively interested in national negotiating machinery although competition between the union and the staff associations for membership was still a very significant factor. Since we have now reached the period selected for closer scrutiny, it is instructive to look at the outlooks and ideologies of the two types of organisation and examine the character of their appeal to bank staffs.

#### 3.4 The Character of NUBE and the Staff Associations

In the case of NUBE, the situation as to character and outlook is reasonably clear. As we have seen, the BOG was established with broad trade union objectives. It was registered as a trade union in 1920 and affiliated to the TUC in 1940. Its rule book has always contained a strike clause and, although the terms of the original clause virtually precluded strike action, these terms were modified in 1960 to allow small scale regional strikes in a move which marked an increase in the militant stance of the union.



By and large however the union has eschewed both verbal expressions of militancy and their physical expression in strike action. The strike clause has been a source of controversy within the union in the past and industrial militancy was believed by many - including the leadership - to exert a dampening effect on recruitment, though this belief was not confirmed in 1963. From the outset then, the union's approach has been moderate and reasonable. It has aimed to rely on the 'good sense' of all sections in banking in the hope that its own constructive approach to bank problems would be reciprocated by the bank employers and appreciated by the general public. The unionism of NUBE is, in short, impeccably moderate and, in keeping with the diversity of political views within the union, it is apolitical.

As far as staff representation in banking is concerned, NUBE has always insisted that bank staffs should be represented by a single, industry-wide union catering for all levels of staff including both non-clerical staff on the one hand and senior managerial staff on the other. It is opposed to the incipient parochialism fostered by the banks and argues that the responsible bank clerk should view his situation in the context of the industry as a whole. Above all, NUBE stresses its industry-wide basis as the symbol of its independence from the bank employers either singly or collectively, and it is this independence which is at the core of its appeal. However NUBE's independence from bank control and its industry-wide

approach to collective bargaining and job regulation has laid it open to charges of 'externality' which, as we have seen, were an aspect of the difficulties which the union found in recruiting during the 'twenties and 'thirties. The union's perennial answer to this charge that its structure and its full-time officials are 'external' to the banking system is to argue that, whilst the union is 'external' to banking in the sense that its full-time officials are not employed by the banks and so are beyond the influence of the banking directorates, this 'externality' does not imply that the union is beyond the control of its membership. In support of this latter claim, the union points to the governing role of the Annual Delegate Meeting whose representatives are elected by the grass roots membership at the branches.

Whilst NUBE has always pursued moderate and conciliatory policies, it has always remained quite recognisable as a trade union; the staff associations by contrast were not, until at least 1960, recognisable in these terms. Founded in most cases only through the cooperation of the banks themselves, many of the staff associations were not funded through subscriptions but were instead subsidised by the banks. In some cases, membership of the staff association has been automatic and coterminous with bank employment. At their outset, in contrast to the BOG, the staff associations did not seek to organise all bank staffs. Most of the original



staff associations did not include non-clerical staff and they often excluded women. Non-clerical staffs were still excluded by 1960 and were confined to their own organisations, whilst women were eventually admitted to the staff associations except in the case of the National Provincial Bank where women have a separate association.

In 1923, the staff associations agreed on the constitution of the Central Council of Bank Staff Associations as a central coordinating body. However whilst this organisation could have formed the basis of a more militant and collective approach to negotiation in the banking industry, it in fact remained a largely quiescent meeting point for discussions except on the two occasions where it was instrumental in the rejection of national negotiating machinery. The quiescence of the CCBSA is partly due to the determinedly anti-'national' character of its member organisations, and partly because the diversity of origins and character among the member associations is normally reflected in difficulties in achieving unanimity about both the desirability of collective action and its direction. As Blackburn points out, the staff associations

"prefer to act independently and institutionally rather than collectively and nationally". (53)

The inactivity of the CCBSA however is merely a facet of the more general inactivity of its member associations. During the first thirty years of their existence, the staff associations



were able to mobilise no sanctions whatsoever and it is dubious whether they ever contemplated this problem since they predominantly acted in various degrees of collusion with the bank directorates. This inactivity continued even where, as with the provisions of Order 1306, the government furnished them with the 'teeth' to take an independent line. During the decade which ended in 1960 when the staff associations were granted recourse to independent arbitration, no organisation availed itself of this opportunity. In short, throughout the forty years of their existence until 1960, the staff associations remained largely inactive both individually and collectively and did little to alter the unilateral character of job regulation in the banking industry.

At the level of ideology, the staff associations represent the spirit of internalism,

"a system by which the staff of any particular business house negotiate with their own management on all matters concerning staff conditions with an emphasis on the common interest of employer and employed". (54)

By the 'sixties the staff associations were pursuing broadly trade union aims and in fact several took steps to alter their constitutions so as to be capable of registering as such. (55)

However the staff associations remain anxious to avoid any taint of trade unionism. Their aim by the 'sixties was effectiveness and, in keeping with the spirit of internalism, they argue that bank

staffs' interests are best served by people within the bank who know the terrain and have an 'inside' view of the long-term problems of the bank and its staff.

The staff associations' opposition to the union was based on the argument that banking is not like other industries where employers and employees can be assumed to have divergent interests. On the contrary in banking where male staff tend to enter for life and are likely to rise into the ranks of branch management or above, there can be no room for the divisive cleavage between labour and capital, management and workers. With respect to these views, Blackburn comments that

"we are now at the ideological heart of internalism, Banking is different from other occupations; in banking there is no split between labour and capital; no 'us' and 'them', for everyone is one of 'us'. Therefore we can best settle our problems amongst ourselves without interference from outsiders who do not understand us". (56)

Whilst these views undoubtedly continue to resonate with the middle class values of numbers of bank clerks and to harmonise with their perceptions of themselves as identified with a career within the hierarchy of a particular bank, the staff associations have nonetheless had difficulties in recent years in persuading even their own members that they are sufficiently independent of the employers to provide a credible alternative to NUDE and that they are capable of getting results. Over 25 per cent of the staff association members



interviewed by Blackburn criticised the staff associations' lack of independence from the bank employers - especially the fact that staff association officers are employed by the banks - using such terms as 'a farce' and 'a nice set up for the bank' to describe the situation.<sup>(57)</sup> Doubts about the effectiveness of the staff associations tend to follow naturally from doubts as to their independence, and to a lesser extent from their past history and performance insofar as this is known to bank staffs.

### 3.5 Respectability, Recognition and Effectiveness

Despite their reputation for caution, probity, respectability, an obsession with social status and even pusillanimity, bank clerks have clearly been willing to join the staff organisations available to them in very large numbers. The unrecognised union has rarely attracted less than 20,000 members throughout its long history as an 'outsider' in banking, and during the post-war era to 1960 has attracted an average membership of 35,000. Similarly the staff associations have continuously attracted numbers in excess of the union throughout their existence, and during the period from 1948 to 1960 have numbered approximately 45,000 on average. Blackburn estimated that the density of union membership in banking, taking the combined membership of the union and the staff associations, was approximately 71 per cent during the early sixties.<sup>(58)</sup>



The respectability and caution of bank clerks then has hardly caused them to eschew staff organisations, indeed as these figures indicate bank clerks were more highly organised during the early 'sixties than their colleagues in National or Local Government. (59)

Against these figures however must be set the relatively low level of industrial aggression displayed by bank clerks in either the union or the staff associations. No organisation of bank clerks in England and Wales had threatened industrial action in the forty years of their existence up to 1960, and few attempts have been made to take the bank employers to arbitration. The majority of bank clerks throughout this period belonged to passive organisations (the staff associations) which were set up as a part of the banks' policy of 'peaceful competition' with NUBE, and only under circumstances of grave staff discontent as in the 1951-55 period when the Midland Bank Staff Association dissolved itself and negotiations proceeded on national negotiating machinery have the staff associations displayed any genuinely independent action or initiative.

It may warrantably be said that the thematic contrast underlying the history of the staff organisations in banking during the forty years from 1920 to 1960 is to be located in the long and tortuous conflict between the active, but unrecognised union and the passive, but recognised staff associations. The 'divide and rule' policy established by the bank employers during the 'twenties was, of course,

instrumental in undercutting the development of a powerful and autonomous form of labour organisation in banking during that period. However the value of this dual system has proved to lie in the character of the inter-organisational hostilities which were generated in the competition for membership which ensued. These hostilities were fundamental in ensuring the stability of the dual system, which left bank staffs without effective representation, at those points when this stability was threatened. Thus on the occasions when the formation of a unified 'staff-side' which could have altered the unilateral nature of job regulation in banking became a real possibility, the suspicion of the union (in 1942) and inter-staff association disagreements (in 1956) were sufficient to forestall the development of national negotiating machinery. On these occasions then, the interests of the bank directorates were served without any need for direct intervention from the banks. It is in this sense that the dual system has served the banks long and well for, as events have turned out, it has been no less than a self-stabilising device for forestalling the formation of a unified staff organisation in banking.

The inter-organisational hostilities of the dual system were also significant in preventing the translation of staff discontent into coherent organisational policies. There were two periods during the 'fifties when acute staff discontent



came to the surface in 1950-2 and again in 1955. During both periods the union seems to have acted as a safety valve for staff frustrations, as during both periods the staff joined the union in increasing numbers. During neither period however was there a sustained demand for more militant policies within the staff associations, bank clerks simply 'voted with their feet' by joining the union. By the time the staff associations were prepared to become more militant - both as a response to the discontent and as a means to compete with the union - the banks were able to step in with salary increases which short-circuited the discontent, and prevented it from crystallising into new institutional arrangements for salary negotiations.

Finally, the continuing presence of the staff associations as the recognised and concrete embodiments of respectable internalism have made the union's problems of balancing militancy and effectiveness on the one hand with membership on the other more difficult. The union is continually faced with the problem of maintaining a membership who may grow weary of paying high subscriptions to an organisation which lacks negotiating rights and is less than fully effective. At the same time, the union is aware that the militancy which could result in recognition and enhanced effectiveness may drive its membership into the more respectable staff associations.



During the period in question, the union was effective only insofar as the 'moral' sanction of its increasing membership provoked the employers to increase salaries and improve conditions of work. Since these increases were normally attributed to 'discussions' with the staff associations, the union was prevented from achieving even propaganda victories from the limited effectiveness which it developed.

In sum, the bank employers were able to rely on the dual system of staff representation in banking not only to forestall the emergence of a coherent and unified negotiating body for bank staffs, but also to prevent both the growth of militancy in the staff associations and significant membership growth in the union.

### 3.6 Conclusion

We now have a general picture of the development of the banking industry during the decade 1960-70, and a broad understanding of the opportunities and work situation of bank staffs during this period. We also have a general view of the history and character of the staff organisations which seek to represent the men and women who work in banking. In order to understand the developments which took place during the decade between 1960 and 1970, we now need to establish the characteristic orientations of bank workers to their work, employment and to the staff organisations in banking. Only then can we fit these theoretical discussions to the historical pattern of events which occurred during the decade under investigation.

NOTES

1. Source: Committee of London Clearing Bankers, May 1971.
2. Source: Ibid.
3. The Monopoles Commission, Barclays Bank Ltd., Lloyds Bank Ltd., and Martins Bank Ltd.: A Report on the Proposed Merger, (London: HMSO) 1968.
4. Table A was constructed by amalgamating Tables 7-1 and 7-2 from the National Board for Prices and Incomes, Report No. 34, Bank Charges, (London: HMSO), 1967, Cmnd. 3292, Chapter 7, pp.49 and 53, together with figures from the Committee of London Bankers, op. cit.
5. See Bank Charges, op. cit., Table 7-1.
6. R.M. Blackburn, Union Character and Social Class, (Batsford, 1967), p.71.
7. These estimates are based on the pay scales cited in Appendices B and C in the National Board for Prices and Incomes, Report No. 106, Pay in the London Clearing Banks, (London, HMSO), 1969, Cmnd. 3943.
8. Calculations based on figures furnished as above.
9. For a clear, if compressed, account of routine bank activities see E. Mumford and O. Banks, The Computer and the Clerk, (Routledge, 1967), p.60-61.
10. Calculated from Appendix G, Pay in the London Clearing Banks, op. cit.
11. R. Alexander and E. Sapery, The Shortchanged: Minorities and Women in Banking, (Dunellon, 1973), p.3.
12. Pay in the London Clearing Banks, op.cit., p.5.
13. Ibid.
14. Bank Charges, op.cit. p.50.
15. Bank Charges, op. cit. p.51.
16. Bank Charges, op. cit. p. 51.
17. R.M. Blackburn, op.cit. p.74.
18. Mumford and Banks, op.cit. p.21.
19. R.M. Blackburn, op.cit. p.73.
20. R.M. Blackburn, op. cit. p.73-4.
21. R.M. Blackburn, op.cit. p.75.
22. R.M. Blackburn, op.cit. p.71.



23. Alexander and Sapery, op.cit. p.87.
24. Cf. R.M. Blackburn, op.cit. p.76.
25. Though as Blackburn (op.cit. p.74) notes, this stay was as long as four years during the early 'sixties.
26. A. Myrdal and V. Klein, Women's Two Roles, (Routledge, 1970), p.33.
27. Central Statistical Office, Facts in Focus (2nd Ed.), (HMSO/Penguin, 1974), Table 6, page 24.
28. Mumford and Banks, op.cit. p.21.
29. Figures calculated from Appendix G of Pay in the London Clearing Banks, op.cit.
30. V.L. Allen and S. Williams, The Growth of Trade Unionism in Banking, in V.L. Allen, The Sociology of Trade Unionism, p.104.
31. Meeting of the Representatives from Branches, 1919, cited in Allen and Williams, op.cit., in Allen, op.cit. p.105.
32. Cf. Allen and Williams, op.cit. p.105-106.
33. R.M. Blackburn, op.cit. Appendix 2.
34. The Bank Officer, July 1921, p.3.
35. Thus the banks were unable to contract out of the National Unemployment Scheme until 1924 because the Unemployment Act of 1920 required that alternative schemes should be drawn up by representatives of both employers and employees. Since the banks were unwilling to negotiate with the BOG, they were forced to wait until the staff associations were established before drawing up a scheme. Cf. R.M. Blackburn, op.cit. p.140.
36. R.M. Blackburn, op.cit. p.145-6.
37. Cf. G.S. Bain, The Growth of White Collar Unionism, (Oxford, 1970), p.131-3, for a summary of these policies.
38. Alan Fox, Industrial Sociology and Industrial Relations, Royal Commission on Trade Unions and Employers' Associations, Research Paper No.3, (London: HMSO, 1966) p.3.



39. Ibid.
40. Allen and Williams, op.cit. p.106.
41. Pension rights are now transferable, and moves are afoot to make banking qualifications more transferable also. Cf. A Report by the Wilde Committee, The Institute of Bankers Educational Policy Review, Part 1: The Institute's Future Role as a Qualifying Association, 1973.
42. R.M. Blackburn, op.cit., p.44.
43. Allen and Williams, op.cit. p.115-116.
44. Letter from R. Holland Martin, Chairman of the British Bankers' Association, to F. Clegg, President of BOG, 16th June, 1920. Cited in R.M. Blackburn, op.cit. p.140.
45. R.M. Blackburn, ibid., Allen and Williams, op.cit. p.104.
46. Letter to Midland Bank Branch Managers, from 36 managers, 4th February 1919, Cited in R.M. Blackburn, op.cit. p.143.
47. Allen and Williams, op.cit., p.102.
48. R.M. Blackburn, op.cit. p.151-3.
49. G.S. Bain, op.cit., p.156.
50. G.S. Bain, op.cit., p.158.
51. Cf. R. Price, unpublished mimeo, p.14.
52. Ibid.
53. Blackburn, op.cit. p.94.
54. Something Internal, Martins Bank Staff Association, 1960. Cited in R.M. Blackburn, op.cit. p.95-6.
55. R.M. Blackburn, op.cit. p.97.
56. R.M. Blackburn, op.cit. p.98-9.
57. R.M. Blackburn, op.cit. p.222.
58. R.M. Blackburn, op.cit. p.237.
59. R.M. Blackburn, op.cit., p.235. See also Table 2.3.

CHAPTER FOUR

CLERICAL ORIENTATIONS AND STAFF ORGANISATION MEMBERSHIP

IN BANKING: A MODEL FOR THE 'SIXTIES

4.1 Introduction

One of the major legacies of Max Weber's methodological writings is the view that the statistical correlation of sociological variables to establish the validity of causal relationships in sociology, or what Weber terms 'causal adequacy', is insufficient on its own to constitute sufficient or adequate support for the causal efficiency of such variables. In order to establish such 'causal adequacy', Weber argues, it must be supplemented by what he terms 'adequacy on the level of meaning'. As he puts it,

"If adequacy in respect to meaning is lacking, then no matter how high the degree of uniformity and how precisely its probability can be numerically determined, it is still an incomprehensible statistical probability, whether we deal with overt or subjective processes". (1)

This Weberian view holds a fortiori when we are involved with historical analysis, in which we attempt to utilise sociological concepts and generalisations to illuminate temporally dynamic processes. Of course there is a clear sense in which the variables described in Chapter

2 contain their own 'adequacy at the level of meaning'. The impact of inflation, unemployment or bureaucratisation on groups of workers is intrinsically intelligible at the level of meaning 'according to our habitual modes of thought and feeling'.<sup>(2)</sup> Nonetheless this adequacy is still not quite sufficient for our purposes. Thus we still do not know how to 'weight' the various factors, or how to assess their cumulative impact in an historically dynamic situation, nor are we in a position to grasp their combined significance for individuals in concretely differing situations. In order to assess these dimensions of the factors involved, we require some reference to the social actors who are engaged in the events under review as well as to the aims and goals which informed their activities and the ways in which their activities were conceived as relating to such aims and goals. Only with this knowledge can we proceed to conceptualise the ways in which the various structural and institutional factors both inside and outside banking exerted their influence on the pattern of events which developed.

This is not a new problem for either historians or sociologists and their response to it has normally been to attempt to gauge the typical reactions of the groups under study to the social events and social pressures which are believed to be significant. On the whole



sociologists have tended to be more explicit and thoroughgoing in their attempts to conceptualise the typical responses of social groups to social events and pressures than their historian counterparts, and in this respect they have been influenced by the tradition of attitude and public opinion research which has been a staple feature of descriptive social science for the past thirty or forty years.

The study of the typical outlooks and goals of social actors only really developed in industrial sociology, however, when it was realised that the outlooks and goals of both industrial workers on the one hand and clerical and managerial workers on the other were crucial in mediating the responses of these workers to their industrial and organisational environments and were not simply the 'epiphenomenal' products of work environments. That is, only when it was realised that workers take their goals and aspirations, their hopes and fears into work with them and respond to industrial situations in terms of them. Whilst this view was the 'stock-in-trade' of such classic sociologists as Marx, Weber, Znaniecki and the 'Chicago school', its emergence in the field of industrial sociology was hampered by the dominance of the 'human relations' school during the 'forties and 'fifties. The theoretical perspective of this school was so dominated by a tacit allegiance to formal managerial objectives, that its

proponents rarely paused to consider that ordinary workers might have goals of their own, or indeed, that managers might have goals which were divergent from the goals of the organisation as a whole. It is thus no surprise that the study of typical goals and outlooks of industrial workers emerged within industrial sociology as part of a critique of the blanket assumptions of the 'human relations' approach.

Thus in 1956, Dubin<sup>(3)</sup> attacked the major assumption of the 'human relations' approach to industrial sociology namely, that 'high morale' - which was thought necessary to ensure high output - among industrial workers could be engineered by a single method of employee supervision. Dubin's study distinguished between three types of industrial worker on the basis of general 'life interests', whom Dubin termed 'work centred', 'community centred' and 'indifferent' respectively. 'Work centred' individuals are those who are committed to work as a positive and significant aspect of their lives and who, according to Dubin, therefore become excellent employees but remain correlatively sensitive to the inadequacies of their work environments. These men and women, Dubin argues, tended to be highly competent and conscientious workers and hence require relatively little technical supervision but, because their commitment to work is high, supervisors



"have to confirm actually and symbolically (the workers) wisdom in choosing this work as the central interest in his life".  
(4)

The 'community centred' worker, by contrast, is relatively uninterested in work. As Dubin puts it,

"To such people, the real centre of life is to be found in areas other than work, perhaps the family, the church, a hobby or recreation". (5)

Workers who are 'community centred' in orientation therefore can tolerate poor working conditions and 'heavy handed' supervision, but tend to need a considerable degree of technical assistance and supervision. The 'indifferent' person who, apparently, has no central life interests should, according to Dubin, have 'impersonal and custodial' supervision.

Whilst Dubin did not extend his analysis of employee goals and interests beyond the question of 'supervisory styles', two important and partly complementary British studies of the early 'sixties did begin to demonstrate that such goals and interests pervade organisational and industrial activity. Thus Burns and Stalker<sup>(6)</sup> were able to demonstrate and document the impact of executive competition for power, influence and status on the inter-departmental relationships within companies in the electronics industry. In particular they found that established executives tended to view the establishment of Research and Development departments in their companies as threatening



the existing distribution of power and authority within the firm. Hence, in order to counter the potential power of these newly established centres of expertise, the executives in established departments simply minimised communications with the R and D departments as far as possible, thus minimising both the influence and the utility of the latter.

Similarly, in a more traditional area of industrial sociology, Goldthorpe et al's Affluent Worker studies<sup>(7)</sup> have effectively demonstrated that the goals and aspirations which industrial workers take with them from the outside world into the work situation crucially mediate between their experiences of various aspects of their work situation on the one hand and the courses of action through which they responded to these experiences on the other. In particular, the fact that these unskilled workers' central goals and interests lay outside their work situation and their involvement with work was fundamentally instrumental ramified through many aspects of their activities at work. For instance, Goldthorpe et al found a clear connection between the calculative involvement of the workers with their firm on the one hand and a relatively low degree of discontent concerning the very low levels of job satisfaction associated with their job tasks and work roles. This same 'instrumentalism' was associated with the character of the

affluent workers' unionism. In general, this unionism was predominantly geared to 'bread and butter' issues which were 'local' and 'economic' in character, and contrasted with the 'national' and 'ideological' unionism which is perhaps the sustaining core of the trade union movement. The 'instrumental collectivism' of the unskilled workers involved, in parallel with Chinoy's<sup>(8)</sup> auto-workers, a collective effort to realise private and individual ends which were essentially located outside the workplace. By contrast with the unskilled workers, the craftsmen in the Affluent Worker studies were much less instrumentally involved in work and tended to display a much broader ideological commitment to the union movement as a whole. Goldthorpe et al. summarised these results by arguing that

"to the extent that the individual's involvement in his work is more than a merely calculative one, the less we would expect him to view his union in an affectively neutral way".<sup>(9)</sup>

The Affluent Worker studies then provided powerful evidence for the existence of a wide range of orientations to work which had either been ignored or treated as epiphenomenal in previous studies of industrial organisations. They were also able to indicate the wide-ranging scope and significance of these orientations in mediating shop-floor experience and, more generally, in influencing work-place activity. Goldthorpe et al elaborated this point by

suggesting that the inadequacies of approaches which ignore the workers' own goals and structures of relevances

"become most marked when it is empirically the case that the individuals in the enterprise under analysis are not simply a random collection but share rather in certain values and goals to which their involvement may be attributed in the first place, and whose sources must then clearly be sought externally to the enterprise". (10)

They go on to plead for an action frame of reference in industrial sociology in which actors' own definitions of the situations in which they are engaged would be a starting point for the explanation of social behaviour, and which would

"direct attention systematically to the variety of meanings which work may come to have for industrial employees. And this in turn would then compel recognition of the fact that in modern industrial society the members of the industrial labour force form a highly differentiated collectivity - in terms, for example, of the positions and roles they occupy in their non-working lives, in their sub-cultural characteristics, and in the pattern of their life histories and objectives for the future". (11)

These arguments for the action frame of reference received more general theoretical elaboration by Dawe<sup>(12)</sup> in 1970:



"the language of social action begins with the subjective dimension of action; conceptualises it as the definition of the situation; spells this out in terms of actors defining situations on the basis of ends, means and conditions; and posits action as process over time, i.e. as history". (13)

The action approach then solves two problems in our attempt to understand the role played by the various sociological factors, firstly by supplying us with criteria - the actors' goals and orientations - on the basis of which we can begin to evaluate the relative importance of the various factors as mediated by these goals etc., and secondly by enabling us to use social actors' goals to supply a link between the operation of sociological variables on the one hand and the actors' courses of action on the other. Thus Dawe argues that the concept of 'central meaning' crucially mediates between the situations in which the actor may find himself and his on-going projects in such situations. In sum,

"definitions of the different situations of everyday life - work situation, family situation, political situation and so on - can be understood by means of a concept of central meaning.... (The actor) is conceptualised as integrating his different situations and biographical episodes in terms of an overall life-meaning, from which he derives his situationally-specific goals and definitions". (14)

Finally, the action approach involves a perspective which sees social institutions as the product of on-going striving:

"In such a perspective, action constitutes an unceasing attempt to exert control over existing situations, relationships and institutions in such a way as to bring them into line with human constructions of their ideal meanings". (15)

The concept of central meaning then enables us to integrate our sociological variables in a way which sets them in a context of historicity, striving and power. Moreover, since the attempt to establish a trade union in banking is, at bottom, an attempt to substitute bilateral job regulation by both employers and employees for unilateral job regulation by employers alone, the topic with its historicity and its overt 'control' content is eminently suitable for the integration of the relevant variables around the concept of central meaning. Additionally, such an approach has been pioneered in a small way with respect to banking by Mumford and Banks. (16)

The Mumford and Banks study of the computerisation of white collar work included a substantial analysis of the changeover to electronic data processing (EDP) techniques in a group of bank branches. (17) A pervading, if slightly submerged, theme in this study is the difficulty of assessing how bank clerks will react to the changeover to EDP using sociological variables alone without the



benefit of some kind of action approach which takes into account the goals and interests of bank employees. Thus, in the course of their attempt to locate factors which influenced the clerks' expectations concerning the changeover, Mumford and Banks compared their results to those of Faunce<sup>(18)</sup> who had discovered that positive attitudes to change were positively correlated with higher class background, better levels of education and higher status job occupancy. By contrast, Mumford and Banks could locate no relationship between class background and attitudes to the changeover. They did discover however that the better qualified female clerks, i.e., girls with GCE, were more likely to see the change as unfavourable, a tendency which was the reverse of that established by Faunce. This anomaly was quite intelligible however when it was related to the goals and aspirations of the girls on the one hand, and their view of the likely effects of automation on the other. As Mumford and Banks comment,

"These girls had entered the bank with good scholastic qualifications and probably higher aspirations than the unqualified or lesser qualified girls, and they therefore had more to lose from a system which increased the mechanical and routine nature of work". (19)

Similarly, although Mumford and Banks study found that male clerks were more pro-change than their female counter-



parts, this again failed to provide convincing support for the Faunce results, for as they comment with respect to the men,

"it seemed likely that their favourable attitudes were due more to the fact that they believed themselves to be less threatened by the change than to their position in the status hierarchy". (20)

Additionally,

"men who believed their promotion chances to be good were very likely to see the general effects of automation as favourable. These men believed that their future was secure. They had a reasonably high job satisfaction, they were identified with the bank's interest, and had confidence in bank policy, and they did not feel threatened by the computer". (21)

After the changeover to EDP however, it was found that this type of man's attitude to automation had changed to one of hostility and that this change was associated with the widespread impact of automation on bank practices. Indeed after the changeover only very young men who had not fully settled down in banking remained favourable to EDP. With respect to these findings, Mumford and Banks comment that,

"The young man has little to lose, he is only at the beginning of his career and, as yet, not particularly interested in it. The rather more mature man is in a more vulnerable position. He has given around ten years service to the bank; he probably has acquired domestic responsibilities; he is approaching the age when managerial posts are becoming attainable, and he believes he has a good chance of obtaining one of these. Any alteration in a hitherto almost entirely predictable future introduces uncertainty and is therefore threatening to his objectives". (22)

The work of Burns and Stalker on the one hand and of Mumford and Banks on the other converge in the view that responses to organizational change are mediated by the goals and outlooks of the different organizational participants. The central insight of Mumford and Banks' study, which parallels that of the Affluent Workers study, is that white collar workers within the same industry (banking), the same firm and even the same branch may differ substantially and systematically in their orientations to work. And these orientations, which derive from different goals and interests, in turn mediate the differentiated reactions of the bank workers to technical change. The insight of the Affluent Worker studies was that the central meanings which industrial workers give their lives, which derive from sources outside the work situation, crucially mediate the workers' responses to all aspects of the work situation from job-content to

unionisation. Goldthorpe et al. were able to establish moreover that the distribution of these central meanings among the 'affluent workers' was not random. Our view is that by investigating the central meanings which bank workers give their lives, we may find substantial and systematic differences among such central meanings, and that these systematic differences may mediate crucially different responses to the various factors which impinge on clerical life in general and unionisation in particular. We may also expect that the distribution of these central meanings will be crucially affected by bank employment and staff policies even though the central meanings themselves originate outside the banking system.

#### 4.2 The Central Meanings of Bank Clerks

There are good reasons to suppose that the differential access of white collar workers to a 'career' may be a crucial distinguishing factor in locating differentiations among the central meanings and life-goals of this group of workers. Firstly since it is generally understood which posts are 'career' posts and which are 'routine' in bureaucratic organisations, it may safely be assumed that those who have taken the posts in question have, in taking them, 'opted' in some sense for either a 'career' involvement or a 'non-career' involvement with the organisation - though



this is not to suggest that those who take up 'routine' posts have the same array of options as those who take up the 'career' posts. It is possible then to go on to suggest that the selection among these options is made on the basis of goals and meanings which are necessarily derived from the world outside the workplace, and that these goals and meanings will continue, to a greater or lesser degree, to be sustained by that world although the world of work will also subsequently exercise a greater or lesser degree of influence, which in its turn will depend on the orientation to work sustained. To make this point is to say something significant but not very startling. The point is significant because it guarantees both the independence, in the first instance, of clerical goals and central meanings from the workplace and equally guarantees their non-random distribution among clerical workers. The point is unstartling because, after all, it is hardly 'news' to realise that the person who applies for a typist's post has different goals and outlooks from the person who applies to become a 'trainee executive'.

We can build on this first point by noticing, secondly, that a 'career' in a bureaucratic organisation is in most instances<sup>(23)</sup> a temporally organised series of hierarchically graded positions through which individuals will pass. Given this point, we may assume that the prospect (and the retrospect) of such a series will differen-

tiate 'career' workers responses to almost all aspects of their organisational environment from those of 'routine' workers. For instance, we may expect that the attitude of 'career' workers to superiors will be influenced by the knowledge that the worker may or will, one day, occupy that self-same post, and by the knowledge that how quickly this occupancy will come to pass may depend on that very superior. Similarly, to the extent that the 'career' worker becomes 'ego-involved' with his work, all factors relating to job-content and the work situation will tend to have a relatively high degree of salience which they will not have for the 'routine' worker. Again, as noted in Chapter 2, the prospect of promotion encourages 'career' workers to adopt an individualistic rather than collective approach to wage bargaining both within the individual enterprise and more generally in society at large. By the same token, 'routine' workers may be expected to adopt more 'collectivistic' approaches. Finally, since the prosecution of a career involves a considerable investment of effort and involvements, we may assume that 'career' goals for 'career' workers form a very considerable portion of their overall 'life-goals', whilst for 'routine' workers in bureaucratic organisations we may expect 'life-goals' to lie outside the organisation.

These considerations are only amplified when we look at the specific case of banking. For here there is a relatively sharp distinction between 'career' and 'non-career' posts. This distinction is preserved in



the banks recruiting literature and policies<sup>(24)</sup> and hence in clerks' self-selection for the two types of posts at the point of intake. Additionally, the distinction is publically preserved at the point of qualification for 'career' posts. Access to 'career' posts requires study and success in the Institute of Bankers' examinations and we may safely assume that those who finally do not elect to study for these examinations in effect elect to occupy routine posts. This assumption holds even with respect to those who may initially have entered banking with a career in mind. In short, the indicators of 'career work' and 'career orientation' and 'routine work' and 'routine orientation' are so well established in banking that they are publically available and publically oriented to. As such, they may be expected to constitute a part of clerical self-images. The public availability of these orientations and their indicators in banking has the additional advantage, for the sociologist, of relieving us of the necessity of constructing complex indicators of 'career' orientation with their inherent ambiguities and difficulties.

In sum, both the theoretical considerations already raised and the empirical evidence of Chapter 3 indicate that we may be able to generate important insights in understanding the relationship between the situation of bank workers and their unionisation by basing our ideal types of clerical workers on the distinction between



central meanings and life-goals which incorporate a substantial 'career' orientation to work with its associated connotations on the one hand, and central meanings which are centred outside the work situation and, within which, work is regarded as a relatively insignificant and routine element.

Under this assumption then, clerical workers do not present themselves as a single homogeneous group, but are divided into two major ideal typical groups based on two sets of fundamental concerns: (1) those with career-oriented, work-centred, bureaucratic life interests - to be called 'work centred' and (2) those with consumption-oriented, non-work-centred life interests which are associated with a broadly instrumental orientation to work - to be called 'home centred'. The following characterisations of these central life interests is conceived in broad parallel with Goldthorpe et al.'s descriptions of the 'bureaucratic' and 'instrumental' orientations to work<sup>(25)</sup> with the exception that the Goldthorpe et al. description of the 'instrumental' orientation is modified to take account of the possibility that 'home centred' clerical workers still find work a source of significant and pleasant social contacts.

#### Work Centred Central Meanings

1. The primary meaning of work is as a service to an organisation in return for steadily increasing income and

social status, and for long term security, that is, in return for a career. Economic rewards are not regarded as payments for particular amounts of work done or of labour expended, but rather as emoluments appropriate to a particular grade and function or to a certain length of service.

2. Arising from this, the involvement of workers in their organisation contains definite moral elements rather than deriving from a purely market relationship. To paraphrase Max Weber, it entails an acceptance of a specific obligation of faithful administration in return for a relatively secure and privileged existence. It is unlikely, thus, that in this case involvement can be neutral: it will tend normally to be positive, where moral obligations are being faithfully met, or perhaps strongly negative if it is felt that that commitments of a moral kind are not being honoured.

3. Since, in this case, work is associated with progressive economic and status advancement in the form of a career, it inevitably plays an important part in determining the worker's conception of himself and of his future; his 'position' and 'prospects' are significant sources of his identity. Thus, in this sense, ego-involvement in work is strong. Work represents a central life interest, insofar as the individual's career is crucial to his 'life-fate'.

4. Consequently, workers' lives cannot be sharply divided into work and non-work. Their organisation and their colleagues may or may not continue to form the basis of their social lives outside of work; but self concepts and social aspirations formed through work necessarily carry over into non-work activities and relationships; and the same is also likely to be true of organisational status.

#### Home Centred Central Meanings

1. The primary meaning of work is as a means to an end or ends external to the work situation; that is, work is regarded as a means of acquiring income to support a valued way of life, of which work itself is not a very significant part. At best, work is a source of pleasant social relationships which remain centred on the workplace and terminate with employment.

2. The worker's involvement with the employing organisation is primarily calculative, although this is mitigated by affective concern for some fellow employees. Involvement with the employing organisation will be maintained for so long as the economic return for effort is perceived as adequate.

3. Since work is defined as a mandatory and instrumental activity, rather than as an activity valued for itself,



ego-involvement in work is low. Work does not form a part of the worker's central life interests and work is not a source of emotionally significant experiences. Work content is not a source of personal growth or development.

4. Workers' lives tend to become dichotomised into work and non-work dimensions. Roles and role relationships derived in the work situation are rarely carried into the home.

Like Goldthorpe et al., we would emphasise that these types do not stand in total contrast to one another. All work in industrial society, for instance, has an instrumental component. Similarly, we stress that these central meaning constructs are ideal typical: it is thus not our suggestion that elements of one orientation will not be found in association with elements of the other among sections of clerical workers.

#### 4.3. The Distribution of Clerical Orientations to Work

On the basis of the evidence assembled thus far, the most obvious basis for the differentiation of clerical orientations to work within banking is likely to be a sexual one with male clerks adopting a 'work centred' orientation and female clerks adopting a 'home centred' orientation.

Studies by Blackburn<sup>(26)</sup> and, more recently, by Graham and Llewellyn,<sup>(27)</sup> indicate that female bank employees come from lower socio-economic backgrounds, as measured by father's occupation, than their male counterparts and that their educational experiences and occupational aspirations are also more limited in scope.<sup>(28)</sup> Few women achieve career grades in banking<sup>(29)</sup> and few equip themselves to achieve such career grades by undertaking the work for the banking qualifications which are essential for promotion beyond routine clerical tasks.<sup>(30)</sup> Moreover the wastage rate among female bank employees is very much higher than among male staff and is broadly associated with marital expectations and related expectations concerning projected domestic commitments.<sup>(31)</sup> The high wastage rates among female staff underline the fact that female rates of participation in the labour force fall substantially with marriage for the age-groups (15-24 and 25-34 years) under primary consideration<sup>(32)</sup> and point to decisive difficulties for women pursuing a career in banking beyond marriage.<sup>(33)</sup> In short, it would not by any means stretch the facts to suggest that there is likely to be a low level of commitment among women to a career in banking and that an orientation to work which we have described as 'home centred' should prevail within the ranks of female bank employees.

Overall, we hypothesise that the vast majority of female bank workers (at least 90 per cent) broadly adopt a 'home centred' orientation to work. That this may be so overwhelming the case will be in large part a result of the sex-role socialisation characteristic of our society<sup>(34)</sup> and, in this respect, female orientations to work would clearly be very largely independent of experience in the work situation. At the same time however the banks have done little to discourage such orientations to work among their female employees. Until recently different recruiting literature was prepared for the consumption of prospective male and female employees<sup>(35)</sup> and, as we have already seen<sup>(36)</sup> the banks have gained decided advantages, both financial and in the management of the labour force, from the orientation of their recruitment policies to such orientations to work. In a most important sense, the banks have responded to the requirements of the expansion of their services and the bureaucratisation of their organisations by the creation of a 'feminised' separate clerical class with an orientation to work which would enable it to perform routine and 'dead-end' jobs without prejudice to the industrial relations system operative in banking throughout the 'fifties and 'sixties.<sup>(37)</sup>

Turning now to the male bank staff, it is of course true that, for the vast majority of such staff, an inverse set of characteristics are operative both with respect to



subjective career aspirations and objective career possibilities. Male clerks are, by and large, drawn from superior socio-economic backgrounds as compared to their female colleagues and they have had superior educational experiences and hold superior educational qualifications. Male clerks have higher occupational aspirations<sup>(38)</sup> and are more likely to equip themselves for occupational success by taking the relevant banking examinations. Men have very much lower wastage rates,<sup>(39)</sup> occupy the vast majority of career posts in banking and receive cultural support not merely to remain in employment after marriage but also to assume the role of chief breadwinner. The obstacles to female career success associated with growing domestic commitments and the necessity for geographical mobility do not apply with the same force to men.

Whilst the upshot of the discussion of male staff thus far would seem to be that male clerks are, in contrast to their female colleagues, overwhelmingly 'work centred', such a conclusion would be simplistic. For although the majority of male clerks may, ab initio, be expected to bring a 'work centred' orientation with them to bank employment, a consideration of some aspects of a career in banking may go some way to indicating the possible sources of change in such an orientation which derive from within the work situation within which the men, in contrast to the women, may remain for the majority of their lives.<sup>(40)</sup>

Firstly, we can note that whilst the majority of men who begin work in the banking industry may be expected to entertain a 'career orientation' to their work, the expectations engendered by such a 'career orientation' can by no means be satisfied in all cases. In one large clearing bank, clerks who are not appointed to 'career' grades outnumber their 'appointed' colleagues at every age up to 43 years, and for all ages above this point unappointed male clerks still constitute 44 per cent of the total male staff. There is then a real sense in which a 'full' career in banking, i.e. a career involving the achievement of some kind of 'appointed' post, can only be achieved by approximately 50 per cent of the men and this is against a background of almost continuous expansion in the industry in which over half the labour force is radically ineligible for 'career' posts and where, as noted previously, the banks are restricting the growth of the male labour force.<sup>(41)</sup> In short, there is a substantial proportion of male clerks who will never achieve 'career' grades in banking.

On the basis of this evidence, we may begin to construct two ideal typical careers in banking for male clerks. In the first type of career, the clerk begins his career with 'work centred' orientations, completes his examinations and gains promotion through the various clerical grades ultimately reaching 'appointed' status between the ages of thirty and forty. In keeping with our model



and numerous sociological observations, this man is likely to remain 'work centred' and individualistic in orientation. He is in fundamental agreement with bank management decisions and hopes to participate in making them in the not-too-distant future. With some allowance for personal vicissitude, his outlook throughout is perhaps typified by the clerk who, in the context of a discussion about automation, commented to Mumford and Banks:

"it must be the right thing to do. I have a high opinion of bank planning. They wouldn't overthrow the present system without a better one". (42)

The man on this kind of career track, in short, remains normatively identified with the banking 'system'.

Our second ideal typical male career is perhaps more typical of the 40-50 per cent of male clerks whose careers somehow 'fell by the wayside' during the 'fifties and 'sixties. Perhaps this man had an unsuitable outlook or accent, or he failed some part of his Institute of Bankers' examinations, or passed them but lacked the 'drive' or 'initiative' to go on the courses or make the moves from branch to branch which are vital to gain the wide experience of banking which is essential for promotion. Perhaps he was simply bogged down by a family and children or by illness at the point when his career should have been



'taking off'. Banking is a relatively small world and, until recently, bank clerks were prevented by unofficial agreements among the employers from moving banks and hence enjoying the kind of 'between firms' mobility which is available to other white collar employees. In such situations, bank clerks become 'locked into' static careers in which their stationary status is understood and appreciated by all. The static nature of their careers is hardly lost upon the men themselves, since they are faced with younger men 'passing them by' and are themselves overlooked for promotion or given 'lateral' promotions to small, out of the way branches or conversely 'buried' in the large departments of the largest branches. Under such circumstances, men lose their dreams of careers and status. Instead they become interested in their gardens, religion, amateur dramatics and, above all, in their houses and children. In short locked into a lifetime of routine clerical work, whose mechanics they 'know backwards', by the possession of skills which are not transferable to other banks let alone other walks of life and by cheap mortgages for property they could not hope to afford without bank assistance, such men become 'home centred'. Yet they remain breadwinners. Work may no longer be the place to satisfy the ambitions of a lifetime but it is the source of income on which other ambitions may rest - to pile up consumer durables or send a child to university. The male bank clerk then becomes instrumentally oriented to work.

It is not easy to hypothesise the extent to which the 'home centred' male bank clerk exists. It is, however, certain that he exists.

In summary, our hypothesis is that two broad orientations to work exist within banking which we have identified as 'work centred' and 'home centred'. It is, we believe, highly probable, that the vast majority of female bank employees bring a 'home centred' orientation to work with them into the concrete work situation in banking. Similarly, the majority of male entrants to banking may arrive bearing a 'work centred' orientation to work. However, whereas the female employees leave banking relatively rapidly with their attitudes to work unchanged, the male clerks may change their orientation to work as a direct result of their work experience and career contingencies experienced over a number of years. Such changes may result in the formation of 'home centred' orientations to work among a substantial proportion of male clerks.

Although the hypothesised orientations to work described above are, with the exception of the male 'home centred' orientation, viewed as derivative from experiences outside the work situation, it would be wholly inappropriate - as Brown has argued<sup>(43)</sup> - to view them as pristine and independent of experiences gained at the workplace. On the contrary, it is clear that both the maintainance of these orientations and the distribution of their bearers is dependent on factors which are operative within the workplace.



The maintainance of specific orientations to work developed outside the workplace is, self-evidently, dependent on experiences within the workplace. As our discussion of male 'home centred' orientations to work implied, a man who enters banking with the expectation of a progressive 'career' cannot maintain such expectations indefinitely in a context in which these expectations are frustrated. We have already noted the degree of 'transparency' which attaches to career progress in banking and it is clear that the maintenance of a 'work centred' orientation to work must ultimately depend upon the capacity of the banks, as organisations, to generate satisfactory and public indications of career development for their 'work centred' employees. By the same token, whilst female 'home centred' orientations to work may derive from highly general cultural norms which define the significance and prospective rewards of work among the range of 'life cycle' roles,<sup>(44)</sup> nonetheless such 'home centred' orientations are inevitably reinforced and strengthened by the perceived sexual inequalities surrounding access to a 'career' within the banks. Faced with the overwhelming dominance of men within the occupational structure of banking, female bank employees may be expected, for example, to locate their hopes and aspirations for the future well outside the ambit of the routine, if socially satisfactory, world of the bank branch.



The distribution of the bearers of the various orientations to work within the workplace is, of course, less determined by the distribution of such bearers within the population at large than it is determined by specific staff policy decisions. Thus the expansion in the numbers of female 'home centred' clerks in the banks' labour forces during the 'sixties was a product of a reasoned policy decision made in the light of knowledge of conditions in the labour market then prevailing. An indirect effect of this decision was, as has already been noted, to diminish the numbers of male 'home centred' clerks by expanding the promotion opportunities available to men. This does not alter our basic contention however. Such decisions initiate and stimulate sociological processes, for example bureaucratisation and feminisation, which are themselves important causal influences on white collar unionisation. We now turn therefore, to examine the possible impact of the orientations to work outlined above on tendencies towards unionisation.

#### 4.4 Clerical Orientations to Work and Unionisation

Many of the studies cited in Chapter 2 indicated that general orientations to work influence attitudes towards trade unions and, in certain cases, the process of unionisation itself. The Goldthorpe et al.<sup>(45)</sup> study of Luton workers is perhaps the locus classicus for this observation but, in their different ways, studies as diverse as those

of Roberts et al.<sup>(46)</sup> and Sykes<sup>(47)</sup> have clearly indicated that orientations to work may profoundly affect unionisation. In this section, we seek to estimate the possible effects of the hypothesised orientations to work of the different groups of bank clerks on unionisation within banking. We begin, once again, with the women.

As soon as we look at the female clerical staff, we run up against the extraordinary fact that whilst, as Blackburn has pointed out,<sup>(48)</sup> there is nothing intrinsic about women to make them apathetic towards unions, it nonetheless remains difficult to find immediate incentives for women to join them. Young female bank workers tend to live at home, earn 'pocket money' and look forward to leaving work within a relatively short period of time. For these reasons alone perhaps, they may be expectably less susceptible to the concrete economic advantages which unionisation promises. Moreover female bank workers are similarly likely to be uninterested in job security and to care little about the affairs of the bank and less about the staff organisations operating in the field.<sup>(49)</sup> These considerations operate for recognised organisations which can deliver advantages. They apply a fortiori in respect of unrecognised organisations which cannot so deliver. Given these considerations, it is surprising that the staff organisations in banking have succeeded in recruiting as many women as they have. However, in this connection, it is worth recalling that, as previously noted,<sup>(50)</sup> women are especially amenable to join such organisations in response to social pressures. This



fact, in its turn, further testifies to the low levels of salience which female bank employees attach to staff organisations.

Although she is instrumentally oriented to work, the female clerical worker does not derive her sole work satisfaction from her income. As many studies have documented, <sup>(51)</sup> she also gains considerable satisfaction from the social life and related activities associated with work. Although her income is bureaucratically regulated, the female bank clerk may not seek collective means for income advancement both because such advancement is not overwhelmingly salient to her and because, during the early years of bank employment at least, her real income may rise rapidly through the provision of birthday increments.

However, if the female worker is not, a priori, powerfully motivated towards union membership, it is also the case that her situation is not one that may be expected to militate against union membership either. In particular, since she lacks 'career' expectations, the female clerk is unlikely to identify with bank management decisions. Similarly, the lack of 'career' expectations cushions the female staff from the effects of hostility to unionisation from the bank employers. Unlike her male counterparts, the female clerk can easily move out of bank employment, whilst her lack of promotion opportunities will also weaken the influence which employer hostility to trade unionism may exert. <sup>(52)</sup>



In summary, women form a relatively isolated section of the banks' labour force whose prospects are tied to routine clerical work. We have argued that female clerical workers in banking are predominantly 'home centred' in orientation, adopting a stance in which the world of work is relatively non-salient. By and large, such employees have few major sources of dissatisfaction with bank employment and, indeed, do not bring very high expectations to such employment. The low salience of employment issues per se may well contribute to the relatively lower levels of organisational membership among women in banking, as compared to their male counterparts, whilst the susceptibility to persuasion in connection with such membership, itself associated with the low salience of employment issues, may well be associated with the volatility of female organisational membership.<sup>(53)</sup> We arrive, therefore, at the following paradoxical conclusion that whilst the feminisation of the banks' labour force has probably diminished the degree of 'work centredness' among their employees, this diminution in 'work centredness' by no means translates itself easily into unionisation.

Turning now to the male 'home centred' clerk, it will be recalled that our hypothetical proposal was that this type of employee commences with a 'work centred' orientation and gradually builds up a 'home centred' orientation as a result of frustrating experiences in the work environment. The

growth of a 'home centred' orientation involves an increasingly instrumental outlook towards work, in the process of which the worker becomes decreasingly committed to work as a source of his social identity and increasingly conceptualises it as a source of income.

There are a number of reasons for supposing that this change in orientation may be associated with an increasing tendency towards unionisation. As his promotion opportunities perceivedly recede, the 'home centred' bank worker may become increasingly oriented to collectivistic, as opposed to individualistic, means of economic advancement. Like Chinoy's automobile workers, the 'home centred' bank worker may turn to more realistic goals than, for example, the achievement of a branch managership, and he may turn to collectivistic approaches to their achievement. Moreover, the male 'home centred' bank worker is likely to be the most sensitive to declining levels of real earnings. This is not merely because, by comparison with 'work centred' males and 'home centred' females, the 'home centred' male clerk attaches most significance to income, but also because, in contrast to 'work centred' males, he will occupy a relatively stationary position in the bank hierarchy and, by comparison with the younger 'home centred' females, he will no longer experience large, age-related and automatic increases in salary which were operative throughout the 'sixties.<sup>(54)</sup> In short, it is the male 'home centred' clerk who is most likely to experience dissatisfaction with his earnings.



At the same time, factors associated with his career path may render male 'home centred' clerks more likely to unionise in response to economic dissatisfaction. As noted above, the 'home centred' clerk has taken up this orientation precisely because of the frustration of his hopes for personal advancement. Collective means thus become, if only by default, a major avenue for economic advancement in the future. In itself, of course this implies a tendency towards unionisation and this tendency is likely to be enhanced by a relative lack of obstacles to unionisation which may continue to exist for the 'work centred' bank worker. Firstly, the weakening of career opportunities for the 'home centred' clerk may promote a normative de-identification with the aims, objectives and decisions of management and encourage the 'home centred' man to oppose both local and national managerial decisions. Throughout this century, promotion in the clearing banks has depended, inter alia, upon recommendation from the branch manager. The belief that his career has lost its momentum may act as a powerful solvent to a male clerk's commitment to the conventional wisdom of 'work centred' branch life, and indeed encourage opposition to it. Moreover, secondly, in this situation the opposition to more unionate varieties of collective organisation from the bank employers may cease to weigh heavily with the 'home centred' male employee, who may increasingly be prepared to join organisations which are actively opposed by the bank management even where such



organisations, as was the case with NUBE for many years, can offer few short term advantages.

In sum, the 'home centred' male bank worker has both the motivation to join collective organisations (which is lacked by the female 'home centred' employee), whilst, at the same time, he is not inhibited from membership of such collective organisations by the countervailing attractions of individualistic modes of advancement or by the opposition of the bank employers to the same extent as the male 'work centred' bank worker. The 'home centred' man is most likely to join the collective organisation which he believes will be effective in achieving better salaries and conditions of work. He is likely to be at the focus of competition between NUBE and the staff associations for 'instrumental' membership. The 'home centred' male unionist is the kind of man who, as one union organiser put it to me, feels that 'life has passed him by'. This same organiser did not feel that such men made good union members, and the phrase 'penny in the slot unionist' has also been used to characterise this type of member. In short, our male 'home centred' union member is likely to have an instrumental orientation towards his union. He will join in order to get results rather than as a matter of conscience or ideological commitment and he will change his allegiance if results do not seem to be forthcoming.

By contrast, the 'work centred' male bank worker is, in most respects, the least likely to unionise. Although, as a bread-winner, he may be sensitive to declining levels of real earnings, the resulting dissatisfaction may not propel him towards collective organisation membership and is even less likely to push him into militant trade unionism. Not only is it likely that the 'work centred' man will attach less significance to income (and to temporary setbacks in real earnings growth), but also his commitment to more individualistic solutions to problems associated with income will have been nourished by his career successes. Moreover, his commitment to militant collective policies will be likely to be vitiated by his continuing identification with the managerial cadre and managerial decision-making. Finally, his commitment to the career structure of banking will intensify the effects of hostility towards collective organisations from the bank employers. In short, the 'work centred' bank worker is perhaps least likely to become a member of militant collective organisations. His unionism is likely to be moderate and conciliatory. From his point of view, the banking system is fulfilling, to a greater or lesser extent, his demands for a career and with it his demands for economic advancement. The 'work centred' male bank worker has least to gain and most to lose from 'rocking the boat' with aggressive trade unionism.

At the same time however, the expansion, amalgamation and bureaucratisation characteristic of banking during the past two decades may have created a potential awareness among 'work centred' men that the positions to which they aspire are undergoing a subtle downgrading from a 'high' to a 'low' trust situation.<sup>(55)</sup> In this connection, a study by Weir of industrial managers may provide an apt parallel.<sup>(56)</sup> Weir found that although the middle managers he surveyed were quite strongly identified with the company for which they worked, they exhibited a large measure of dissatisfaction with the levels of communication and consultation between themselves and top management. In this context, an internal staff association was the preferred choice for a majority of the managers, most of whom were seeking more formal consultative methods. If Weir's argument is extendable to the banking situation, it is likely that the 'work centred' men will not only be least committed to militant trade unionism, he may also be more interested in formal consultation procedures than more 'unionate' negotiations over rates of pay and working conditions.

#### 4.5 Unionisation and Patterns of Orientational Conflict

If the hypotheses concerning the patterns of clerical orientations to work are accepted then, I believe, they shed



a new light both on the nature of the historical competition for membership between NUBE and its staff association rivals and on the conflict between NUBE and the bank employers. Put at its most basic, the bank employers could avert the process of unionisation with the least difficulty by fulfilling the 'career' expectations of the bulk of their male staff. Prior to World War II, the overwhelming pre-dominance of men in the industry and the relative shortage of 'career' posts resulted in the banks' failure to fulfil this condition, in default of which the banks were forced to resort to the strategies of 'peaceful competition' and 'forcible opposition' in order to stem the growth of unionisation. After World War II however, the progressive creation of a feminised 'separate clerical class' with low, short term expectations of employment enabled the banks to whittle away their 'hard core' of male, 'home centred' potential trade unionists. The expansion of feminine labour in banking enabled the banks to achieve this objective both by reducing the 'pool' of work centred men - who would require career advancement in order to remain 'work centred' - in competition for a broadly expanding quantity of 'career' posts, and by increasing the numbers of women working in routine clerical tasks which had previously been performed by 'home centred' men. The overall effect of the feminisation of clerical labour in banking therefore has been to substitute short term 'home centred' female labour for long term 'home centred' male labour. This in turn has, if the

analysis of the previous section is correct, weakened the overall trend towards unionisation in the industry<sup>(57)</sup> and enabled the bank employers to rely, during the 'fifties and early 'sixties, on inter-organisational rivalries between the union and the staff associations to undermine efforts to establish truly bilateral collective bargaining in the industry.

At the end of Chapter 3, we suggested that the bank employers had been able to rely on the dual system of representation in the industry, not only to forestall the growth of a coherent and unified 'staff side' in banking, but also to prevent the growth of staff association militancy and membership growth in the union. It is now possible to suggest that this reliance was itself dependent upon complex patterns of non-aligned and partially conflicting orientations and objectives among workers in the banking industry. Moreover, it was this pattern of orientations, rather than for example a widespread 'status ideology', which in all probability underlies the union's difficulties in balancing militancy and effectiveness on the one hand with respectability on the other.

Specifically, it may be plausibly suggested that the internal bank staff associations have, throughout their existence, been more attractive than the union to male 'work centred' staff. This is probable for several reasons. Firstly the bank staff associations have not adopted a



conflictual stance towards the bank employers and their broad support for the objectives of the latter is consonant with the ideological stance and career objectives of 'work centred' men. Secondly the staff associations were formed with, and have maintained, the support of the bank employers. In this context, membership of the associations could not be held to engender hostility from the banks which might inhibit career opportunities. Thirdly, the staff associations did pursue discussions on salaries and conditions of work and could be held to be effective in achieving the limited objectives of men whose fundamental belief lay in their individual abilities to secure their own economic advancement. In this context, the staff associations could be viewed as a moderate, and moderately effective, 'safety net' which could prove useful, for example, in securing redress against the impact of inflation on the salaries of a group whose members, though in this respect responding as a collectivity, view themselves primarily as individuals.

The organisational allegiances of 'home centred' male staff are more difficult to theorise about with any degree of confidence. Much here would depend on the degree of alienation from managerial objectives sustained by 'home centred' men as a result of the frustration of their 'work centred' hopes. There can be little doubt that, as the responses to Blackburn's questionnaire indicated, (58) there has existed a considerable degree both of cynicism and of ideological opposition to the staff associations and



their connections with the bank employers among male bank staff. However, as was suggested in the previous section, the male 'home centred' clerk's decision to join a staff organisation in banking may be most centrally premised on considerations of effectiveness. In this connection, he will be faced (during the 'fifties and 'sixties) with a choice between the numerically stronger, recognised but pacific staff association and the weaker, unrecognised but potentially militant union. Whilst many 'home centred' males may have opted for the union, it is possible that an almost equal number may have vacillated between the two types of organisation, thus creating considerable shifts in the distribution of men between the two organisations from time to time. (59)

Finally, as suggested earlier, the female 'home centred' clerk may not have had powerful reasons for joining either organisation. In this context, the decision to join or not join an organisation and as to the appropriate organisation to join may have frequently depended on the balance of opinion within the branch. (60) The prevailing 'branch norms' in turn may well have depended on the extent to which 'home centred' male dissatisfaction with the performance of the relevant staff association was sufficient to overcome the prevailing preference for the staff association and result in a widespread shift of allegiance. Such shifts of allegiance were, as the post-war figures indicate, (61)

sudden and episodic in character and were 'multiplied' by consequential female shifts. In subsequent years, such shifts tended to reverse themselves gradually.

In sum, the 'respectability-effectiveness' dilemma experienced by NUBE during the 'fifties and early 'sixties was composed of the following basic elements: firstly, a built-in majority for staff association membership among 'work centred' male staff which would, secondly, influence the perceptions of 'home centred' male staff as to the relative effectiveness of the two types of organisation in favour of the staff associations. Thirdly, the 'hard core' of male union membership was probably made up of 'home centred' clerks. The union would not be capable of attracting a large proportion of 'work centred' men by militant policies whilst, at the same time, the 'home centred' male staff association members could only be attracted away from the staff associations by such policies. This policy dilemma would, fourthly, be 'multiplied' by the female tendency to opt for the organisation with the local or branch-level majority. In this context, the union could only make gains by the default of the staff associations. Under conditions when the staff associations were manifestly ineffective, however, the banks could pursue their strategies of 'peaceful competition' in, for example, awarding salary increases in which the staff associations' role was affirmed. This, I submit, is the most likely



structure for the 'stalemate' situation in which the union found itself throughout the 'fifties.

#### 4.6 Conclusions

In this chapter, the process of theorising has far outrun the data available in the literature. The discussion of bank workers orientations to work contained in this chapter therefore, remains entirely hypothetical - even if it is granted that it contains elements of plausibility. Thus initially it is, perhaps, worth recalling the basis on which the 'central meanings' approach was espoused.

The value of the 'central meanings' approach is proposed to be fourfold. Firstly, it is doubly integrative in the sense that, if pursued in sufficient detail, it can give an indication of (a) the hierarchic integration of social actors' goals and relevances and hence, (b) can provide the verstehende resources with which the relative salience and significance of the social processes which influence social actors may be assessed. Secondly, the approach may assist the sociologist in aligning a series of historically dynamic events or factors in terms of their dynamic salience and impact upon the various groupings and interests which are represented in the historical process under investigation. Thirdly, the approach may help in enabling us to gain a meaningful appreciation of the operational effects of complex sociological factors such



as bureaucratisation and, by the same token, to clarify the operation of heterogeneous factors which have similar effects. Thus, whilst both bureaucratisation and an increase in the cost of living may stimulate unionisation in banking, the 'central meanings' approach enables us to suggest that the former operates by increasing the incidence of 'home centred' central meanings among the personnel of an organisation, whilst the latter operates in and through the 'home centred' orientations thus created. Finally, where there is a non-random distribution of several central meanings in an industry, the approach enables us to develop an understanding of the differential impact of the various sociological factors involved in a social process in a theoretically satisfying way.

In the substantive part of this chapter, we distinguished between 'work centred' and 'home centred' clerks (this latter category being sub-divided into male and female on grounds of the different saliency of economic rewards to the two groups), and it was suggested that the bureaucratisation and feminisation of clerical work which has been widespread in banking has had the effect of enlarging the proportion of 'home centred' (and particularly female 'home centred') clerks in the industry. Although, in a general sense, the growth of 'home centredness' is likely to be associated with unionisation, it was argued that the feminisation of bank employment might offset the tendency for 'home centred'

clerks to unionise because of the relatively low saliency of traditional trade union objectives to female 'home centred' clerks. At the core of the unionisation process in banking is a proportionately shrinking section of male 'home centred' clerks. This group is most significantly influenced by declining levels of real earnings and least influenced by the factor of employer hostility to unionisation. Male 'work centred' clerks, by contrast, seemed the least likely to unionise in response to rising prices and the most likely to be dissuaded from militant trade unionism by employer hostility. Finally, female 'home centred' clerks are the most likely of the three groupings to be relatively inert. In the absence of strong forces in any direction, this group would be most likely to join the dominant or favoured staff organisation (or not to join at all) largely in response to staff opinion at the local level.

If this analysis is correct, it establishes a significant source of instability with respect to the process of white collar unionisation in banking and, if extendable to other fields of white collar employment, this source of instability may go some way towards explaining the periodic upsurges of white collar militancy. For, whilst the male white collar employee's attitudes and objectives may remain stable as a result of constraints deriving from his work and market situations (e.g.

occupational immobility, career aspirations and anxiety about the attitudes of his employer towards trade unionism), the orientations and objectives of his white bloused colleague may prove to be essentially unconstrained by such factors. With the growth and feminisation of routine white collar occupations, employers may thus be faced with a female labour force whose orientations and objectives are increasingly volatile. Under specific circumstances, in particular where the objectives of the female labour force coincide with those of their male colleagues, there thus arises the possibility that the female labour force may provide the requisite component of industrial aggression necessary for the militant pursuit of industrial policies.

It is the task of the next three chapters, firstly, to establish the validity or otherwise of these theoretical generalisations and to impose qualifications upon them on the basis of empirical evidence and, secondly, to show how these generalisations, if valid, can illuminate an historically dynamic situation in the unionisation of bank workers - the decade 1960-1970.



NOTES

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12. A. Dawe, The Two Sociologies, British Journal of Sociology, Vol. 21 (2), June 1970.
13. A. Dawe, op.cit., p.210.
14. Ibid., p.213.
15. A. Dawe, op.cit., p.212.
16. E. Mumford and O. Banks, The Computer and the Clerk, (Routledge, 1967).

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19. Mumford and Banks, op.cit., p.79.
20. Ibid.
21. Mumford and Banks, op.cit., p.80.
22. Mumford and Banks, op.cit., p.113-4.
23. Howard Becker has provided certain exceptions to this formulation, notably in the career of the public school teacher. See H. Becker, The Career of the Chicago Public School Teacher, American Journal of Sociology, Vol. 57, (March 1952), p.470-477.
24. R.M. Blackburn, op.cit., p.72-73.
25. J. Goldthorpe et al. (1968), op.cit., p.38-40.
26. R.M. Blackburn, op.cit., p.198. See also Mumford and Banks, op.cit., p.66.
27. S. Graham and C. Llewellyn, Women in the Occupational Structure; A Case Study of Banking, Unpublished paper, (Nuffield College, Oxford, 1976), p.16.
28. Mumford and Banks, op.cit., pp.66 and 70. Graham and Llewellyn, op.cit. pp.19-21.
29. See Appendix 5.
30. In the sample described in the next chapter, only 8 per cent of the women had undertaken work for the Institute of Bankers examinations.
31. See supra. p. 152 for wastage rates, and also Graham and Llewellyn, p.27.
32. G.S. Bain, R. Bacon and J. Pimlott, The Labour Force, in A.H. Halsey, (ed.), Main Trends in British Society Since 1900, (Macmillan, 1972), Table 4.7, p.118.
33. See supra. p. 162-4.
34. R. Davies, Women and Work, (Arrow Books, 1975); The Role of Women in the Economy, (Paris, OECD, 1975), pp.40-54; R.K. Brown, Women as Employees: Some Comments on Research in Industrial Sociology, in D.L. Barker and S. Allen (eds.), Dependence and Exploitation in Work and Marriage, (Longmans, 1976), pp.21-46.



35. Blackburn, op.cit., p.72; Graham and Llewellyn, op.cit., p.10.
36. See supra, p. 164-7.
37. This point is expanded below.
38. Graham and Llewellyn, op.cit., p.19.
39. NBPI Report No. 106, (Cmnd. 3943), para 12.
40. Graham and Llewellyn, op.cit., p.21.
41. See supra., p. 55-6.
42. Mumford and Banks, op.cit., p.80.
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50. See supra., p. 66-7.
51. See, inter alia, Graham and Llewellyn, op.cit., p.21; Mumford and Banks, op.cit.,; H. Beynon and R.M. Blackburn, Perceptions of Work: Variations Within a Factory, (Cambridge, 1972); M. Mann, Workers on the Move, (Cambridge, 1973).
52. Blackburn notes that during the period when employer hostility to NUBE was at its height in the District Bank and Lloyds Bank, women formed a higher proportion of the union membership in those banks than in others where the level of hostility was less. Blackburn, op.cit., pp.163 and 165.



53. See Appendix 1 and 2.
54. See Appendix 6.
55. See A. Fox (1974), Beyond Contract: Work Power and Trust Relations, (Faber), pp.
56. D. Weir (1976), Radical Managerialism: Middle Managers' Perceptions of Collective Bargaining, British Journal of Industrial Relations, Vol. 14, p.328 and pp.330-334.
57. The average density of union membership fell during the period 1950-1960. See Appendix 1.
58. Blackburn, op.cit., p.222.
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60. Blackburn, op.cit., p.199-207.
61. See Appendix 1 and 2.

CHAPTER FIVE

BANK WORKERS' ORIENTATIONS TO WORK AND EMPLOYMENT:

THE SURVEY

5.1 Introduction

In the previous chapter, we sought to stress the significance of the role of central-life interests in mediating the responses of clerical workers to a variety of aspects of the world of work. In particular, we stressed the possibility that sharp differences of outlook, aspiration and response to bank affairs might exist between those clerks identified as 'work centred' and those identified as 'home centred'. We further claimed, and indeed entered into detailed speculation, that these hypothesised orientations might further inform the clerks' attitudes to trade unionism and its alternatives in banking.

In the next two chapters, we report the results of a survey of bank clerks' orientations carried out during 1972 and 1973. This chapter will be concerned with orientations towards work and employment, whilst the subsequent chapter will address the relationship between these orientations and attitudes towards, and membership of, the organisations seeking to recruit and represent bank staffs.

The results of the survey will be presented in a general way in the sections which follow, but attention will subsequently be focused on three basic areas which are of outstanding interest in the light of our analysis of the previous chapter. Firstly, since the distinction between 'work centredness' and 'home centredness' is, we argue, in the first instance a sexual one, we shall be particularly interested in any systematic differences which may appear between the goals and demands which male and female bank workers bring to the work situation. Secondly, during our discussion of the careers of male clerks we distinguished a set of contingencies, centred on promotion opportunities, which might tend to differentiate a sub-group of male clerks who, having given up their 'career' aspirations, would display a more 'home centred' orientation to the various aspects of their work situation and would display a more collective approach to salary negotiation and job regulation than their more 'work centred' colleagues. We shall be concerned to determine whether such a group of 'home centred' men is isolable on the basis of our survey data. Thirdly, we shall be interested in the extent to which common norms operative at the workplace moderate the impact of these divergent orientations to work and thus create a degree of local consensus.

## 5.2. Procedure.

The 'Big Four' banks (Barclays, Midland, National Westminster and Lloyds) were contacted and invited to allow a sample of their staffs to be interviewed in



connection with a doctoral study of clerical orientations to work. In the event, two of the banks proved willing to provide interviewing facilities in selected branches to be determined by themselves in consultation with the researcher.

Two conditions were imposed on the researcher by the banks in question. Firstly, the sample of interviewees would be established on an entirely voluntary basis as a result of an internal canvass by branch officials within the branches selected. Secondly, the interviewing would be conducted within the branch during office hours. The possibility of 'follow-up' interviews outside the bank branches was explicitly ruled out on security grounds. These conditions generated two major sources of uncontrollable bias in the sample. The first is that the sample is the product of the interaction of interviewee self-selection together with whatever elements of selection which were generated by the banks' internal canvassing operations. Unfortunately, it was impossible to determine the extent to which informal pressures were brought to bear on prospective interviewees although assurances were given that there were no such pressures. Neither was it possible to ascertain the precise characteristics of those clerks who had refused to be interviewed. The second source of bias arose from the practical necessity to interview in the larger city centre bank branches. Since the interviews

took place in the banks' time, it was thought advisable to interview in the larger branches as the continual diversion of staff away from their normal duties would tend to disrupt the activities of smaller branches. The number of staff in the branches at which interviews took place varied between 50 and 116 persons and the proportion of staff interviewed varied between 25 and 40 per cent. These branches are, of course, very much larger than the average (approximately 10 persons) and the responses of the bank staff may be expected to reflect the greater than average size of these branches.

Given these conditions, the sample interviewed cannot of course be regarded as a random one and this in turn means that the tests of statistical association which are premised on the assumption of randomness cannot be utilised with any degree of assurance. Hence the results of the survey data to be reported below can, at best, only be regarded as descriptive and illustrative in character and will be treated as such below. In order to assess the strength of the survey data as illustrative material, the data will, whenever it is possible and relevant, be compared with the data from other samples of bank workers and with known statistics relating to the parameters of the population of bank employees. Thus, whilst it is possible to place considerable weight on some of the inferences from the sample to the banking population as a whole, such inferences must and will be treated with the maximum caution.



The banks' conditions imposed an additional constraint which affected the setting of the interviews. Clearly the interviews were conducted on branch premises and in bank time and on two occasions the interviewer was furnished with a manager's office in which to conduct the interviews. There was thus a distinct possibility that the interviewer might become closely identified with the management of the bank and thus that responses to the interview might become inhibited. In order to forestall this possibility, each interviewee was sent a letter in advance of his or her interview. The letter explained the aims of the research and stressed the independent organisational identification of the interviewer. This procedure was repeated verbally prior to each interview and was supported by props, such as badges and desk plaques, which identified the interviewer and his organisational affiliation. Overall, this procedure was felt to be successful in distancing the interviewer from the banks and in calming any inhibitions which might have been aroused thereby. However, in the case of Bank B at Leeds, there remained a tendency to regard the interviewer as connected with the bank due to contingencies beyond the interviewer's control.

Samples of staff from 'A' and 'B' banks were interviewed in two large town centre branches in Leeds during August and September 1972. Two further samples from 'A' and 'B' banks were interviewed in two large town centre branches in Coventry during August and September 1973



using the same questionnaire in all cases. In all, 88 clerks were interviewed in the four branches in the following proportions:

Bank 'A' - Leeds	:	22
Bank 'B' - Leeds	:	16
Bank 'A' - Coventry	:	30
Bank 'B' - Coventry	:	20

Approximately 400 hours were spent in bank branches in interviewing the clerks, looking at the workings of the branch and discussing aspects of branch activity with higher managers and regional head office staff.

### 5.3 The Sample

Although it had been hoped to interview equal numbers of men and women, the necessity to interview volunteers, together with the exigencies of branch life, resulted in a larger proportion of female interviewees (58 per cent) than anticipated. This proportion marginally exceeds the proportion of women in banking as a whole. As anticipated, the male and female samples displayed marked disparities. Thus there was a significant difference between the age distributions of the male and female samples:

Table 5.1

Age Distribution of Male and Female Clerks

<u>Age</u>	<u>Sex</u>	
	<u>Male (%)</u>	<u>Female (%)</u>
Below 20 years	8 (10.2)	33.3 (35.5)
20-29 years	46 (28.9)	56.9 (45.5)
30-39 years	21.6 (26.9)	9.8 (9.2)
40-49 years	19 (21.9)	0 (7.3)
50+ years	5.4 (12.1)	0 (2.5)
	100 (100)	100 (100)

(Bracketed figures display the age distribution of men and women in one large clearing bank in 1970).

As can be seen from Table 5.1, the female sample is substantially concentrated in the two lowest age groups, whilst the male staff were more evenly distributed over the whole age spectrum. Although both samples were over-concentrated in the 20-29 age group, this tendency was particularly pronounced in the male sample although in this group the correlative under-representation of the other age groups is more evenly distributed than in the female sample where the two upper age-groups are unrepresented.

This differential age distribution of the male and female samples is associated with certain other related differences between the male and female clerks. Thus 72.5 per cent of the female sample was unmarried as compared with

only 22 per cent of the male sample. Put crudely, this means that whilst roughly 3 out of 4 women were single, 3 out of 4 men were married. Similarly 65 per cent of the female sample (89 per cent of single females) were domiciled with their parents, whilst only 22 per cent of the male sample (100 per cent of single males) were so domiciled. To a marked degree then, the female sample was unburdened with domestic or financial responsibilities. Of the married men (78 per cent of the male sample), all but one were house-owners.

Finally, as the age distributions would lead us to expect, there was a significant disparity in the levels of earnings achieved by men and women. Thus, as Table 5.2 indicates, the men were distributed over the higher earnings levels, whilst the women were concentrated at the lower levels.

Table 5.2

Distribution of Net Earnings of Male and  
Female Clerks as of 1972

<u>Monthly Net Earnings</u>	<u>Males</u>	<u>Females</u>
Under £60	2.7	21.6
£60-92	10.8	45.1
£92-120	35.2	27.4
£124-160	32.4	5.9
£160+	18.9	0
	<hr/>	<hr/>
	100	100



5.4 Background Characteristics of the Sample

As might be expected from the banks' recruiting policies, there were substantial differences in the educational backgrounds of the male and female clerks. The men had overwhelmingly (67.6 per cent) received a grammar school education, whilst the women were more evenly distributed over the full gamut of educational institutions.

Table 5.3

Type of School Attended by Male and  
Female Clerks

<u>Type of School</u>	<u>Males</u>	<u>Females</u>
Secondary Modern	2.7	31.2
Comprehensive	8.1	23.3
Secondary Technical	2.7	1.9
Grammar	67.6	31.2
Public/Private	8.1	5.9
Other	7.8	3.7
None given	0	1.9
	100	100

Similarly, whilst the majority of male clerks had remained at school until the ages of 17 or 18, the majority of the female staff had left school at 16 years or earlier.<sup>(1)</sup>

Table 5.4

Age on Leaving School of Female and  
Male Clerks

<u>Age on Leaving School</u>	<u>Male</u>	<u>Female</u>
14 years or less	5.4	1.9
15 years	5.4	11.7
16 years	27.0	58.8
17 years	24.4	13.8
18 years	37.8	13.8
	100	100

This differential educational experience was paralleled by a tendency for the female clerks to have come from manual backgrounds to a greater extent than their male counterparts.

Table 5.5

Manual or Non-Manual Backgrounds of  
Male and Female Clerks

<u>Background</u>	<u>Male</u>	<u>Female</u>
Manual	35	45
Non-Manual	65	55
	100	100

These figures show a marked increase in the numbers of both male and female clerks having manual backgrounds when compared with Blackburn's sample of the early 'sixties,<sup>(2)</sup> in which only 6 per cent of male clerks and 27 per cent of female clerks had come into banking from manual backgrounds. At the same time, the trend they suggest is also supported by the composition of a more recent sample of bank clerks from Oxford in which 38 per cent of the men and 46 per cent of the women came from manual backgrounds.<sup>(3)</sup>

Over half the men (57 per cent) and nearly three quarters of the women had entered banking immediately after leaving school. About 35 per cent of the men and 22 per cent of the women had worked in another industry or occupation before joining the banks. Of these, most of the women and approximately half of the men had moved to the banks from other forms of clerical and secretarial work in pursuit of better rewards. Of the men who had been engaged in a different occupation prior to joining the banks, approximately half had tended to 'come in from the cold' from demanding and poorly paid jobs (such as the ambulance and child care services) or from small businesses which had proved unrewarding or commercial failures.

Although there was no direct attempt to elicit information on the early occupational aspirations of the



clerks, indirect evidence indicates that the occupational aspirations of the male clerks had, in general, been higher than those of their female colleagues. Nearly 50 per cent of the men indicated that, given the choice, they would not elect for a career in banking a second time. In this connection, a high proportion of the men cited thwarted ambitions for either a university training or a career in one of the professions. By contrast, only a quarter of the women indicated that they would not choose a career in banking for a second time and, of these, only one indicated a desire to enter higher education and a further two would have sought a professional career (in teaching and journalism). The sample of bank clerks interviewed by Graham and Llewellyn yielded evidence that, whereas banking was the first choice for the female clerks who, by and large, tended to have low occupational aspirations, it was more likely to be a 'second choice' occupation among the male clerks.<sup>(4)</sup> Similarly, the evidence cited above is not incompatible with this interpretation.

A majority of the clerks (64 per cent) had considered leaving the banks at some point during their employment with them. Clerks who had been employed by other organisations prior to joining the banks were just as likely to have considered leaving the banks as their colleagues who had joined them straight from school. The

tendency to have considered leaving was, however, more pronounced among the men, 76 per cent of whom had considered leaving, whilst only 50 per cent of the female clerks had considered doing so. Men and women also tended to cite rather different sets of reasons for wanting to leave bank employment. Almost half the men had wanted to leave for reasons connected with their promotion chances, the bulk of them complaining that their rate of promotion had been too slow and a minority having experienced specific career difficulties with, for example, the Institute of Bankers examinations or the requirement that they move from branch to branch. Of the remaining men, 25 per cent had been dissatisfied with the work-role in which they had been engaged, while a further 16 per cent had been dissatisfied with their level of pay. In the case of the women however, sheer boredom had impelled the largest group (nearly 25 per cent) to consider leaving the banks and a further 20 per cent cited low job satisfaction. The women also mentioned the nature of banking hours as a reason for leaving - a factor which was not mentioned by the men at all. In general then, the women were more prone to mention transitory irritations with work as a basis for leaving, whilst the men tended to stress more long term and all-encompassing reasons for seeking alternative employment. This difference is consistent both with the hypothesis of a longer term 'career' orientation to work among the male clerks and with the more widespread incidence of banking as a 'second choice' career among their ranks.



In keeping with the transitory nature of their dissatisfactions, nearly half the women had done nothing to follow up their desire to leave the banks, and only a quarter had got as far as being interviewed for another job. By contrast, over half the dissatisfied men had applied for jobs elsewhere and 10 per cent of them had actually been offered jobs by other employers. Of those men who had made some kind of effort to leave, the largest group (35 per cent) had remained in the banks because a change in their situation had eliminated the source of their discontent, whilst a significant proportion (20 per cent) were persuaded to remain with the banks by their manager or regional staff manager.

In summary, it is clear that the male bank staff are more likely to have come from a non-manual social background, to have attended selective schools and to have attended school for a longer period than their female counterparts. They generally hold higher occupational aspirations and are both more sensitive to, and anxious in relation to, the apparent non-fulfilment of their aspirations. As a result, they are more likely to have entered into concrete efforts to change jobs when faced with career difficulties. These findings are by no means surprising and are consistent with the hypothesis that the male staff attach a higher degree of salience to the world of work than their female colleagues.



### 5.5 Work Experience in the Bank

As expected, the sample was sharply differentiated by sex with respect to work-roles in the bank. Although a minority of young men were still in the process of working their way through the junior posts, the majority of men in the sample (70 per cent) were concentrated in the specialised areas of banking (such as the 'Foreign' and 'Securities' departments) or in supervisory and administrative work. By contrast, the women were concentrated in routine 'general office' work, in the 'shop window' of the bank as counter clerks, or in the branch 'machine room' processing data for the computer. A substantial additional minority of the women were employed as secretaries and typists.

Since 92 per cent of the male clerical staff had either passed their Institute of Banks examinations or were in the process of doing so, whilst only 8 per cent of the female sample had done so, it is not surprising to find this distribution of work roles. Thus, as Table 5.6 shows, only three women were employed in the more specialised areas of banking and only one women held an appointed post.

Table 5.6

Distribution of Work-Roles among Male and  
Female Clerks

<u>Work-role</u>	<u>Male</u>	<u>Female</u>
Machine Room/Junior	1	4
Secretary/Typist	0	7
General Office	2	15
Cashier/Junior Supervisor	5	18
Other (non-clerical)	1	0
Securities and Foreign	18	3
Assistants/Higher Supervisory	4	3
Appointed Staff	6	1
	<hr/>	<hr/>
	37	51

Total: 88

With the exception of the most junior staff, a security man and three of the secretarial staff, the entire sample had participated in the majority of the routine junior posts in banking, though the men who had joined the bank since the late 'fifties had tended to progress through these junior posts more quickly than either the women or their older male colleagues. By and large, the men had also worked in more branches than their female counterparts.

Table 5.7

Number of Branches Worked at by Male and  
Female Clerks

<u>Number of Branches</u>	<u>Male</u>	<u>Female</u>
1	7	37
2	9	11
3	5	3
4	6	0
5	4	0
6+	6	0
	<hr/>	<hr/>
	37	51

As noted previously, this tendency for men to work in more branches than their female counterparts is a product of bank policy towards their male staff, though the age disparity between the male and female clerks in the sample is also a major contributory factor.

Since, in general, the most junior posts in banking are the least interesting, it was not surprising to find that an overwhelming majority of the sample (95 per cent) preferred their current work-role to the previous ones they had undertaken. Here a substantial proportion of the clerks (23 per cent) simply preferred the additional interest and variation that the jobs requiring more experience involved. This preference was equally



distributed among the men and the women. Beyond this area of agreement however, sex and role-specific grounds for the preferences make their appearance. Thus female cashiers tended to say that they enjoyed meeting customers; women working in general office roles tended to welcome their improved capacity to control the pace at which they worked, whilst those women who had recently passed through the machine room liked the relative autonomy and lack of supervision characteristic of their latest jobs. The men, by contrast, tended to stress the 'career' aspects of their current posts as the basis for preferring them, citing in particular their new responsibilities as a central factor in their preferences for some current post.

Both men and women were asked to evaluate the responsibility and initiative associated with their current posts on a four point scale. The distribution of the answers to these questions are set out in Table 5.8 below.

Table 5.8

Degree of Responsibility and Initiative Indicated  
by Male and Female Clerks

<u>How Much Responsibility</u>	<u>Male</u>	<u>Female</u>
'A Great Deal' or 'Some'	84%	76%
'Little' or 'None'	16%	24%
 <u>How Much Initiative</u>		
'A Great Deal' or 'Some'	76%	59%
'Little' or 'None'	24%	41%

Both the men and the women felt that they were doing jobs which demanded the exercise of an appreciable amount of responsibility. That this feeling was so widespread is possibly the result of the secrecy with which banking activities are surrounded. Moreover, the sums of money dealt with by even the most junior staff are large enough to engender a sense of responsibility as a corollary of the caution - against both error and theft - associated with bank transactions. It is significant that, despite the widespread bureaucratisation of banking practices, a majority of both sexes felt that they were working in jobs which allowed them to exercise 'a great deal' or 'some' initiative. Here however it is not surprising, given the sexual division of labour in banking, that the female clerks were less persuaded on this latter point than their male colleagues.

The entire sample was additionally asked to select what they regarded as being 'important in a job' from a forced-choice list of eight alternatives and additionally to select a second preference from the same list. Given two choices, the sample as a whole endorsed the options presented to them in the following order: (1) 'Interest and Variety' (endorsed by 53 per cent of all clerks), (2) 'Good Salary' (42 per cent), (3) 'Good Promotion Opportunities' (36 per cent), (4) 'Pleasant Social Atmosphere' (26 per cent), (5) 'Security' (20 per cent), (6) 'Convenient Working Hours' (13 per cent), (7) 'A Chance to Take Responsible Decisions' (8 per cent) and (8) 'A Strong Union'



(not endorsed). These results are strongly convergent with the results of a survey of 44,000 employees of Barclays Bank in which the first six 'most important' factors in a job were identified as follows: (1) 'Interesting Work' (72 per cent), (2) 'Pay' (71 per cent), (3) 'Working with People You Like' (56 per cent), (4) 'Being Treated with Respect' (52 per cent), (5) 'Opportunity for Advancement' (46 per cent) and (6) 'Physical Work Conditions' (45 per cent).

These basic results also show parallels with other groups of clerical workers. Thus Walker's<sup>(5)</sup> study of clerks in two industrial enterprises revealed that the most attractive aspect of their job was 'interest of work' and this item was third rated by his sample of civil service clerks. Dufty's<sup>(6)</sup> study of Australian railway clerks also showed that work content was second only to security as a job satisfaction factor. The bank clerks were somewhat more interested in salary levels than the clerks in either of the above mentioned studies, where pay was third rated by Walker's industrial clerks and fifth rated by his civil service clerks and third rated by Dufty's railway clerks.

However, whilst the bank clerks display some overall similarities with other groups of clerical workers when the data is set out in aggregated form, when the sample is broken down by sex substantial differences in the patterns of preference begin to appear. In fact, as Table 5.9 indicates, men and women in banking bring quite different collections of desiderata to work.



Table 5.9.

Preferred Aspects of Jobs Among Male and  
Female Clerks

<u>Item</u>	<u>Male</u>		<u>Female</u>	
	<u>First Pref.</u>	<u>First + second</u>	<u>First Pref.</u>	<u>First + second.</u>
Interest and Variety	12 (1)	15 (3)	21 (1)	32 (1)
Promotion Opportunities	9 (2)	20 (1)	3 (5)	12 (4)
Social Atmos- phere	2 (5)	5 (5)	9 (2)	18 (3)
Salary	8 (3)	16 (2)	9 (2)	21 (2)
Hours	0 (6)	0 (7)	6 (4)	12 (4)
Chance to take Responsible Decisions	0 (6)	4 (6)	1 (7)	3 (7)
Security	6 (4)	14 (4)	2 (6)	4 (6)
	37	74	51	102

(Bracketed figures indicate rank order of preference).

Thus the men wanted jobs with good promotion possibilities and salaries together with intrinsically interesting work and a degree of job security. In particular, the men were very largely uninterested in the 'social atmosphere' of the office or the question of office hours. The pattern of male preferences is clearly consistent with a 'career' orientation to bank employment involving a long period of

employment in the bank and personal mobility within the sphere of employment. The women, by contrast, were considerably more interested in the 'social atmosphere' of the office and the nature of office hours; they were as interested as the men in salary levels and were more interested than their male counterparts in the intrinsic interest of the work. The pattern of female preferences is, by contrast with the men, indicative of a short-run orientation to clerical work in which job-security is totally under-valued and the more immediate aspects of office employment - such as social atmosphere and hours - are more strongly valued.

The clerks were further asked to evaluate their current job with the bank in terms of the items they had specified, with results that are set out in Table 5.10.

Table 5.10.

Rating of Current Job in terms of General Preferences  
by Male and Female Clerks

<u>Males</u>		<u>Females</u>	
<u>Item</u>	<u>% rating 'First Rate' or 'Pretty Good'.</u>	<u>Item</u>	<u>% rating 'First Rate' or 'Pretty Good'.</u>
Promotion	65%	Interest and Variety	81%
Salary	50%	Salary	86%
Interest and Variety	87%	Social Atmosphere	100%
Security	93%	Hours	75%
		Promotion	58%

(Only the four most popular items for each sex are included in this table).

On the whole, both sexes appear to be getting what they want out of bank employment. However the women are noticeably more satisfied with their highest preferences than their male counterparts and in particular with their salary levels. Once again, the contrast between the 'career' involvement of male bank clerks and the 'short run' involvement of female clerk with work may lie behind these evaluations.

Thus the men with a career commitment to banking are likely to have higher standards of requirement than women, and are hence more likely to feel dissatisfied with the levels of satisfaction offered by banking. In this connection it is worth recalling that the men were more likely than the women to have considered leaving the bank and to have taken concrete steps to do so.

A degree of confirmation for this line of thinking comes from the pattern of male and female responses to two additional questions which were aimed at locating what the clerks 'liked most' and 'liked least' about their jobs. When asked 'What do you like most about your job?', the following pattern of responses emerged:



Table 5.11

Aspects of Work liked most by Male and Female Clerks

<u>Item</u>	<u>Males</u>	<u>Females</u>
Nothing/D.K.	16	27
Meeting People	24	18
Variety of Work	14	20
Control over Work	3	8
Social Atmosphere	11	14
Intrinsic Interest of Work	16	6
Easy going nature of work	3	6
Money	3	0
Other	11	2
	<hr/>	<hr/>
	101	101

Table 5.12 below sets out the pattern of responses to the question, 'What do you like least about your job?'. .

Table 5.12

Aspects of Work liked least by Male and Female Clerks

<u>Item</u>	<u>Males</u>	<u>Females</u>
Nothing/D.K.	27	47
Boredom	22	20
Banking Hours	8	18
Flow of Work	11	6
Bank Traditions	5	0
Other	27	10
	<hr/>	<hr/>
	100	101

Whilst the results set out in Tables 5.11 and 5.12 broadly parallel the responses of Table 5.9, the consistent tendency for female clerks to respond in terms of 'no' likes or dislikes relating to their job more than their male counterparts seems to indicate a reduced saliency of job satisfaction and dissatisfaction generally, rather than a tendency towards extremes of job satisfaction or dissatisfaction.<sup>(7)</sup>

In addition to these general questions on job satisfaction, the bank clerks were asked about their reactions to two major changes in bank practices which had occurred since the late 'sixties - the closure of the banks on Saturdays and the changeover to the new system of clerical grading which occurred in 1971. On the latter issue, the clerks were asked: 'Do you think that, on the whole, the switch to the new clerical grades has been a good thing or a bad thing?'. The responses to this question are set out in Table 5.13.

Table 5.13.

Responses of Male and Female Clerks to the New Clerical Grading System

	<u>Males</u>	<u>Females</u>	<u>Total</u>
Good	12	21	33
Bad	18	18	36
D.K.	3	9	12
	<hr/>	<hr/>	<hr/>
	33	48	81

(Table excludes those who had not worked in the banks prior to the introduction of the new grading system and male non-clerical staff).

As can be seen from Table 5.13, there was a substantial divergence of view between the men and the women on the question of the new clerical grading system. This divergence of view is, moreover, understated in this table. For, of the male staff who favoured the new system of clerical grades, no less than six already occupied 'appointed' posts and were thus unaffected by the changeover. Of the men who still held clerical posts and were directly affected by the changeover, only six (22 per cent) actually favoured the new system whilst 18 (67 per cent) were opposed to it. By contrast, 44 per cent of the female sample favoured the new system whilst 38 per cent saw it in an unfavourable light.

Since the regrading of clerical posts was, in part, an exercise in creating equal pay for women as well as a project to rationalise the pay structure in banking, this pattern of responses - with the women adopting a positive and the men a negative attitude to the changes - is not unexpected. However some further aspects of these attitudes can be unpacked by considering the reasons which the clerks gave for their reactions to the new system of grades.



Table 5.14

Reasons for Favouring the New System of Male  
and Female Clerks

<u>Reasons</u>	<u>Males</u>	<u>Females</u>	<u>Total.</u>
Salaries fairer/better	7	12	19
Promotion fairer/better	2	5	7
Personal Advantage	1	2	3
Other	2	1	3
D.K.	0	1	1
	<u>12</u>	<u>21</u>	<u>33</u>

Table 5.15

Reasons for Disliking the New System of Male  
and Female Clerks

<u>Reasons</u>	<u>Males</u>	<u>Females</u>	<u>Total.</u>
Slows promotion/pay rises	6	7	13
Transfer Difficulties	1	0	1
Loss of 'Birthday Increments'	1	2	3
System Unfairly Introduced	2	4	6
Personal Disadvantages	2	3	5
Personal Merit Ignored	5	1	6
Other	1	1	2
	<u>18</u>	<u>18</u>	<u>36</u>

As we noted above, the clerical regrading scheme implemented sexual equality in pay in a thorough-going way for the first time in banking. It also established a formal system of grades for posts within which each grade attracts a definite and circumscribed pay scale. The system therefore, in addition to establishing equality of pay, also eliminated various anomalous situations in which low-paid females performed more complex or senior work than their better-paid male colleagues. In this context, it is unsurprising that - as Table 5.14 indicates - the majority of women who favoured the new system stressed the new fairness of their pay and the advantages which the system had brought to women in banking. By contrast, the men were not inclined to stress these aspects of the new grading system. Although a number of men did point to the increased fairness of the system, two thirds of them were already promoted beyond the clerical grades and could, as it were, afford to take a dispassionate view of the new system. If these six men are eliminated from consideration, we find that only three men were persuaded of the increased fairness of the new system and saw it as an advantage. Quite clearly then, the clerks evaluated the new system from a largely personal, instrumental and self-interested point of view.

At the same time as providing for equal pay however, the new clerical grading system was also an exercise in the bureaucratisation of the clerical salary structure which

involved the elimination of the kinds of particularism for which there was room under the old system of 'birthday increments' and 'merit increases'. In particular, the new system involves the allocation to each branch of a fixed number of posts of each grade. This procedure has two consequences: (1) no clerk can be promoted to a post involving a new (higher) grade and appropriate rate of pay until such a post falls vacant within the branch, and (2) clerks can be involved in work, elements of which are appropriate to a higher grade without such work being recognised in the rate of pay. The previous, more particularistic, system had been more successful in handling these anomalies and in enabling able clerks to display ability and initiative. By and large these new difficulties were identified by those clerks who disliked the new system, over half of them stressing the new obstacles in the way of promotion or arguing that the new system was inflexible and failed to discriminate individual merit. A further group (30 per cent) had disliked the way in which the new system was introduced. All regrading systems involve a measure of 'rough justice' where 'cut-off' points are established. However the implementation of the bank system with the fixed number of grades per branch meant the downgrading of certain personnel and the fixing of certain persons at the top of a grade with no possibility of salary increases. In general then, whilst many of the younger women welcomed the new



grading system, the older female clerks recognised that the system brought them few advantages, whilst the men were generally opposed to the brake the new system might impose on their promotion opportunities.

On the issue of Saturday working, which was abolished in 1969, all clerks were asked: 'If the bank were to ask you to work on a Saturday, how happy would you feel about it?' Here the general response was unequivocal. Although the male clerks were markedly less likely to mention banking hours in connection with questions about their jobs than their female counterparts, both male and female clerks were united in their opposition to any renewal of Saturday working as Table 5.16 demonstrates.

Table 5.16

Reactions to the Renewal of Saturday Opening by  
Male and Female Clerks

<u>Reaction</u>	<u>Males</u>	<u>Females</u>
Would not mind a bit, or Would mind but would do it for overtime	38	29
Would mind a great deal Would be disgusted	62	71
	<u>100</u>	<u>100</u>

Here again, however the female sample was somewhat more opposed to Saturday working than the male group.

We have now accumulated a certain amount of data on the orientations to work and the work experiences of our sample of male and female bank clerks. This evidence indicates a generally consistent pattern of differentiation between a short run 'non-career' orientation to work on the one hand and a more long run 'career' orientation on the other; these two orientations being associated with women and men in banking respectively. In the first instance we can note the different recruiting policies pursued by the banks with respect to men and women which are reflected in the shorter period of time spent at school by the female sample. Additionally, whereas 92 per cent of the male clerks had prepared for a career in banking by undertaking work for the Institute of Bankers examinations, 92 per cent of the female sample had not done so. Secondly, men and women appeared to want different things from bank employment; the women stressed short-term aspects of employment such as the 'social atmosphere' and the 'hours of work' which remained unstressed by the men, whilst the men stressed such long-term aspects of employment as 'promotion opportunities' and 'security' which received relatively little attention from the women. Whilst both groups agreed on the importance of 'good salaries' this is unremarkable in the present context for, as Goldthorpe et al. have pointed out, all employment contains a certain instrumental element. On the other point of agreement - the desirability of 'interest and variety' - the female sample was much more

emphatic than their male counterparts, and whilst this item is clearly related to job satisfaction it is by no means clear that it indicates a concern with long-term job satisfaction. Thirdly, we found that whereas the female sample generally tended to welcome the short-term advantages of the new clerical grading system, the majority of the men who were affected by the system were worried about its effects on their long term promotion opportunities. Fourthly there were some indications that the female sample was less interested in the world of work as a whole than the male sample. Finally, we found that of those who had considered leaving the bank, the men tended to cite more deep seated dissatisfactions with bank employment, whilst the women tended to cite short-term irritations with aspects of their work-roles. Overall then, we have begun to locate a distinction between 'work centred' male clerks and 'home centred' female clerks, though the latter by no means display the kind of 'instrumental' involvement with work found among the Affluent Worker<sup>(8)</sup> sample. Thus female clerks cited many sources of job satisfaction other than money, and salary considerations were by no means an overriding factor in their job-selections or job-evaluations.

#### 5.6 Perceptions of the Bank as an Employer

In the Affluent Worker studies<sup>(9)</sup> there were clear indications that, although the character of the workers' job-tasks were intrinsically stressful, the kind of stress



experienced on the shop-floor was not translated into a more widespread form of hostility to the firm as a whole. Instead the Affluent Worker respondents tended to relate to the managements of their companies in ways which indicated that both were part of a 'team' in which the role of management was to maintain an overall situation in which workers could retain their well-paid jobs. Thus, although the manual sample was hardly more likely to interpret management-worker relationships in 'oppositional' terms than the white collar sample<sup>(10)</sup>, their interpretation of management-worker relationships tended to indicate a contractual rather than a normative or task-based involvement with the company. By contrast, we might expect bank employees to display a more task-based or normative involvement with the bank, although contractually based involvements may emerge among the female clerks.

In order to get at the character of clerical involvement with work, all interviewees were asked to compare working for the bank with other firms they might know of as a firm to work for. The results are set out in Table 5.17.

Table 5.17

Assessment of the Bank as a Firm to Work For.

	<u>Males</u>	<u>Females</u>	<u>All</u>
Better than most	62	51	56
About average	22	43	34
Worse than most	6	4	5
D.K.	11	2	5
	<hr/>	<hr/>	<hr/>
	100	100	100

It is clear from Table 5.17 that despite the tendency noted in the previous section for men to be more dissatisfied with aspects of bank employment than their female counterparts, the men had a greater tendency to be positively satisfied with the banks as employers whilst the female sample was less clear on this point. This result strengthens our view that male dissatisfaction with bank employment may be the product of a higher level of involvement with work generally and a higher level of expectations of the rewards from bank employment. Both men and women thus appear to be aware that the satisfactions and frustrations which they experience at work are likely to be duplicated elsewhere and thus the men's dissatisfactions are not, by and large, translated into low evaluations of bank employment; whilst, on the other hand, female job satisfactions are not translated into strongly positive evaluations of bank employment since female expectations of work are not particularly demanding and could probably be as easily met elsewhere.

In order to get at the 'images' held by clerks of clerk-management relations, the now classic 'teamwork' question was put to all clerks. This question was as follows: 'Here are two opposing views about industry generally: I'd like you to tell me which you agree with more. Some people say that a firm is like a football side - because good team-work means success and success is to everyone's advantage. Others say that team-work in industry is impossible - because employers and men are really on opposite sides. Which view do you agree with more? The results of this question are set out in Table 5.18.

Table 5.18

	<u>Males</u>	<u>Females</u>	<u>All</u>
'... teamwork means success and is to everyone's advantage'	92	92	92
'.... teamwork is impossible because employers and men are on opposite sides'	8	8	8
D.K.	0	0	0
	<hr/> 100	<hr/> 100	<hr/> 100

Here the bank clerks were noticeably more likely to view management-worker relations in a non-antagonistic light than either the manual or the clerical Affluent Worker samples. The Bank staffs' evaluation also contrasts sharply with the Mercer and Weir<sup>(11)</sup> samples of male white collar



workers (clerks, public employees, professional/technical workers and draughtsmen) all of whom endorsed the 'team-work' conception of management-worker relationships at around the 60 per cent level. In part, the relatively high level of 'team-work' endorsements by bank clerks may reflect their lack of contact with manual workers; however, there are also special factors in banking which may also contribute towards this result.

In the first instance, we may note that bank work is an intrinsically co-operative enterprise. Very few bank clerks conduct their work in isolation from their fellows, and in this respect the work conducted in banks differs sharply from many types of factory employment. In their answers to the 'teamwork' question, many clerks stressed that 'pulling together' was the only way to get the work done - thus tending to view the question in terms of concrete work-tasks rather than management-worker relationships as a whole. Banking is also a special case in that, whilst few bank clerks have any real contact with the upper echelons of bank management, they do have a great deal of contact with the branch manager. There was thus a tendency for the branch manager to constitute the horizon of the bank clerks conception of 'management', and this is not surprising since the branch manager both mediates 'management' decisions downwards within the branch, and acts as a kind of 'shop-window' and personnel 'trouble-shooter' for the management of the bank.

The vital role of branch managers in stabilising industrial relations in banking which has been documented by Blackburn<sup>(12)</sup> was strikingly illustrated by the clerks' responses to a further question which was put to the clerks: 'It has been said that banking is characterised by very good relations between employers and staff. Do you agree?' Once again, this statement was strongly endorsed by clerks of both sexes as Table 5.19 indicates.

Table 5.19

<u>'Good Relations'</u>	<u>Males</u>	<u>Females</u>
Agree	78	86
Disagree	19	12
D.K.	3	2
	<hr/>	<hr/>
	100	100

When asked why they agreed or disagreed with the statement, the responses were as follows:

Table 5.20

<u>Reasons</u>	<u>Males</u>		<u>Females.</u>	
Manager's Accessibility	19	} 35%	23	} 39%
Lack of Differentiation between Manager and Staff	16		16	
'Necessity' of Good Rels.	8		2	
Atmosphere of branch/type of person in banking	13		14	
Weakness of Staff	5		6	
Poor Management	5		2	
Other	19		14	
D.K.	15		23	
	<hr/>		<hr/>	
	100		100	

As Table 5.20 indicates, there was considerable agreement among men and women on the reasons for good management-staff relations in banking, and a substantial proportion of these reasons focused on the role of the manager. Similarly, the role of the manager was also the only coherent category which emerged from those who had disagreed with the statement that banking was characterised by good management-staff relations. Large proportions of the staff argued that the manager was accessible and interested in staff views and feelings, whilst a further group stressed that bank clerks shared a common situation with the manager, that they did not think of him as a 'boss' and that since all managers had worked their way up the bank from the bottom they were aware of the problems faced by junior staff and it was pointless to view them in an 'us and them' way.



The pattern of responses exhibited in Table 5.20 once again diverges sharply from the pattern of responses to a similar question in the Affluent Worker sample where the provision of negotiating machinery and economic rewards constituted the bulk of the reasons cited for the firms' 'good industrial relations record'.<sup>(13)</sup> Clearly the bank clerks identified the basis of 'good relations' at work with the - somewhat paternalistic - character of staff relationships at branch level and saw such relationships in an individualistic and particularistic light whilst the Affluent Worker manual sample tended to see the source of 'good work relationships' in bureaucratic arrangements and instrumental financial rewards. To this extent then, at least, the particularisms of office life are surviving in banking and continue to exert an influence. Since all the bank branches in which interviewing took place were large, this point probably holds a fortiori in the smaller branches.

We have already noted that there was a tendency for questions which were designed to address a more general orientation to the banks as employers to be answered in 'local' and branch-specific terms. One theme of these responses was the co-operative nature of bank work and, in this connection, we introduce data from a series of questions designed to gain information on the degree and type of social interaction within the branch.

The sample was first asked about how often they talked to their colleagues at work. The pattern of their responses is set out in Table 5.21.

Table 5.21

Quantity of Contact with Colleagues by Sex.

<u>Contact</u>	<u>Males</u>	<u>Females</u>
'A Good Deal'	89	86
'Occasional'	5	12
'Hardly at all'	5	2
	<hr/>	<hr/>
	99	100

Subsequently, the sample was asked when they talked with their colleagues in a fixed-choice question designed to establish the quantity of inter-personal contact in the course of bank work. Here, as Table 5.22 shows, few of the staff indicated that the majority of their talking was done during break periods.

Table 5.22

Location of Contact with Colleagues by Sex

<u>Location</u>	<u>Males</u>	<u>Females</u>
'Mainly in the Office'	49	33
'Mainly during breaks'	5	10
'During both'	46	57
	<hr/>	<hr/>
	100	100

Finally, the sample was asked about the topics of their conversations. Table 5.23 displays the pattern of responses.

Table 5.23

Topics of Conversation with Colleagues by Sex

<u>Topics</u>	<u>Males</u>	<u>Females</u>
'Mainly work'	29	6
'Mainly non-work'	14	42
'Both'	57	52
	<hr/>	<hr/>
	100	100

The picture which emerges from these responses is one which suggests high levels of social interaction both in and out of the banks' time. Since clerical work essentially involves a flow of documents and information between individuals and sections and much of the banks' clerical work is done in small departments, this picture is by no means surprising. At the same time, it is clear that the ordinary demands of functional co-operation in the small-scale bureaucracy of the branch by no means exclude a considerable quantity of casual chit-chat. There is thus an important sense in which functional co-operation and casual social interaction co-exist within the branch setting and, in this context, responses to questions about relationships between the bank employers and staff which stress the 'atmosphere of the branch' or the 'type of person in



banking' become more intelligible. It is possible too that this intermingling of functional and social relationships contributes to the formation and continuity of the 'branch norms' discussed extensively by Blackburn.

For most bank workers however, this pattern of quasi-social interaction is broadly confined to the work-place. Only 24 per cent of the men and 31 per cent of the women stated that they met their colleagues 'often' outside banking hours.

Finally a series of questions were asked about the levels of pay in banking. Almost all the bank clerks believed that the bank could afford to pay them more (87.5 per cent), some citing the high levels of bank profits recorded in 1971 and 1972. However when they were asked comparative questions about their levels of income, the picture became somewhat more confused. Two questions were put to the clerks with the aim of disambiguating their feelings about their own pay as compared with other groups of workers. Firstly, the sample was asked: 'What do you think about the pay of men in industry generally as opposed to your own? Would you say that in general they earned too little, too much or about right?' Here, as Table 5.24 indicates, there was a clear-cut sexual division.

Table 5.24

Attitudes to the Pay of Men in Industry of Male  
and Female Clerks

<u>Response</u>	<u>Males</u>	<u>Females</u>
Too Little	8	22
About Right	46	51
Too Much	35	16
D.K.	11	12
	<hr/>	<hr/>
	100	101

Whilst a majority of both sexes felt that the pay of men in industry was 'too little' or 'about right', a substantial minority of the male bank clerks were prepared to endorse the view that they were paid 'too much'. A similar pattern came out when the sample was asked: 'How do you feel about your own earnings compared to other people's? Do you think that they are good, about average, not very good?' The sexual dichotomy was even more pronounced in relation to this question.

Table 5.25

Comparison of pay with 'other people's' by male and  
female clerks

<u>Evaluation</u>	<u>Males</u>	<u>Females</u>
Good	19	54
About Average	29	35
Not so good	48	11
D.K.	3	0
	<hr/>	<hr/>
	99	100

(Percentage calculations based on a reduced sample of 68 respondents).

There are several ways of interpreting this quite clear-cut pattern of responses. Firstly, it may be that the introduction of 'equal pay' into banking had made the women feel relatively better off and the men relatively worse off. Secondly, it may be that the men had spent a longer period in banking and were therefore more attuned to declining relativities over a longer period of time, whilst the female respondents whose period in the bank had been relatively short were not so oriented. This latter interpretation is supported by several of the men's statements which referred to declining relativities over periods which varied from three to thirty five years. A third possibility is that the male and female samples had different reference groups. Thus the younger women, who were more likely to come from manual backgrounds and to live at home, may have compared themselves with lower paid peers in factory or other clerical employment, whilst the men who had been enabled to buy 'middle-range' housing through the banks' cheap mortgage schemes may have compared themselves to their neighbours. This interpretation was also supported - to a lesser degree - by the spontaneous statements of the male clerks. Finally, it should be noted that the responses of male and female clerks to these two questions on relative pay are consistent with the responses to enquiries about salaries in the context of the first section of the interviews.



It should be noted however that responses to questions on such issues as pay comparisons are likely to be highly sensitive to the current state of local pay negotiations in the industry concerned. Thus when the Barclays sample was interviewed in the early months of 1974 - a period during which pay negotiations were hampered by Phase III of the Conservative government's incomes policy, 43 per cent said that their level of pay was 'poor' and only 14 per cent rated it as 'good'. Pay issues also tended to spill over into responses to other questions. This example highlights the fact that responses to a questionnaire can only represent a 'snapshot' of opinions on issues that may vary in intensity and saliency. Such responses must, therefore, be treated with caution.

In summary, it is clear that the clerks' commitment to the banks as employers is by no means narrowly economic or contractual in character. Thus despite their perceptions of a relatively low level of pay compared to men in other occupations, a majority of the men believed that the banks were better than most employers and very few believed that they were worse than most. Equally, despite the fact that a majority of the women felt that their pay was good, they were less likely than the men to believe that the bank was better than most employers.

This pattern of attitudes is most easily explicable by reference to the different commitments and demands which the clerks brought with them to the work situation. As we have seen, for the male clerks salaries were a significant, but not over-riding component of their demands from work. The men also sought promotion opportunities, intrinsically interesting work and security and these latter demands were perceived by the men as having been more successfully met by the banks. The women's failure to translate their satisfaction with their pay into more positive satisfaction with the banks as employers is rendered even more puzzling by the fact that they were equally satisfied with the other dimensions of employment which they considered important. However it is noteworthy that the women had generally lower expectations from employment and the results indicate that they believed that these expectations could be as easily satisfied elsewhere.

For both men and women, employment in banking satisfies 'baskets' of needs which differ between the sexes. In this context, it appears that the non-satisfaction of one element of the basket does not immediately translate itself into dissatisfaction with bank employment per se. Equally, the satisfaction of one or more elements of the basket of desiderata is not necessarily associated with a decisively positive attitude towards bank employment.



Finally, the fact that the clerks' demands from bank employment are not exclusively economic but are scattered over a range of elements may play a role in diminishing the level of economic conflict within the industry. Not only will certain of the demands of each individual from his or her employment have a probability of being satisfied at any one time, but also the range of demands from employment creates the possibility that only under exceptional circumstances will there be a consensus of dissatisfaction among bank staffs. Certainly, as noted above, responses to the 'teamwork' question were not organised in terms of any one dimension of bank employment and most certainly not in terms of purely economic co-operation or competition. On the contrary, as in the case of the Mercer and Weir study,<sup>(14)</sup> it was difficult to distinguish the many images underlying responses to the 'teamwork' question. This very confusion of images however, testifies to the complex nature of the demands and expectations which bank employees bring to the work situation and the complicated network of co-operative relationships which exists within the work situation and involves elements of both functional and social co-operation. The small scale structure of the branch, the co-operative relationships operative at branch level and the role of the branch manager all contribute to the perception of the branch as a hierarchic but non-conflictual organisation. This perception of the branch, in its turn, is in many cases not detached from the perception of the bank 'as a whole'. As a result,



perceptions of the bank are to a certain extent intertwined with the perception of the local work situation.

### 5.7 Security and Prospects

Our consideration of previous research in Chapter 2 led us to point to the availability of promotion opportunities as a key factor in discriminating 'work centred' from 'home centred' clerks in banking. This argument in Chapter 4 was based on the view that different kinds of opportunities have been held out to male and female applicants for jobs in banking and hence application for such posts is indicative of prior orientations to 'career' or 'non-career' posts. Additionally, we saw that orientations towards promotion are sustained in a relatively 'public' fashion in banking and are displayed through the decision to study for the Institute of Bankers examinations. Pursuing this line of thought we discriminated between two major types of 'home centred' clerks: (1) those, predominantly female, clerks who had not sought a 'career' in banking from the outset and who tended to see their employment with the bank in predominantly short-run terms, and (2) those, predominantly male, clerks who had originally set out with a 'career' in banking in view but when this, for one reason or another, had failed to materialise had tended to concentrate on more general 'home centred' ambitions. In this section we set out our data on the views of bank clerks on 'careers' in banking in a preliminary way.

Most clerks saw the business of 'getting on in the world' as a relatively 'open' affair. All clerks were asked the following question: 'Here is a list of things which might help someone to get on in the world. Which do you think would help most? .... And next?' The clerks responses are set out in Table 5.26.

Table 5.26

Evaluation of Items which would help someone get on in the world by male and female clerks.

<u>Item</u>	<u>Males</u>		<u>Females</u>		<u>All</u>	
	<u>1st Pref.</u>	<u>1st + 2nd.</u>	<u>1st Pref.</u>	<u>1st + 2nd.</u>	<u>1st Pref.</u>	<u>1st + 2nd.</u>
Ambition	8	13	11	23	19	36
Hard Work	7	15	10	20	17	35
Character	7	11	14	21	21	32
Intelligence	5	13	4	13	9	26
Knowing the Right People	3	8	7	13	10	21
Education	5	10	5	10	10	20
Luck	2	4	0	2	2	6
	<u>37</u>	<u>74</u>	<u>51</u>	<u>102</u>	<u>88</u>	<u>176</u>

As Table 5.26 demonstrates, the clerks tended to endorse a 'contest' rather than a 'sponsorship' conception of mobility and they also tended not to endorse those factors which indicated any hint of 'ascription' in determining social mobility.

Even the factor of 'education' which is effectively 'ascribed' at the point of employment remains low on the list. Thus the clerks tended to endorse a view of worldly success which stressed the role of individual motivation and effort in 'getting on'. This view accords with the established pattern of 'internal' promotions within the clearing banks and with the fact that advancement is still not, in general, overtly associated with the possession of non-commercial qualifications. Thus the clerks saw the process of 'getting on' as an 'open' affair and, to the extent that this view was applied to banking and by implication at least, saw the bank hierarchy as the legitimate outcome of a relatively egalitarian contest.

In order to get at the extent to which the clerks believed that the pattern of promotion in banking was both 'internal' and 'open', the sample was asked: 'If a person of ability really made the effort, how far up the bank do you think he could rise in the end?'. The interviewees' responses are set out in Table 5.27.

Table 5.27

Extent of Promotion Opportunities for a person of ability

	<u>Males</u>	<u>Females</u>	<u>Overall</u>
An Appointed Post	0	20	11
Managerial Post	5	33	22
Above Managerial	92	41	62.5
D.K.	3	6	4.5
	<hr/>	<hr/>	<hr/>
	100	100	100



As Table 5.27 shows, male clerks are considerably more aware of the extent of the internal promotion system in the banks than their female colleagues whose horizons tended to be limited to branch level. This is hardly surprising in view of the fact that the men have, by and large, been working in the bank for longer periods of time and are in any case more 'promotion oriented' than their female counterparts.

We have seen that a large majority of the male sample had equipped themselves for promotion by working for the Institute of Bankers examinations (only 3 of the thirty six male clerks having not done so) and that the men also tended to stress 'good promotion opportunities' as a factor they would look for in a job. We now proceed to examine the data on how bank clerks view their own promotion opportunities in concrete terms. Thus all staff (except the male non-clerical staff) were asked: 'How far up the bank do you expect to be when you leave?' The responses to this question are set out in Table 5.28.

Table 5.28

Expected Position on leaving of Male and Female Clerks

<u>Position</u>	<u>Males</u>	<u>Females</u>
General Office	0	5
Cashier/Junior Supervisor	1	19
Securities/Foreign	2	10
Assistants/Higher Supervisor	1	4
Secretarial	0	6
Appointed Posts	3	2
Manager	21	0
Above Manager	2	0
D.K.	6	5
	36	51

(Table does not include 1 male non-clerical staff)

A large proportion of the male staff (64 per cent) expected to reach managerial status or above and only 11 per cent of this group concretely expected to remain in clerical posts. By contrast, only one woman expected to rise from the ranks of the clerks into an appointed post, and the one appointed woman in the sample did not expect to rise further.

When asked: 'How would you estimate your chances of reaching an Appointed Post?', once again a large majority of the men estimated their chances as 'good' or 'fairly good'.

Table 5.29

Estimate of chances of reaching an Appointed Post by  
Male and Female Clerks

<u>Estimate</u>	<u>Males</u>	<u>Females</u>
'Good'	12	1
'Fairly Good'	13	1
'Not too Good'	1	6
'Poor'	3	38
D.K.	1	4
	<hr/>	<hr/>
	30	50

(Table does not include six males and one female who already hold appointed posts, nor one male non-clerical staff).

A similar pattern of responses appeared when the same question was asked with respect to managerial status.

Table 5.30

Estimate of chances of reaching a Managership by  
Male and Female Clerks

<u>Estimate</u>	<u>Males</u>	<u>Females</u>
'Good'	14	0
'Fairly Good'	13	0
'Not too Good'	2	2
'Poor'	6	46
D.K.	1	3
	<hr/> 36	<hr/> 51

(Table does not include responses of one male non-clerical staff).

Whilst the evident pattern of these responses by male and female clerks might seem self-explanatory in the light of our knowledge of the banking scene, some additional light on them is cast by the clerks responses to further questioning as to the reasons for their respective estimates. These responses are set out in Tables 5.31 and 5.32.



Table 5.31

Reasons for estimate of chances of reaching an  
Appointed Post

<u>Reason</u>	<u>Males</u>	<u>Females</u>
No Exams	3	8
Will Leave Bank	0	13
Does not want post	1	6
Bank prejudice against Women	0	8
Nos. of men and women in posts	3	3
Past Performance	11	0
Other	6	7
D.K./No Reason given	6	5
	30	50

(Table does not include six male and one female appointed staff, or one male non-clerical staff).

Table 5.32

Reasons given for estimate of chances of reaching  
a managerial post

<u>Reason</u>	<u>Males</u>	<u>Females</u>
No Exams	3	8
Will Leave Bank	0	13
Does not want Post	1	8
Bank Prejudice against Women	0	6
Nos. of men and women in posts	9	5
Past Performance	11	0
Other	4	4
D.K./No answer	8	7
	36	51

(Table does not include one male non-clerical staff)

The patterns of reasons of the clerks's estimates were similar for both types of post. This is not surprising as both types of posts constitute part of the same career chain in banking. With the exception of three men who had not undertaken the work for their Institute of Bankers examinations and one man who, on his own account, was not seeking promotion, a large proportion of the men who were confident of reaching 'career' posts either saw their career as a relatively natural and automatic progression which was, at least in part, guaranteed by the number of posts which would fall vacant, or saw their career as simply prospering in virtue of their banking experience. In both the male and the female samples, broadly 'voluntaristic' and personal reasons were given for the estimates. Thus in respect of both questions, a majority of the female sample cited straightforward personal and biographical reasons for their lack of 'career' possibilities, for instance, that they would be leaving bank employment in the foreseeable future, that they hadn't taken the exams or that simply they were not interested in obtaining 'career' posts. A significant minority however (16 per cent for appointed posts and 12 per cent for managerial posts) claimed that the banks were prejudiced against women with respect to the more senior branch posts. This latter response is amplified by the clerks' responses to two more generalised questions about promotion for men and women in banking.

All clerks were asked: 'In general, what sort of a chance do you think a man has of reaching a branch managership?', and 'How about a woman? What sort of a chance do you think a woman has of reaching a branch managership?'. The gross pattern of responses to these two questions is set out in Table 5.33.

Table 5.33

<u>Estimate</u>	<u>Probability of Male Managerships</u>		<u>Probability of Female Managerships</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
'Good'	14	21	1	2
'Fairly Good'	19	21	4	7
'Not So Good'	3	6	7	16
'Poor'	1	0	25	26
D.K.	0	3	0	0
	<hr/> 37	<hr/> 51	<hr/> 37	<hr/> 51

Once again, men and women very largely agree that whilst men's chances of getting to be bank managers are either 'good' or 'fairly good', women's chances are either 'not so good' or 'poor'. Again, this hardly is a surprising result. However interesting divergencies of view emerge when we look at the reasons given for the estimates. Table 5.34 sets out the clerks reasons for believing that men have good or fairly good chances of reaching managerships.



Table 5.34

Reasons for 'Good' or 'Fairly Good' Estimates of  
Probability of Male Managerships

<u>Reason</u>	<u>Males</u>	<u>Females</u>
Shortage of Men/Proportion of Men to Managerships/ Statistical Statements.	16	8
General Statements of Opportunities for men.	12	22
Prejudice against Women	1	4
Other	2	3
D.K./No reason given	2	5
	33	42

As Table 5.34 indicates, the widespread belief that men have good opportunities of becoming managers was treated by the respondents as simply a fact of life: when asked why this was the case, they simply stressed that it was simply a statistical fact. By contrast, low opportunities for 'careers' for women were linked to a wide variety of factors lying, so to speak, 'behind' the facts of the matter.

Table 5.35.

Reasons Given for 'Not So Good' or 'Poor' Estimates  
of Probability of Female Managerships.

<u>Reasons</u>	<u>Males</u>		<u>Females</u>	
Banks prefer Men	1	} 28%	10	} 48%
Banks prejudiced against Women	6		9	
Customers do not want female Managers	2		1	
Women do not stay long enough to become Managers	2	} 44%	2	} 36%
Women do not want Managerships	6		5	
Women leave to get married	4		3	
Women will not do Exams	2		5	
Statistical statements	6		7	
Other	3		0	
	<hr/> 32		<hr/> 42	

What emerges from this group of questions is that both men and women are relatively well aware of the state of their own personal 'career' possibilities. Similarly, they tend to correctly grasp the significance of sexual distinctions for the successful pursuit of a 'career' in banking. However while both men and women tend to explain their descriptions of their own career chances in a relatively personal way, and both sexes tend to see male promotion opportunities as a fact of life or a statistical probability, both groups invoke generalised complexes of motivation to explain the relative dearth of female 'career' opportunities -

the women tending to see the matter primarily as structured by bank expectations and prejudices, and the men tending to invoke special forms of feminine motivation (or more specifically, the lack of it). Only a small percentage of clerks explicitly grasped the fact that low promotion opportunities for women were associated with high levels of opportunity for men.

Summing up, we can say that a large majority of the men clearly saw that their promotion opportunities were good and that these basic opportunities were, at least in part, held in common with their male colleagues. This view co-existed with a generally held 'contest' view of mobility. By contrast, the women had few career expectations and, by and large, had not equipped themselves for promotion by undertaking study for the Institute of Bankers examinations. They were also aware that their 'career' situation was held in common with the majority of their sex. When asked about their own expectations, they tended to explain their lack of career prospects in individualistic terms, but when questioned in a more general way, they recognised that their promotion opportunities were limited by more general forces operative in the banking scene. These views also co-existed with a 'contest' view of mobility.

A possibility which was entertained in Chapter 2 was the notion that the mechanisation of clerical work may act to curtail the normal patterns of mobility inside an



occupation and in Chapter 3 we noted that a National Board for Prices and Incomes report<sup>(15)</sup> had stressed the need for special training for short-term female staff rather than the traditional 'all round' training given by the banks to both men and women. Since all four branches had been furnished with computer terminals in the recent past, all clerks who had worked in the bank prior to mechanisation were asked: 'Do you think that the changeover to the computer has affected clerical work as a career for men? How about for women?'.

Table 5.36

Responses to Question on the Changeover to the  
Computer

	<u>For Men</u>		<u>For Women</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
Has affected clerical work	54	30	73	61
Has not affected clerical work	32.5	41	13.5	10
D.K.	13.5	25	13.5	25
Did not ask	0	4	0	4
	<hr/>	<hr/>	<hr/>	<hr/>
	100	100	100	100

A clear majority of both sexes clearly felt that the changeover to the computer had affected clerical work for women though, as we shall see, significant numbers of both sexes did not address the question in 'career' terms. There was

rather more doubt about the men, with a small majority of men suggesting that the computer had altered matters for men and a minority of women concurring with this view. All clerks who said that the computer had altered matters were asked, in respect of each sex, a supplementary question: 'In what way?'

Table 5.37

Ways in which the Computer had affected Clerical Work for Men

<u>Suggested Ways</u>	<u>Males</u>	<u>Females</u>
Men bypass Machine work/ Get quicker promotion	30	40
Facilitated men's technical work	15	7
Work now easier	15	33
Work less boring	40	0
Work more boring	0	13
D.K.		7
	<hr/> 100	<hr/> 100

Table 5.38

Ways in which the computer had affected clerical  
work for women

<u>Suggested ways</u>	<u>Males</u>	<u>Females.</u>
Quicker promotion	4	0
Easier work	37	48
Improved hours	0	6
Created jobs	4	6
Reduced female jobs	4	3
Work less boring	30	6
Work more boring	11	23
Other	11	8
	<hr/>	<hr/>
	101	100

There was general agreement that the introduction of EDP had resulted in the further 'feminisation' of routine work in the branches. In fact, the vast majority of clerks of both sexes who thought that the computer had affected clerical work for men pointed to the ways in which it had benefitted them. Thus the women were even more aware than the men of the ways in which men now bypassed the 'machine room' where the routine work was done or paid it a merely cursory introductory visit. A large proportion of men additionally alluded to the way in which the advent of the computer had cut out long stretches of boring ledger work which had previously had to be done by hand, and commented on the ways



in which their jobs had been made easier by the computer. Interestingly, they also tended to 'project' these benefits on to female staff as well. As far as the women were concerned, there was a clear agreement by all that the 'women's jobs' had been made easier by the computer, but at the same time many women thought that their jobs had become more routinised and boring - the women also tended to 'project' their disadvantages on to the men. A few women also noted that the computer had made banking hours more predictable and saw this is a considerable benefit. Putting the whole pattern of responses together, there was a widespread view that the computer had been of absolute and unalloyed benefit to men in banking. Its advent had resulted in more rapid promotion, and correlatively, less time spent in tedious and unrewarding ledger activities. For the women, the computer was a more ambiguous thing. On the one hand, many women alluded to the tedious ledger work which they had been routinely involved in before the advent of the computer and which had now been made a good deal easier. On the other hand, there were some indications that the computer had eliminated all the intrinsic interest which ledger work had previously contained, and so work - although easier - was now more boring. There was no sense from the sample that the women felt that the computer had trapped them into routine work for good. As we have seen, most female clerks had progressed out of the 'machine

room', and all the clerks expected to progress in similar fashion. No clerk, for instance, expected to be in the 'machine room' by the time they left the bank. In contrast to the NBPI report alluded to above, we would argue that the prospect of progressing beyond the simple routine jobs is an important component of job satisfaction for women, even though few of them expect to make a full-scale 'career' in banking.

In sum, both the male and the female clerks had definite views and, by and large, veridical ones about the nature of promotion opportunities and careers in banking and about the factors influencing the achievement of them. Against a background of confidence about job security, there was a clear understanding of the requirements to be fulfilled in order to qualify for promotion and, among the males at least, a willingness to undertake the effort to fulfil such requirements. Among the men too, there existed a definite expectation on the part of the majority that they would ultimately achieve managerial positions. Moreover, both the men and the women shared in an objective understanding of each other's opportunities and the factors influencing them. Thus both the men and the women were able to specify the organisational factors and contingencies affecting each others careers with a considerable degree of consensus and objectivity. In this context, it was significant that both the men and the women were able to describe the



ways in which not only their own jobs but also those of the opposite sex had been affected by computerization.

The world of banking is, in short, a well understood and highly predictable world. Weir<sup>(16)</sup> has suggested that the predictability of an organisational environment is an important factor determining whether white collar employees will identify with their employers on the one hand or their work group or union on the other. In a predictable organisational environment, he argues, in which the means and opportunities for promotion are available and well understood, employees will tend to view the managerial structure as legitimate and will be more prone to identify with it. The evidence presented above supports this contention. In this context, the fact that a substantial proportion of the female staff clearly viewed the banks' policies as in various ways detrimental to them and yet failed to express strong opposition to them is significant both in supporting Weir's hypothesis and in indicating that the banks' policies were not strongly discrepant with the values and low level 'career' expectations which the women brought with them into the work situation.

### 5.8 Summary and Conclusions

At the beginning of this chapter we stressed our interest in three aspects of bank workers' orientations to



work and employment: (1) the possible existence of a sexually ascribed basis for a primary partition of the sample into 'work centred' and 'home centred' orientations; (2) the possibility of a 'career contingency' basis for a secondary partition of the male sample into 'work centred' and 'home centred' orientations, and (3) the extent to which common norms operative at the workplace moderate the impact of divergent orientations to work. We now have sufficient data to comment on these areas of interest.

#### 5.8.1. The Sexual Differentiation of Orientations to Work

In Chapters 3 and 4 we presented a good deal of evidence to support the view that whereas male central life interests would, in all probability, be centred on the world of work, female central life interests would more probably be centred elsewhere. This evidence related to the sexual distribution of 'career' posts in banking, the differential 'wastage' rates among male and female clerks, the age distribution of men and women in the banks, marriage patterns, the rates of employment of married and unmarried female workers together with more impressionistic evidence. A central component of these differing orientations, we argued, would be the contrast between long-term 'career' orientations to banking taken up by male staff and the short-term 'non-career' orientations to bank employment taken up by the female staff. We further argued that these orientations would be derived from sources outside the banks - the different life cycles of men and women,

their different educational experiences, social backgrounds and the like - but that these different orientations would be confirmed by work experience within the banks. Our view that these orientations had external sources was consolidated by the knowledge that the banks pursued different recruiting policies for men and women respectively and held out different patterns of expectations to them. We additionally argued that these external sources of orientations to work were complemented and reinforced by staff policies operational within the banks and the resultant occupational structure of banking. Thus the differential encouragement given to men and women to gain the qualifications for, and pursue, a career in banking is institutionally realised in the sexual division of labour in banking and, if perceived as such, this institutional structure would in all probability reinforce 'home centred' orientations among women. In short, we argued that the field of banking employment is characterised by a 'dual' labour force and that this is matched by 'dual' orientations to work and employment within the labour force.

The investigation of our sample of bank clerks has broadly confirmed this hypothesis. As expected, male and female bank clerks had different age distributions, different locations in the occupational structure of banking and different domestic responsibilities. Male clerks were more likely to have had a grammar school education, to have attended school for a longer period and to have come from a non-manual background.

In conformity with their different social and educational experiences prior to work, the men tended to have higher expectations of employment than their female counterparts and they were more likely to view their commitment to bank employment in a 'long term' time perspective. Thus despite their higher rates of pay and infinitely superior promotion prospects (both perceived and actual), the men were less satisfied with bank employment in terms of the items which they rated 'important in a job' and were more likely to have considered leaving bank employment and to have taken active steps to do so than their female colleagues. The men were also more likely to express frustrated ambitions for careers in other occupations (especially the professions), and, as Table 5.39 shows, to indicate that, given the opportunity, they would not choose a career in banking again.

Table 5.39

Choice of a Career in Banking again by Sex

	<u>Men</u>	<u>Women</u>
Would choose Banking again	48	73
Would not choose Banking again	46	27
D.K.	6	0
	<hr/>	<hr/>
	100	100



The higher expectations which the men brought to the world of work were also evident when the clerks were asked about the relative advantages of working for the bank as opposed to other employers. Here the men tended to view the bank as 'better than most' employers, while the women were more inclined to rate the banks as 'about the same'. In neither case did the relative dissatisfaction of the men or the satisfaction of the women with bank employment translate itself into criticism or approval of the banks themselves as employers. Indeed the reverse was the case. The dissatisfied men tended to rate the banks as 'better than most' whilst the relatively satisfied women tended to rate them as 'about the same'. Underlying both sets of evaluations therefore, there seems to be an element of generalised fatalism about the prospects of satisfaction from employment. Thus although the men exhibited a variety of dissatisfactions with bank employment, many of them seemed to believe that they would experience the same kinds of frustration - perhaps to a greater degree - with other kinds of employer. The women, on the other hand, were broadly satisfied with bank employment but believed that most jobs would approximate to bank employment in terms of the (limited) demands which they had of work.

If the men had higher expectations of work than their female counterparts, they were also more likely to display a longer term 'career' orientation to work as well.

When asked the question: 'Looking at the years ahead, what kind of improvement or change in your life are you most expecting?', the total sample produced 127 separable responses which are classified in Table 5.40.

Table 5.40

'Improvements or Changes' cited by sex

		<u>Males</u>	<u>Females</u>
	Promotion	25	7
'Work'	Earning more money	13	1
	Getting more consumer items	25	10
	Getting married	8	45
	Having children	8	14
'Non-work'	Leaving the Bank	6	12
	Hopes for children	2	0
	Travel/Move from area	6	8
	No change	10	4
		<hr/>	<hr/>
		103	101
		(N = 53)	(N = 74)

As Table 5.40 clearly demonstrates, the men were twice as likely to cite an expected change in their lives in 'work' terms than in 'non-work' terms. By contrast, the women were four times as likely to cite future changes in 'non-work' terms than in 'work' terms. Thus whilst the men constructed their 'significant futures' within the banks, the women constructed theirs outside them.

This pattern of responses is, of course, in striking congruence with the clerks' expectations of, and commitments to, a 'career' in banking. Thus, whilst only one woman (2 per cent of the female sample) expected to achieve an 'appointed' post, 72 per cent of the male sample (excluding non-clerical staff) expected to achieve this position or above and 64 per cent expected to exceed it. Similarly, whilst 92 per cent of the male clerical staff had undertaken work for the Institute of Bankers examinations, 92 per cent of the female staff interviewed had not done so. Since promotion beyond the most routine clerical posts cannot take place without some degree of certification by the Institute of Bankers, these figures reinforce the subjective estimates of promotion opportunity. In sum, whereas the men saw their lives and futures in terms of a career with the bank and made this identification publicly visible through their participation in courses for the Institute of Bankers examinations, the female staff did not perceive themselves as having a long-term 'career' or even a long-term 'future' with the bank and made this judgement both effective and visible through their non-participation in 'career' training. Instead the female staff conceptualised their employment with the bank as essentially a short-term 'job' and visualised their futures in terms which were largely unconnected with the banks. This then is the main line of cleavage within bank



staffs and it is associated with a number of other differentiations in orientations to work and employment between the two groups.

Firstly, as we have already seen, male and female clerks bring different collections of desiderata to the work situation. Whilst both groups are, in common with the vast majority of the workforce, in the market for well-paid and interesting jobs, the male staff were more interested in those aspects of occupations - for instance, 'good promotion opportunities' and 'security' - which have long-term career significance. By contrast, the female staff eschewed these aspects of work in favour of on-the-job aspects of their work situation such as the 'social atmosphere' of the office and 'convenient working hours' - this latter, it will be recalled, being ranked equally with 'good promotion opportunities'. These patterns of desiderata are again consistent with our basic contention that, whereas male clerks have a long-run 'career' orientation to work and employment, the female staff tend to hold a short-run 'job' orientation.

Secondly, although, as we have seen, 'good promotion opportunities' were relevant to the female clerks (albeit to a somewhat lesser extent than their male counterparts), we have good reason to suppose that the female staff understood the notion of 'good promotion opportunities' in a rather different way from their male colleagues. Thus although 12

per cent of the female sample cited 'good promotion opportunities' as important in a job and nearly 60 per cent of this group rated their job as 'first rate' or 'pretty good' with respect to such promotion opportunities, no female clerk estimated her chances of reaching a managership as either 'good' or 'fairly good'. It seems likely therefore that the female sample saw 'promotion' within the more restricted frame of reference of the clerical grades. Thus 'promotion' would be construed, for instance, as a move from the machine room to the counter. This view is confirmed by the finding that, in terms of concrete expectations, 53 per cent of the female sample did not expect to progress beyond a grade two clerical position and a further 22 per cent did not expect to move beyond a grade three clerical position,<sup>(17)</sup> whilst only one female clerk concretely expected to achieve an appointed post. Additional corroborative evidence for the low level of promotional 'horizons' of the female staff emerged when the clerks were asked how far a 'person of ability' could expect to progress up the bank hierarchy. Whereas 92 per cent of the male staff answered this question by citing a post beyond the branch level (e.g., general manager, regional manager etc.), only 41 per cent of the female staff cited such posts. There is thus a real sense in which the upper echelons in banking appear to be less visible to the female staff, for whom the branch manager is more likely to constitute a horizon of their perception of the bank as an organisational structure.

Thirdly, a similar contrast between long-run and short-run goals appeared when the clerks were questioned about their orientations to the new system of clerical grades introduced in 1970 which, as we have seen, was in part an exercise in creating sexual equality in clerical pay and in part an exercise in rationalising the pay structure in banking. Of the male clerks who were directly subject to these changes, those who were hostile to the new system outnumbered those who were in favour of it by a ratio of three to one. Of the males who were opposed to the new system, two thirds justified their hostility to it by citing reasons related to their prospects of organisational advancement within the bank, complaining in particular about the inflexibility and rigidity of the new system and its insensitivity to displays of initiative and personal responsibility. Among the female staff, by contrast, there was a small majority in favour of the new system. Within this majority group, the predominant view stressed the value of the equalisation of pay operationalised under the new system as its central advantage, whilst a rather smaller group cited the superior promotion opportunities afforded by the new system. Among the women who disliked the new system, a substantial minority saw disadvantages in its rigidity, but an almost equal number disliked the system because of contingent disadvantages which emerged with the introduction of the system. In sum, whereas half the men directly affected by the introduction of the system were opposed to it on the grounds that its rigidities would



impede their advancement, only a fifth of the female staff saw this as a disadvantage. By contrast, the female staffs' favourable evaluation of the new system was preominantly based (66 per cent) on an assessment of its short-run advantages, whilst negative evaluations were also extensively (50 per cent) based on perceptions of short-run disadvantages. Among the men, short-run disadvantages of the system were cited by only a quarter of those opposed to the new system.

Finally, whilst we have so far centred on differences in orientations towards concrete issues as evidence of the differentiation between long-term male orientations towards work as a 'career' and short-term female orientations towards work as a 'job', a further aspect of this differentiation might be expected to emerge in the sheer degree of saliency and significance which the world of work holds for the two groups. We have already seen that the male staff have considerably higher expectations of the satisfactions to be gained from employment and a predictable correlate of this differentiation in expectations would be that issues relating to the world of work would be more significant to the 'career minded' men than to their short-run female colleagues. As we have already seen, this was in fact the case. As Tables 5.11 and 5.12 show, when asked questions directed at eliciting sources of job satisfaction and dissatisfaction, the female clerks were nearly twice as likely as their male counterparts to cite neither positive nor negative aspects of their work. This finding is consistent, not only with the hypothesis that for short-

term female employees job satisfaction does not have the same centrality or salience which it has for male colleagues who are committed to a lifetime of bank employment, but also with the kernel of the notion of 'home centred' central life interests: that work itself is not a source of significant personal experiences or personal growth.

Whilst there can be little doubt that these differentiated orientations to work derive from sources outside the workplace, it is equally the case that they were not contradicted by the concrete experience of bank employment. In particular, it is clear that both the men and the women had a clear and veridical perception of their own future prospects with the banks and of the prospects of their sex as a whole (Tables 5.29, 5.30, 5.33 and 5.34). In responding to questions about the promotion prospects of their sex as a whole, a majority of both the men and the women expressed the view that the good promotion prospects for men were simply a statistical 'fact of life' and few sought to justify their ascription of good promotion prospects for men by other means. Similarly, nearly 20 per cent of the responses to the question of why promotion prospects of women to managerial roles were so poor consisted of simple statistical statements presented as the 'facts of life'. The remainder of the sample however, was evenly divided between those who believed that the banks and their customers were opposed to the concept of female managers (39 per cent) - a view endorsed by the largest proportion of women, and those who believed that the women themselves, for a variety of reasons, were not motivated to become managers (39 per cent) - a view endorsed by the largest

proportion of men.

Thus, in sum, the men come into banking - perhaps as a 'second choice' occupation - seeking a secure, well-paid job with real prospects of personal promotion. These expectations are very strongly confirmed by the personnel policies of the banks and by the perceived statistical facts of branch life which overwhelmingly confirm the probability of promotion to the 'career' grades in banking within the foreseeable future. The women, by contrast, enter banking with predominantly short-term employment objectives and this orientation is confirmed by the banks' self-evidently sexually asymmetrical promotion systems which very many of the women perceive as a matter of bank policy. Under these circumstances it is scarcely surprising that the vast majority of female bank employees should look to a future whose major landmarks lie outside the realm of bank employment altogether. The orientations to work of both the men and the women are thus derived outside the workplace, but are confirmed and maintained within it.

5.8.2. The Secondary Differentiation of Male Orientations to Work.

Turning now to our second question of whether a second partition can be made within the male sample, it will be recalled that we hypothesized the existence of a sub-set of male 'home centred' clerks whose orientation had arisen as a result of career contingencies which had vitiated



their prospects of promotion. There can be little doubt that the responses of the male clerks within the sample failed to indicate the presence of this 'home centred' orientation. In particular, far too few male respondents indicated that their expectations of promotion were weak to make this aspect of the investigation a serious possibility. Thus, when asked to estimate their position on leaving the bank, only four male clerks gave an estimate below the 'appointed' career grades and only this same four believed that their chances of reaching an appointed post were 'not so good', or 'poor'. Of these men, two had entered the British banking system under special circumstances and in middle age whilst the other two men were the only members of the male sample who expressed a lack of ambition. Similarly, only eight men (including the four above) estimated that their chances of reaching a managership were 'not so good' or 'poor' and it is clearly inappropriate to attempt to generalise from so small a group. It is probably the case both that the male sample was too small to contain a substantial number of 'home centred' clerks and that the latter failed to come forward for interview. In respect of the 'home centred' men, the sample is therefore too small and biased through the effects of self-selection. Since older men, among whose numbers 'home centred' clerks may be expected to be concentrated, were under-represented in the sample, the failure of 'home centred' male clerks to appear in substantial numbers among the male sample is not surprising.

5.8.3. The Role of the Branch in Consolidating Common Attitudes to Work and Employment.

Although, as we have seen, male and female bank employees display striking divergences in their orientations to work and employment, it would be a mistake to deduce from this that the two groups of clerks exhibit divergent outlooks on every aspect of bank employment. Blackburn's observations on the significance of norms operative at branch level<sup>(18)</sup> and the evidence already reported in this chapter should be sufficient to forestall any attempt to jump to such a premature conclusion.

As we have seen, large proportions of both men and women in the sample reported that they had 'a good deal' of contact with their colleagues at work and that this contact was by no means restricted to periods out of bank time nor was this contact exclusively 'about' work-related matters. Since the work of a branch is largely devoted to the processing of paper data, such work necessarily involves a considerable quantity of intra- and inter-group communication. It is clear from the responses of the sample that the basic functional co-operation of the branch does not exclude a considerable quantity of ordinary casual talk, in the course of which opinions are aired and consensual judgements may be reached on matters of common concern.

Our data reveal several areas where such common judgements characterise the responses of the male and female

samples despite substantially divergent objective features of their employment situations which would seem, to an outsider, to militate in the direction of dissensus rather than concensus. Thus both male and female clerks stressed the responsibility of their jobs (Table 5.8) despite the fact that, in any objective sense, the level of responsibility attaching to the men's posts was far greater than that attaching to those of their female colleagues. There was additionally a substantial convergence among men and women that their jobs involved a considerable element of scope for the exercise of initiative - again despite marked differences in the objective job specifications of the male and female samples. Similarly, both the men and the women were united in overwhelmingly viewing management-worker relations in a non-antagonistic light (Table 5.18) despite their rather different objective relationships - both current and prospective - to management and there was considerable agreement over the 'good industrial relations' prevailing in banking (Table 5.19).

Whilst these kinds of responses seem reasonable enough in young male bank clerks who already occupy the senior clerical positions and perceive themselves as having solid promotion opportunities in the future, they seem rather less expectable in young women who are the 'proletariat'



of banking and will continue to remain so during their brief 'careers' in the industry.

Two sets of factors interlock to create the considerable degree of concensus characteristic of branch life in the face of the divergent occupational experiences and potentially divergent interests of the two groups of clerks. The first set of factors derives from the organisation of the branch itself. The small size of branches and the character of branch work permits, and indeed demands, a high level of communication between employees at all levels in the branch hierarchy whilst, at the same time ensuring that this communication will be characterised by strong elements of particularism. Additionally, the transparency and predictability of the organisational environment of banking and the widely held 'contest' view of promotion within it conduces towards a perception of the branch and its hierarchic relationships of seniority as a legitimate structure of power. This in turn, enhances the capacity of the branch manager and the senior male staff to influence opinion formation within the branch.

The second set of factors derive from the 'home centredness' of the female staff. Entering the branch as projectedly short-term employees, the women have relatively low expectations of employment and, as we have seen, a relatively low level of commitment to the banks. Lacking strong opinions about, or expectations of, bank

employment and working in a context in which those with long-term experience of banking are predominantly men, the women's opinions are centrally shaped by the 'climate of opinion' which exists at branch level and indeed their perceptions of the bank 'as a whole' are frequently confined to the features of branch life. Thus, although they enter banking with orientations to work and employment which are quite distinct from those of their male colleagues and with interests which potentially conflict with those of the men, the female staff lack the motivation, commitment and continuity of experience, both as individuals and as a collectivity, which would enable them to articulate a perspective on branch life which is significantly distanced from branch mores which are predominantly formed and articulated by their male colleagues. One might say therefore, that women in banking form a class in themselves but not for themselves - a fact which is of considerable significance not merely in the maintenance of consensus at the workplace but also in influencing unionisation.

NOTES

1. The broad pattern of these results is replicated in other samples of bank clerks. Thus in a sample of bank clerks interviewed in connection with Mumford and Banks' study of mechanisation, a very high proportion of the male clerks had attended grammar, independent or public schools. By contrast, less than 50 per cent of the female clerks had attended such schools (E. Mumford and O. Banks, The Computer and the Clerk, (Routledge and Kegan Paul, 1967), p.66). In a more recent sample of bank clerks interviewed by Graham and Llewellyn in 1975, half the sample of female clerks had come from secondary modern schools whereas none of the male staff had attended this type of school. Similarly, 85 per cent of the male staff had attended selective secondary schools whereas only 46 per cent of the females had done so (S. Graham and C. Llewellyn, Women in the Occupational Structure: A Case Study of Banking, Unpublished mimeo, Nuffield College, Oxford, 1976, p.18).
2. R.M. Blackburn, Union Character and Social Class, (Batsford, 1967), p.198.
3. Graham and Llewellyn, op.cit. p.16.
4. Graham and Llewellyn, op. cit. p.19.
5. N. Walker, Morale in the Civil Service: A Study of the Desk Worker, (Edinburgh, 1961), p.199-203.
6. N.F. Dufty, White Collar Contrasts, International Journal of Comparative Sociology, Vol. 4, 1963, pp.64-73.
7. Once again, Mumford and Banks record similar results. Thus, when asked what they liked most about their jobs, 14 per cent of the men and 30 per cent of the women answered 'nothing at all' or 'nothing in particular'. When asked what they liked least about their jobs, 12 per cent of the men and 29 per cent of the women again answered 'nothing at all' or 'nothing in particular' (Mumford and Banks, op.cit., p.68-9).
8. J.H. Goldthorpe et al., The Affluent Worker, Vol. 1 and 3, (Cambridge University Press, 1968, 1969).
9. Ibid.
10. J.H. Goldthorpe et al., The Affluent Worker: Industrial Attitudes and Behaviour, (Cambridge University Press, 1968), p.74.



11. D. Mercer and D.T.H. Weir, Orientations to Work Among White Collar Workers, in M. Mann (ed.), Social Stratification and Industrial Relations, (SSRC, 1969), p. 120-1.
12. R.M. Blackburn, op.cit., especially Chapter 3.
13. J.H. Goldthorpe et al., op.cit., (1968), p.77.
14. D. Mercer and D.T.H. Weir, op.cit., p.120-1.
15. National Board for Prices and Incomes, Report No.34, Bank Charges, (London: HMSO), 1967, Cmnd. 3292, para.141.
16. D.T.H. Weir, The Wall of Darkness: Subjective Operationality and the Promotion System Among Clerical Workers, in D.T.H. Weir (ed.), Men and Work in Modern Britain, (Fontana, 1973), pp.169-180.
17. This calculation excludes secretarial staff.
18. R.M. Blackburn, op.cit., pp.199-207.

CHAPTER SIX

BANK WORKERS' ORIENTATIONS TO COLLECTIVE ORGANISATIONS

6.1 Introduction

In this chapter, we continue our report of the results of the survey of bank workers' orientations. In particular, we will be concentrating on the relationship between the clerical orientations to work and employment discussed in the previous chapter and attitudes towards, and membership of, the various collective organisations seeking to represent bank staffs.

It will be recalled that the major conclusions of the previous chapter were mixed with respect to the model set out in chapter 4 and, in certain respects, it would not be an exaggeration to suggest that the model of the relationship between clerical orientations and unionisation presented in chapter 4 has already foundered. In particular, the argument of chapter 4 proposed that it would be the 'home centred' male clerks whose motivation to unionise would be strongest, whilst the 'work centred' male clerks would be less inclined to unionise. A corollary of this proposal was that 'home centred' male clerks would be more commonly found to be NUBE members, whilst the 'work centred' male clerks would be more inclined towards the less unionate staff associations. The female

bank employees, it was argued, who would tend to lack any powerful intrinsic motivation to join either type of collective organisation, would tend to join the organisation favoured by the 'local' climate of opinion.

On the basis of the results reported in chapter 5 (assuming the male 'home centred' clerks to be truly absent and not merely under-represented) and the argumentation of chapter 4 therefore, we should expect a majority of our 'work centred' male sample to be staff association members and that a majority of the female staff would be influenced in that direction also. Accordingly, we should expect staff association membership to predominate within the sample. As we shall see however, this was very far from being the case: indeed union membership exceeded staff association membership within both the male and the female samples. Accordingly, in this chapter we will rethink, with the aid of our data, the relationship between the orientations to work which are already securely established and the choice between the staff organisations in banking. In particular, we shall be interested in the extent to which male and female bank employees exhibit distinctive patterns of collective organisation membership and distinctive attitudes and motivations with respect to their membership of such organisations.



6.2. The Membership of the Staff Organisations

A large proportion (81 per cent) of the clerks interviewed had joined some kind of staff organisation in the banks during their period of employment with them. Tables 6.1 and 6.2 give an overall summary of 'all time' membership of the organisations available (which includes members who have subsequently 'lapsed' from the various organisations), and a summary of the 'current' members of the organisations.

Table 6.1

'All Time' Staff Organisation Membership of the Sample

<u>Staff Associations</u>	<u>NUBE</u>		<u>Total</u>
	<u>Member</u>	<u>Non-Member</u>	
<u>Member</u>	27	10	37
<u>Non-Member</u>	34	17	51
<u>Total</u>	61	27	88

Table 6.2

'Current' Staff Organisation Membership of the Sample

<u>Staff Associations</u>	<u>NUBE</u>		<u>Total</u>
	<u>Member</u>	<u>Non-Member</u>	
<u>Member</u>	4	20	24
<u>Non-Member</u>	33	31	64
<u>Total</u>	37	51	88

As Table 6.1 shows, 69 per cent of the sample had been members of NUBE at some point during their banking career, whilst 42 per cent had been members of their appropriate bank staff association. A substantial group of clerks (31 per cent) had been involved in moves from one organisation to another, and a minority (5 per cent) were members of both organisations at the time of interview.

Overall, and for each sex, NUBE membership predominated both among the 'all time' and the 'current' memberships of the staff organisations as Table 6.3 shows.

Table 6.3

'All Time' and 'Current' Memberships of the Staff Organisations By Sex

<u>Sex</u>	<u>'All Time'</u> <u>S.A.</u>	<u>'Current'</u> <u>S.A.</u>	<u>'All Time'</u> <u>NUBE</u>	<u>'Current'</u> <u>NUBE</u>
Male	22 (59%)	15 (41%)	28 (76%)	16 (43%)
Female	15 (29%)	9 (18%)	33 (65%)	21 (41%)

Moreover, in each branch the number of clerks who had joined NUBE at some point ('all time' joiners) exceeded the numbers joining the relevant bank staff association.

Table 6.4

'All Time' Membership of Staff Organisations by Bank Branches

<u>Bank Branch</u>	<u>S.A. Nos.</u>	<u>NUBE Nos.</u>	<u>Neither</u>	<u>Total Inter- viewed</u>
Bank 'A' Leeds	9	13	7	22
Bank 'B' Leeds	7	9	3	16
Bank 'A' Coventry	16	22	5	30
Bank 'B' Coventry	5	17	2	20
	<u>37</u>	<u>61</u>	<u>17</u>	<u>88</u>

Whilst, given these figures, it would appear that Bank 'B' Coventry is a 'committed' branch in Blackburn's<sup>(1)</sup> terms, in fact the majority of 'current' NUBE members was reduced from 17 to 5 to 9 to 5 as Table 6.5 (below) demonstrates. At the same time, a large fall out of staff association membership in Bank 'A' Leeds makes this the most 'committed' branch interviewed.



Table 6.5

'Current' Staff Organisation Membership among Male and Female Bank Clerks by Branches

<u>Branch</u>	<u>Sex</u>	<u>S.A.</u>	<u>NUBE</u>	<u>Both</u>	<u>Neither</u>	<u>Total</u>	<u>Overall Density</u>
'A' Leeds	M	0 (0)	4 (50)	0	4	8	50%
	F	1 (14)	5 (43)	1	7	14	50%
	Total	1 (9)	9 (45)	1	11	22	50%
-----							
'B' Leeds	M	4 (57)	2 (29)	0	1	7	86%
	F	0 (0)	6 (67)	0	3	9	67%
	Total	4 (25)	8 (50)	0	4	16	75%
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Continued .....

Table 6.5 (continued)

<u>Branch</u>	<u>Sex</u>	<u>S.A.</u>	<u>NUBE</u>	<u>Both</u>	<u>Neither</u>	<u>Total</u>	<u>Overall Density</u>
'A' Coventry	M	5 (53)	4 (47)	3	3	15	80%
	F	5 (33)	3 (20)	0	7	15	53%
	Total	10 (43)	7 (33)	3	10	30	66%
-----							
'B' Coventry	M	3 (43)	3 (43)	0	1	7	86%
	F	2 (15)	6 (46)	0	5	13	61%
	Total	5 (25)	9 (45)	0	6	20	70%
-----							
<u>TOTALS</u>	M	12 (41)	13 (43)	3	9	37	76%
	F	8 (18)	20 (42)	1	22	51	57%
	All	20 (27)	33 (42)	4	31	88	65%

(Bracketed Figures indicate densities for the individual organisations: the calculation of these figures includes all clerks with 'dual' membership)

Bank clerks of both sexes in the sample had a relatively high rate of joining the staff organisations in banking, the men joining at a rate of 1.35 organisations per person and the women joining at a rate of 0.94 organisations per person. In 'current' terms, 76 per cent of the men and 57 per cent of the women were members of one or both organisations. These figures repeat a pattern found by Blackburn<sup>(2)</sup> though at a slightly lower rate of overall density for both men and women. During their careers 76 per cent of the men and 65 per cent of the women had been members of NUBE, whilst 59 per cent of the men and 29 per cent of the women had joined the relevant staff associations. In terms of 'current membership', the men were evenly balanced between the union and the staff associations (43% NUBE and 41% BSA's) whilst the women were more predominantly union members (41% NUBE and 18% BSA's). The NUBE density figures of the sample were typical of national density figures for NUBE: in 1970 male density in NUBE was 42.6 per cent and female density was 36 per cent. However both male and female staff association members were under-represented in the sample: in 1970 male density in the staff associations as a whole was 54 per cent and female density was 25 per cent.



Primarily because of the low rate of staff association membership among the women, the overall 'current' density of NUBE membership was considerably higher at 42 per cent than the comparable 'current' membership of the staff associations (27 per cent). In this respect, Bank 'B's staff association had made a particularly weak impact on the female staff although its male membership was higher than that of Bank 'A'.

Table 6.6

Current Staff Organisation Membership by Sex and Bank

<u>Bank</u>	<u>Sex</u>	<u>S.A.</u>	<u>NUBE</u>	<u>Both</u>	<u>Neither</u>	<u>Total</u>	<u>Overall Density</u>
Bank 'A'	M	5 (35)	8 (48)	3	7	23	70%
	F	6 (24)	8 (31)	1	14	29	52%
	Total	11 (29)	16 (38)	4	21	52	60%
Bank 'B'	M	7 (50)	5 (36)	0	2	14	86%
	F	2 (9)	12 (54)	0	8	22	64%
	Total	9 (25)	17 (47)	0	10	36	72%
							342

(Bracketed figures indicate densities for the individual organisations: the calculation of these figures includes all clerks with 'dual' membership).

As Table 6.6 shows, Bank 'B' was more unionised overall than Bank 'A' having higher membership levels among both men and women. However, whilst in Bank 'A' NUBE membership was more widespread among both sexes than staff association membership, in Bank 'B' the men tended to join the staff association rather than the union.

Six clerks in the sample (four men and two women) had taken up official positions in the staff associations. Five of these had been branch representatives whilst a sixth had been a member of the staff association committee for his local area. Additionally, two clerks (one man and one woman) had been branch representatives for the union. A surprising proportion of the clerks had attended public meetings conducted by the staff organisations of which they were members. Thus 40 per cent of the male members of both the union and the staff associations stated that they had attended these organisations' public meetings. Somewhat lower proportions of the female memberships (13 per cent in the case of the staff associations and 18 per cent in the case of the union) had attended such meetings. Although these numbers are substantial, rather few of the clerks described their attendance at the public meetings as 'regular' and nearly 50 per cent stated that they had only attended these meetings once.



Both organisations had suffered high levels of lapsed memberships. Thus 39 per cent of the 'all time' NUBE members had lapsed, while 35 per cent of the 'all time' staff association members had done so. Whilst the women had tended to lapse from both organisations at similar rates (39% S.A.'s and 40% NUBE) the men had tended to lapse at a faster rate from NUBE (43%) than from the staff associations (32%). Here again however there was substantial regional variation; thus a large proportion of male and female staff association members were lost in the Leeds sample, whilst the vast majority of NUBE members (83%) had been lost in Coventry. Of the thirteen men and women who had left the staff association, seven (54 per cent) were 'current' members of NUBE - these switches of allegiance being concentrated in Leeds. Similarly of the twenty four men and women who had left NUBE, eleven (46 per cent) were 'current' members of the staff association. The remaining nineteen lapses were now not in any organisation, though five of them had joined both organisations during their period in the banks but had lapsed from both.

Looking at the features of lapsed membership, we find that very similar proportions of both men (38 per cent) and women (37.5 per cent) lapsed from the staff organisations. However, the men tended to remain in the staff organisations for longer periods before lapsing than their female colleagues.

Thus men remained in the staff organisations for an average of nearly seven years before lapsing, whilst the women retained their memberships for an average of 4.5 years. Staff association members tended to retain their membership for longer periods (averaging 6.4 years) than NUBE members who averaged 4.2 years membership before lapsing. Of all those lapsing from membership of the staff organisations, the most rapid turnover was among female NUBE members who remained with the union for an average of slightly less than three years. On the whole, the female memberships of both organisations tended to lapse after shorter periods than their corresponding male colleagues and this is a problem which both the union and the staff associations face in securing female membership growth which stands over and above the organisational problems posed by the higher turnover of women in the banks.

### 6.3 Comparative Features of Union and Staff Association Membership

All those who had been members of any staff organisation were asked, in respect of each organisation they had joined, how they had come to join the organisation and their reasons for joining it. Table 6.7 summarises their responses on how they came to join the organisations.

Table 6.7

Responses to Question: 'How did you come to join?'  
by sex and staff organisation of Joinee.

<u>Response</u>	<u>SA</u>			<u>NUBE</u>		
	<u>Males</u>	<u>Females</u>	<u>All</u>	<u>Males</u>	<u>Females</u>	<u>All</u>
Response to Leaflet	14	27	19	7	9	8
Asked/ Canvassed	59	47	54	68	85	77
Other	14	7	11	0	0	0
D.K./No Answer	14	20	16	25	6	15
	<u>101</u>	<u>101</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Staff association members had a greater tendency to join simply as a response to the recruiting literature circulated by the associations than NUBE members, and it seems likely that the semi-official nature of the staff association literature was influential in this respect. By contrast, the union had had to work harder for its membership: thus 41 per cent of the NUBE members specifically indicated that they had been canvassed during the course of organised recruiting drives and had joined in this context. This kind of situation was not mentioned by staff association members.

When asked for specific reasons why they had joined the various staff organisations, the overall pattern of responses indicated a general lack of clearly directed involvement with the organisations.



Table 6.8

Reasons Cited for joining Staff Organisations by sex  
and organisation

<u>Reasons</u>	<u>SA</u>			<u>NUBE</u>		
	<u>Males</u>	<u>Females</u>	<u>All</u>	<u>Males</u>	<u>Females</u>	<u>All</u>
No reason given	23	40	29	26	36	31
Everyone in it	4	0	2	7	27	18
Believed Compulsory	23	0	14	0	0	0
Practical	18	27	22	26	21	25
Ideological	0	13	5	18	9	13
Financial	23	13	19	0	0	0
Other	9	7	8	23	7	13
	<u>100</u>	<u>100</u>	<u>99</u>	<u>100</u>	<u>100</u>	<u>100</u>

As Table 6.8 indicates, there was a reasonably clear cut pattern of reasons for joining the organisations. With respect to both organisations, the men were more likely to cite some reason for joining the organisation than the women, although in each organisation there were large groups of both men and women who could offer no reason for joining the organisation other than citing the mechanism of how they came to join, or saying that they joined because 'everyone else' had joined or was joining. Evidence for the more 'official' character of the staff organisations'

approaches to recruiting, besides showing up in the extra effort required to generate NUBE members (see Table 6.7), is also apparent in that 23 per cent of the male sample of staff association members had joined because they had believed that membership was compulsory. There was also a strong tendency for staff association members of both sexes who had been 'asked' to join, to indicate the rank of the person who had asked them to join. The ranks cited in these instances were uniformly high.

Approximately a quarter of each organisation's membership gave practical reasons for joining. However NUBE members were much more likely to indicate the specific issues on which they had felt that the union would have an impact, whilst the staff association members tended to make general statements about the capacity of the staff associations to 'do something' for them whilst leaving the precise character of this 'something' unspecified. Specific issues which NUBE members cited were banking hours, the union campaign to improve bank security and staff regrading as well more general issues such as salary negotiation. The female NUBE members had a particular tendency to deal in specifics vis a vis both their male colleagues in NUBE and their female colleagues in the staff associations. Finally, whilst the staff associations had a monopoly over the financial reasons for membership - which predominantly concerned low cost car insurance, union members were some-

what more likely to give ideological reasons for membership. In sum, membership of both organisations is a rather undramatic affair in which over 40 per cent of each organisations' members could give no real reason for membership.

Members of both organisations were additionally asked two questions (one 'open-ended' and one 'fixed choice' question) about the kinds of functions which they expected the organisations of which they were (or had been) members to perform. On the 'open-ended' question: 'What do you feel is the most important function of the staff association/union?', there was again a tendency for staff association members' responses to be less clear-cut than those of union members.

Table 6.9

Most Important Function of Union/Staff Association Cited  
by Males and Females

<u>Function</u>	<u>SA</u>		<u>NUBE</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
No function cited	10	14	0	3
Protect interests/ negotiate	62	29	85	73
Look after individual cases	0	29	0	3
Communicate Staff Views	0	0	7	3
Maintain Bank Staffs status	4	0	4	3
Provide discounts	9	0	0	0
Look after Staff Welfare	5	7	0	10
Other	9	21	4	3
	<u>99</u>	<u>100</u>	<u>100</u>	<u>98</u>



Two features stand out from Table 6.9. Firstly, whilst union members tended to have a very definite conception of union functions focused on the basic trade union functions of protecting members' interests and negotiating over salaries and conditions of work, the staff association members were less clear as to the associations' role. In particular, whilst a majority of male staff association members endorsed basic union functions for the staff associations, less than a third of the female membership did so. The second feature is that whilst the female NUBE members could cite clear-cut union objectives for NUBE, female staff association members tended to cite rather diffuse functions for the staff association, a large group simply interpreting the staff associations' functions in rather individualised 'internalist' fashion by suggesting that the staff association could sort out any individual problems which they might have in the bank. In sum, whilst the men of both organisations tended to see them in broadly trade union terms, the female members of NUBE had a clearer notion of what the union stood for and why they had joined it, than female staff association members who were more unclear about why they had joined and what the organisation was for.

A similar pattern emerged when the clerks were given a list of staff organisation activities and asked to indicate which activity they thought it was most important for the staff association/union to do. Table 6.10 summarises their responses.

Table 6.10

Response to Fixed Choice Question of 'Most Important'

<u>Activity</u>	<u>SA</u>		<u>NUBE</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
Negotiate on salaries	63	33	57	45
Represent staff opinion	18	60	25	45
Prevent unfairness	9	8	4	3
Assist members in difficulty	5	0	3	6
Consult with employers on Company operations	0	0	8	0
Promote the Good Name and status of members	5	0	3	0
	<u>100</u>	<u>101</u>	<u>102</u>	<u>99</u>

Once again, a majority of men endorsed the traditional trade union function for both organisations. The women, on the other hand, tended to see the staff organisations as means of making the employers aware of staff opinion - a trend which was particularly marked among staff association members. Only a small proportion of the clerks (male NUBE members only) considered that the organisations (in this case the union) should have some kind of role beyond simple salary negotiations in influencing general company policy.

Taking these results together, it is clear that NUBE members had a more distinct perception of the role and function of the union than the staff association members had of their organisations. This perception was focused

on relatively orthodox trade union functions. However, whilst the male staff tended to adopt a generalised trade union orientation to both of the organisations operating in banking, the women tended to adopt different approaches to the two organisations. Thus the women who had joined the union were more likely than the men to specify particular practical reasons for joining, these reasons normally being associated with some issue in which they had a relatively concrete interest such as banking hours or bank security. By contrast, the women who had joined the staff associations tended to cite rather diffuse but once again individual reasons for joining, and tended to see the staff associations' functions in rather diffuse terms. In addition to having a tendency to cite more specific reasons for joining the union, the female union membership tended to have a relatively clear idea of its functions, whilst female staff association members seemed to have little idea of what they wanted from the association and no real conception of what the activities of a successful staff association could consist of. Whilst it would clearly be foolish to under-estimate the extent to which the female membership of both the union and the staff associations had been 'roped into' becoming relatively passive members of these organisations, it seems likely that the tendency for women to cite specific aspects of union activity, or personally significant functions of the staff associations as bases for membership is linked with their relatively short-term engagement with the banking scene.



Thus the male memberships of both types of organisation tended to view the organisations as long-term 'investments' whose immediate utility was not particularly significant. The fact that the female membership of the staff associations were unclear about their role would, if generalised, go some way towards <sup>explaining</sup> their relative lack of appeal to women whose interests would primarily be of a short-run character.

As we have seen, a substantial proportion of men and women in the sample had left both the union and the staff associations. Their reasons for leaving the two organisations however, were quite different as tables 6.11 and 6.12 indicate.

Table 6.11

Reasons for Leaving the Staff Associations

<u>Reasons</u>	<u>Males</u>	<u>Females</u>
To join union	23	25
Need one representative negotiating body	23	12
Staff association not separate from banks	38	38
Staff association policy/effectiveness	16	0
Subscriptions	0	25
	<hr/>	<hr/>
	100	100

Table 6.12

Reasons for Leaving NUBE

<u>Reasons</u>	<u>Males</u>	<u>Females</u>
NUBE ineffective	29	13
Subscriptions	36	47
No need to continue membership	0	13
Poor communications	7	13
Ideological	21	7
Equal Pay	7	0
Other	0	7
	<hr/>	<hr/>
	100	100

A large majority of both men and women had left the staff associations for reasons associated with doubts about their efficacy or about their connections with the bank employers which were believed to militate against its effectiveness. By contrast, the largest group of both men and women leaving NUBE had done so because they had not cared to maintain the level of subscriptions which would sustain an independent negotiating body. These results highlight one aspect of the clerks overall orientations to trade unions. On the one hand there was a widespread desire for effective bodies which could get results for staff, yet at the same time there was not a great deal of long-term commitment to either body. The female clerks in particular tended to see staff organisations as bodies to be supported only as long as they were yielding results, and within this view subscriptions were

seen as investments which should pay off in the short run. This orientation accords with their short run approach to employment generally. Table 6.12 also illustrates another problem faced by NUBE in gaining results. Thus 29 per cent of the male staff had left NUBE because it had failed to get results, whilst a further 21 per cent had left because they objected to the means used by the union in wage and salary negotiations: this latter group complained about the union's lack of maturity or moderation in salary claims or more generally about its 'extremism'. As the responses of the male clerks indicate, the union is very often caught between two stools in which adequate pressure in pursuit of its demands will alienate one section of the membership, whilst failure to exert such pressure will alienate another section.

In order to determine the general character of the bank workers' outlooks towards the staff organisations in banking, all clerks were asked in respect of each organisation: 'Is there anything you particularly like about the (union/staff association)?', and 'Is there anything you particularly dislike or would want to change about it?'. As even a cursory glance at Tables 6.13 - 6.16 will demonstrate, these questions did not evoke particularly positive responses - a large proportion of both men and women answering them in a primarily negative fashion. Thus, on average, 47 per cent of the men and 78 per cent of the women in the sample indicated that there was nothing



that they either liked or disliked about the staff organisations. Overall, NUBE attracted more definite responses than the staff associations and in general attracted more favourable than unfavourable comment. By contrast, the staff associations tended not to attract definite comment and where they did this comment was more likely to be unfavourable than favourable. Both the general nature of the comments, and the ratios of favourable to unfavourable comment between the two organisations were consistent with the pattern of staff organisation membership in the sample as a whole, which, it will be recalled, was concentrated in NUBE. In all cases the female staff could find less reasons than their male colleagues for liking or disliking the staff organisations irrespective of whether they were members of them or not. In general, however, the members of staff organisations were considerably more likely to find something definite to like about the staff organisation they had joined than was the overall sample, but were roughly as likely to find some source of criticism as the sample as a whole. Turning to the specific organisations, we find that the overall sample was most indifferent with respect to the virtues of the staff associations, 63 per cent of the men and 84 per cent of the women finding nothing that they particularly liked about them. Of the men and women in the overall sample who indicated a specific virtue of the staff associations, a majority cited the financial benefits - in the form of

Table 6.13

Responses to question: Is there anything you particularly like about the Staff Association? by sex and staff association membership (current)

<u>Item</u>	<u>Males</u>		<u>Females</u>	
	<u>All</u>	<u>SA</u>	<u>All</u>	<u>SA</u>
Nothing/D.K.	63	33	84	44
Insurance/Financial Benefit	24	40	12	33
Looks after individual cases	5	13	4	22
Effectiveness	3	7	0	0
Communication	5	7	0	0
Other	0	0	0	0
	<u>100</u>	<u>100</u>	<u>100</u>	<u>99</u>

cheap insurance schemes, commercial discounts and the like - of membership. These benefits were also predominantly cited by the 'current' memberships of the staff associations. The predominance of this class of benefits of the associations together with the large scale absence of enthusiasm for the organisations means in turn that neither the overall sample nor the staff association members found a great deal to enthuse about with respect to the staff associations' work in representing bank staffs in negotiations with the employers or their other more 'unionate' functions. Thus in the overall sample, only 13 per cent of the men and 4 per cent of the women cited virtues of the staff associations which were connected with their

basic functions, and only 27 per cent of male staff association members and 22 per cent of female membership also cited virtues of the staff association which were connected with the staff associations' basic functions. Moreover only 7 per cent of the male membership of the staff associations (and none of the female membership) cited the 'effectiveness' of the associations as a benefit, although a substantial proportion of the female membership (22 per cent) and a minority of the male membership (13 per cent) did suggest that the staff associations would look after individual cases.

On the negative side, the overall sample was better able to cite aspects of the associations which were not approved of, though the staff associations' members evinced a slightly greater degree of satisfaction than the sample as a whole.

Table 6.14

Responses to question: Is there anything you particularly dislike or would like to change about the staff association? by sex and current staff association membership.

<u>Item</u>	<u>Males</u>		<u>Females</u>	
	<u>All</u>	<u>SA</u>	<u>All</u>	<u>SA</u>
Nothing/D.K.	43	47	82	78
Connection with Banks/Bank Policy/Bank Finance	32	40	8	0
Ineffectiveness	8	0	2	0
Impersonality	0	0	2	0
Anti-NUBE role	8	0	0	0
Single Bank Basis	3	0	2	0
Poor Communication	5	13	4	22
	<u>101</u>	<u>100</u>	<u>100</u>	<u>100</u>



A substantial proportion of the male clerks (32 per cent) disliked the staff associations' connections with the banks, whilst small proportions complained of their ineffectiveness, their role in undermining the position of NUBE and their poor communications. As before, the female staff could find little to criticise in the staff associations, a small proportion (8 per cent) objecting to their connections with the banks and a few others indicating other types of criticism. Among the staff association members themselves, the men had a greater tendency to criticise the staff associations' connections with the bank than the overall male sample, but the female membership, by contrast, failed to mention this criticism at all. Predictably, the criticism that the staff associations are too closely connected with the banks was most powerfully voiced by those clerks who had left them. Thus 46 per cent of those who had left the staff association indicated this source of criticism. Both the male (13 per cent) and the female (22 per cent) membership of the staff associations were also critical of the state of communications between the staff associations and their memberships.

Turning now to views about NUBE, both the men and the women in the overall sample were more able to locate positive virtues in the union than they had been with respect to the staff associations.

Table 6.15

Responses to question: Is there anything you particularly like about NUBE? by sex and current NUBE membership.

<u>Item</u>	<u>Males</u>		<u>Females</u>	
	<u>All</u>	<u>NUBE</u>	<u>All</u>	<u>NUBE</u>
Nothing/D.K.	33	25	70	48
Efficacy/Achieves wage increases	30	25	22	38
Independence	16	25	0	0
Will assist in solving individual problems	5	0	4	4
Good Communications	8	19	0	0
Insurance/Financial	0	0	4	10
Registered under Industrial Relations Act	5	6	0	0
Other	3	0	0	0
	100	100	100	100

With respect to the overall sample, the men were decisively more able to identify the specific virtues of the union, though more women were specific with respect to this question than any of the others. This pattern was repeated among the current union members, where the men were half as likely to indicate no specific virtue of the union than their female counterparts. In the overall sample, both sexes agreed in considerable numbers that the union was effective in pursuing its policies and achieving wage and salary increases. It was notable that nearly a quarter of those staff who had never joined the union (22 per cent) cited

the union's effectiveness as a positive feature: this figure may be compared with the 92 per cent of staff citing 'nothing' in favour of the staff associations of the total who had never joined them. A further substantial proportion of male bank staffs also mentioned the union's independence from the bank employers as a factor in its favour, though this view - as might be expected - was concentrated among NUBE members. Amongst the membership of the union, there was a tendency for the two sexes to cite different virtues of the union. The men tended to cite the more 'structural' features of the union as virtues such as its independence from the employers and its 'good communications', whilst the female staff tended to endorse the union's more short term benefits - its capacity to generate wage increases and its financial benefits.

In contrast to the staff associations, criticism of the union were somewhat diffused and lacking in focus in both the overall sample and the union membership. In the overall sample, small proportions of the men expressed a dislike of the union's 'extremism', its poor communications and its weakness. A similarly small proportion of the female staff (some of them union members) voiced their dislike of unions and strikes in general. Amongst the union membership there was agreement among a minority of both sexes that union communications were poor, and nearly



Table 6.16

Responses to question: Is there anything you particularly dislike or would want to change about NUBE? by sex and current membership.

<u>Item</u>	<u>Males</u>		<u>Females</u>	
	<u>All</u>	<u>NUBE</u>	<u>All</u>	<u>NUBE</u>
Nothing/D.K.	49	44	75	76
Union Extremism,	11	6	4	5
Extension of recruitment to non-Bank staff	3	0	0	0
Poor communications	11	13	8	10
Dislike unions	0	0	8	5
Dislike strikes	0	0	4	5
Union's weakness	11	19	2	0
Basis in all banks	3	0	0	0
Other	13	19	0	0
	<u>101</u>	<u>101</u>	<u>101</u>	<u>101</u>

20 per cent of the male membership complained that the union was too weak and lacked punch and effectiveness. Of those who had left the union, the largest proportion who indicated a specific 'dislike' vis a vis the union complained of its poor communications (17 per cent), whilst a substantial group of male ex-NUBE members (25 per cent) criticised its extremism.

In sum, perhaps the most striking feature of the various points raised in this section is the contrast between

the willingness of both men and women to join the staff organisations in banking on the one hand and the rather low level of significance which is attached to their membership of these organisations on the other. Thus, although the bank clerks joined the staff organisations with apparent readiness, many of them could give no particular reason for joining and a substantial proportion of both the men and the women were unable to give any serious indication of the advantages or disadvantages of the organisations of which they were members.

Within the generally low level of significance which the staff attached to staff organisational matters, there were some differentiating features. On the whole the men were more opinionated than the women about the staff organisations of which they were members. This is, of course, consistent with the longer periods which they had spent in banking and their tendency to remain within the various staff organisations for longer periods. Equally, there was a tendency for their responses to questions regarding organisational issues to be rather more 'principled' than those of the female staff for whom short term practical questions were of greater significance. Again the sample as a whole was more definite in its views about the union than the staff associations. Here, although the comparative under-representation of staff association members is likely to have influenced this result, the rather lower profile

kept by the staff associations is evidenced by the fact that those who had never joined the union were more likely to hold opinions about it (both positive and negative) than those who had never joined the staff associations were to hold opinions about them.

Although striking, the low level of general significance attached to matters connected with the staff organisations by the bank staff is not surprising. Rather, it is consistent with the orientations to work among the bank staff. Thus, for men with long-term career objectives the union or staff association is a rather unimportant 'safety-net' which is available in the background as a means of exercising a staff influence over overall salary levels whilst the male staff, as individuals, compete for the rewards of a career. For the women, on the other hand, for whom work per se has a generally lower salience, the union or staff association is far from being of abstract or 'background' significance. On the contrary, when it has any significance at all, the union or staff association is significant in terms of the most immediate and concrete 'bread and butter' issues. For the woman who expects to work for two to four years, the union or staff association cannot be expected to be an issue of long-term, principled or ideological significance. On the contrary, the staff organisation is a weekly or monthly expense and, as such, a weekly or monthly irritant which is normally devoid of



immediate benefit. When it is joined, the staff organisation is thus seen in terms of its relevance (or otherwise) to specific objectives rather than abstract, long-term issues. Thus the female sample tended to be highly specific when describing the functions of the staff organisations or, in default of specificity, to cite no functions at all.

#### 6.4. Staff Organisation Membership and Orientations to Work.

In this section we report a number of, predominantly negative, findings relating to the association of staff organisation membership with various types of attitude expressed by the bank staffs on the one hand and aspects of their social experience on the other.

(i) No relationship was established, for either sex, between 'current membership' of either type of staff organisation and class background (as indexed by parental occupation). A similarly negative result was obtained, for both sexes, in respect of the overall rate of joining the staff organisations. Both men and women joined the two organisations in proportion to the overall membership distributions of the organisations irrespective of social class background.

(ii) No relationship was established, for either sex, between 'current membership' of either staff organisation and the position occupied in branch hierarchy. In particular, it was not the case that senior male bank staff were less likely to be NUBE members, or more likely to have lapsed from NUBE membership, or more likely to have joined the staff association than their junior male colleagues.

(iii) Similarly, no relationship was established between staff organisation membership and subjective estimates of future success within the bank. In particular, it was not the case that those men who believed that they would be promoted to manager or above were less likely to be NUBE members or more likely to be staff association members than their colleagues who believed their chances of promotion to be more limited in scope.

(iv) In the main questionnaire two questions seemed pre-eminently to tap fundamental levels of job satisfaction and identification with the banking world as an arena within which a degree of personal fulfilment could be achieved. These questions were: (1) 'If you had your opportunities over again, would you choose a career in banking?', and (2) 'Have you ever thought of leaving the bank?'. With respect to the first question, which was believed to tap a more 'global' dimension of job satisfaction, it will be recalled that nearly equal numbers

of men expressed positive and negative views, whilst three quarters of the female sample suggested that they would choose banking again. In this context, we noted that the male staffs' demands of banking were considerably greater and that the failure of banking to live up to these expectations was not translated into other forms of rejection of the firm as an employer. Similarly, whilst female bank staffs were apparently a good deal more satisfied with banking 'as a career', this satisfaction seemed to mask a general pattern of expectations which was much lower than that for the male staff and this was associated with a reduced saliency, for the women, of all aspects of bank work and was not translated into approval for the firm as an employer. In the light of the above, it is not surprising that no association could be established, for either men or women, between staff organisation membership and responses to the question concerning the choice of banking again. In particular, it was not the case, for either men or women, that NUBE membership was associated with a tendency to suggest that a career in banking would not be undertaken with the advantage of hindsight.

With respect to the second question: 'Have you ever thought of leaving the bank?', there was a clear-cut division between the sexes. Among the men, those who had joined the union were more likely to have



considered leaving the bank than those who had never joined it. This association did not hold among those men who had joined the staff association. Since joining NUBE seems historically to have been a general way of expressing dissatisfaction with local aspects of bank employment and the reasons cited by the men for considering leaving bank employment were predominantly 'short-run' in character this association would appear reasonable. Amongst the women, by contrast, there was no association between membership or non-membership of either type of organisation and expressed consideration of leaving bank employment.

Table 6.17

Responses to Question: 'Have you ever thought of leaving the Bank ?' by sex and staff organisation membership.

MALES

	<u>Yes</u>	<u>No</u>	<u>Total</u>	<u>N</u>
Overall	76	24	100	37
Never BSA members	67	33	100	15
Current BSA members	73	27	100	15
Lapsed BSA members	100	0	100	7
Never NUBE members	44	56	100	9
Current NUBE members	87.5	12.5	100	16
Lapsed NUBE members	83	17	100	12

FEMALES

Overall	55	45	100	51
Never BSA members	56	44	100	36
Current BSA members	56	44	100	9
Lapsed BSA members	50	50	100	6
Never NUBE members	50	50	100	18
Current NUBE members	52	48	100	21
Lapsed NUBE members	67	33	100	12

The sole clear-cut discrimination in Table 6.17 is that between the current male membership of NUBE (87.5% of whom have considered leaving the bank) and those men who have never joined NUBE of whom only 44% have considered leaving. The absence of a comparable discrimination among female bank staffs is consistent with their generally lower and more transient experience of dissatisfaction with bank employment and with the generally less 'motivated' character of their membership of staff organisations.

(v) As we have already seen, few bank clerks endorsed a 'conflict' view of employer-employee relationships or stated that staff/employer relations in the bank were not 'very good' and correspondingly little in the way of inference can be attached to the organisational affiliations of these clerks. Thus of the seven men and women who had said that employers and employees were 'really on opposite sides', two were current NUBE members and one was a current staff association member; and five had had NUBE affiliations, whilst three had had staff association affiliations. Similarly, of the 7 men and 6 women who had denied that the relationship between employers and employees was 'very good', ten persons (six men, four women) had been members of NUBE whilst six (three men, three women) had been staff association members.

Thus whilst there is a balance towards NUBE here, it could hardly be described as significant. Similarly of the ten persons who said that 'unions are for manual workers' (three men, seven women), all three men had been members of NUBE and one was a current member whilst the women were slightly more consistent in that five of them had never joined NUBE and the other two had left the union. We note these findings, but can make little in the way of comment as to their significance.

(vi) Two questions relating to comparative evaluation of incomes were asked of all clerks. The first ('What do you think about the pay of men in industry generally as opposed to your own?') in inviting clerks to evaluate the pay of other groups of workers in relation to their own, was designed to induce clerks to reflect on the 'social justice' aspect of the question of earnings differentials. The second question by contrast ('How do you feel about your earnings compared with other people's?'), was designed to induce the clerks to reflect on the 'relative deprivation' aspect of the earnings comparison. As we have already reported, the male clerks were a great deal less satisfied with their own pay relative to 'other people's' and somewhat more critical of the pay of 'men in industry' than their female colleagues. On the whole, it seemed that the women felt that they were well paid and, in some cases, their class background was sufficiently strong to prevent them from making disparaging



comments about the pay of 'men in industry'. By contrast, it appeared that the male staff felt relatively poorly paid and were more prone, in virtue of their more predominantly non-manual backgrounds to criticise the levels of pay in industry. Table 6.18 sets out the pattern of responses of men and women to the question of their own earnings classified by organisational membership.

Table 6.18

Responses to question: 'How do you feel about your earnings compared to other people's?' by sex and staff organisation membership.

MALES

	<u>Good</u>	<u>About average</u>	<u>Not very good</u>	<u>D.K.</u>	<u>Total</u>	<u>N</u>
Overall	19	29	48	3	99	31
Never BSA members	9	27	55	9	100	11
Current BSA members	20	33	47	0	100	15
Lapsed BSA members	40	20	40	0	100	5
Never NUBE members	43	43	14	0	100	7
Current NUBE members	8	31	62	0	101	13
Lapsed NUBE members	18	18	54	9	99	11

FEMALES

Overall	54	35	11	0	100	37
Never BSA members	46	42	12	0	100	24
Current BSA members	62.5	25	12.5	0	100	8
Lapsed BSA members	80	20	0	0	100	5
Never NUBE members	50	42	8	0	100	12
Current NUBE members	53	33	13	0	100	15
Lapsed NUBE members	60	30	10	0	100	10

(Reduced sample of 68 respondents)

Table 6.18 demonstrates that, whilst there was a generally uniform attitude to pay among the female bank staffs regardless of organisational affiliation, among the male clerks there was a striking tendency for union members to characterise their pay as 'not so good' by comparison with those who had never joined NUBE, whilst the latter had a greater tendency to characterise their pay as 'good'. Turning to the question of 'other people's pay', Table 6.19 sets out a parallel classification.

Table 6.19

Responses to Question: 'What do you think about the pay of men in industry generally as opposed to your own? Would you say that in general they earned: too much, too little or about right?' by sex and staff organisation membership

MALES

	<u>Too Much</u>	<u>Too Little</u>	<u>About right</u>	<u>DK</u>	<u>Total</u>	<u>N</u>
Overall	35	8	46	11	100	37
Never BSA members	40	0	33	27	100	15
Current BSA members	40	13	47	0	100	15
Lapsed BSA members	14	14	72	0	100	7
Never NUBE members	33	11	44	11	100	9
Current NUBE members	37.5	6	44	12.5	100	16
Lapsed NUBE members	33	8	42	17	100	12

FEMALES

Overall	16	22	51	12	101	51
Never BSA members	11	25	56	8	100	36
Current BSA members	44	11	44	0	99	9
Lapsed BSA members	0	16	33	50	99	6
Never NUBE members	6	22	67	6	101	18
Current NUBE members	14	29	43	14	100	21
Lapsed NUBE members	33	8	42	17	100	12

As Table 6.19 demonstrates, there was substantial uniformity in response to the question of 'other people's pay' among male clerks regardless of staff organisation membership. Among the female clerks, by contrast, current NUBE members were more likely to say that men in industry earned 'too little' and less likely to say that they earned 'too much' than the current staff association members.

We thus find union membership to be associated with feelings of 'relative deprivation' among male bank clerks, and possibly with a more vague commitment to general egalitarianism with respect to wage differentials among female bank clerks. In turn this differentiation in responses is not inconsistent with the differences in class background among men and women in banking.

(vii) Given the different historical backgrounds and characteristics of the staff organisations operative in banking, one would undoubtedly expect to find differing orientations to the stance which should be taken by the organisations in representing members' viewpoints to the bank employers and more generally to the question of industrial action. To assess whether this expectation is a reasonable one, the clerks' responses to two questions were cross-tabulated by staff organisation membership. The first question, which was designed to establish the extent to which clerks saw their representation by the organisations to the employers as a competitive or



inherently conflictual process, was: 'Some people say that the union/staff association should consider the interests of the Bank when representing the opinions of its members, whilst others say that it should not. What do you think?' The distribution of responses to this question among the 'current' membership of the two organisations is set out in Table 6.20 below.

Table 6.20

Responses to the question of considering 'Bank Interests' when representing the opinions of the membership, by sex and 'current' organisational affiliation.

<u>MALES</u>	<u>Bank interests Should be considered.</u>	<u>Bank interests Should Not be considered.</u>	<u>'It depends' or DK.*</u>	<u>Total</u>	<u>N</u>
Current BSA	60	33	7	100	15
Current NUBE	62.5	37.5	0	100	16
<u>FEMALES</u>					
Current BSA	67	22	11*	100	9
Current NUBE	81	19	0	100	21

As Table 6.20 indicates, the female membership of both organisations tended to be somewhat more conciliatory than the male membership in its conceptualisation of how opinions should be 'represented' to employers, the men tending to

indicate - regardless of organisation - that bank interests should not be considered during such representations to a greater extent than their female counterparts. Among the men, answers to this question were not differentiated by staff organisation membership. Although there is an apparent discrimination among the female staffs with respect to this question by organisation - the union members appearing more conciliatory - little reliance can be placed on this result. There is substantial uniformity of response on the negative side of the question, whilst the level of affirmative answers to the question would be raised to 78% by the movement of a single respondent from the 'don't know' category to the affirmative. In general, it would appear that bank clerks would expect their representatives to adopt a 'reasonable', 'realistic' or even 'conciliatory' approach to join discussions with management and that this expectation holds almost irrespective of the staff organisation joined with the female staffs adopting a somewhat more conciliatory position than their male counterparts.

Ultimately however, the strength of any kind of employee organisation rests upon the willingness of its members to withdraw their labour in pursuit of their aims. In order to assess the willingness of the memberships of the two organisations to undertake industrial action, the following question was put to all those who had been members of either organisation: 'If the staff association/ union was ever to recommend some form of industrial action

to you (e.g., a letter of protest, not doing paperwork, or even a one day strike), how acceptable do you think you would find this recommendation?'. Table 6.21 sets out the clerks responses to this question.

Table 6.21

Responses to the question of 'Industrial Action' by sex and 'current' organisational affiliation.

<u>MALES</u>	<u>Acceptable</u>	<u>Unacceptable</u>	<u>'It depends/ D.K.*</u>	<u>Total</u>	<u>N</u>
Current BSA	0	33	67	100	15
Current NUBE	19	31	50	100	16
<u>FEMALES</u>					
Current BSA	11	56	11/22*	100	9
Current NUBE	14	33	52	99	21

Whilst the specifics of table 6.21 are difficult to interpret, it is clear that - for both men and women - union members are somewhat more aggressive in terms of their willingness to undertake industrial action than their staff association counterparts. Thus among the men, a similar proportion of both organisations' members would find industrial action an 'unacceptable' recommendation, however of the remainder the NUBE sample had a tendency to be more affirmative in their response to the question. Similarly, among the women, roughly equal proportions of both organisations' members would find a recommendation of industrial action



'acceptable', but of the remainder a rather higher percentage of staff association members said that the recommendation would be 'unacceptable'. In what must necessarily be a rough gloss of the situation, we might say that among the males, NUBE members are less equivocal about the possibility of strike action given a common proportion of dislike for industrial action with the staff associations. Whilst among the females, NUBE members are more equivocal about strike action given a common proportion of members finding industrial action 'acceptable' with the staff associations. For both sexes then, it is the case that NUBE members are somewhat more 'militant'.

In sum, the staff organisational memberships of both male and female bank clerks are not associated with their class background, position in the branch hierarchy, subjective estimates of promotion prospects or a 'conflict' view of industrial relations. Overall, both male and female bank staffs adopted broadly similar attitudes towards questions relating to industrial conflict and, although union members tended to be marginally more aggressive in their approach towards industrial relations issues, there was an impressive degree of unanimity over such questions between same sex members of the different organisations. The only exceptions to this remarkably negative picture are the marked associations among male staff between NUBE membership (either current or lapsed) and the desire to leave

the bank and frustration over pay. Those men who had never joined NUBE were very much less likely to have considered leaving the banks or to be dissatisfied over their levels of pay.

At first sight these results are rather surprising. As we have already seen, men and women in banking have very different orientations to work and it would be reasonable to expect some equivalent differentiation between their respective attitudes to the staff organisations in banking. Moreover, it might be expected that these differing orientations to work, in mediating the clerks' responses to trade unionism and its internalist alternatives in banking, might influence the relationships between organisational membership and the various sociological 'background' factors. As it is, the association between male union membership and dissatisfactions with bank employment in general and pay in particular suggests only that men may tend to join the union in a more definite spirit of protest and alienation than they do the staff associations. This, of course, contrasts with the female sample who exhibited a greater degree of satisfaction with bank employment and their pay and who did not apparently enter either type of staff organisation under the impact of feelings of disaffection.

However, if the predominantly negative tone of these results is at first surprising, it is less so upon closer



inspection of the data. For, although men and women in banking have substantially different orientations to work, these differing orientations converge in assigning a low level of significance to staff organisation membership per se. For their different reasons, neither the male nor the female staff see trade union or staff association membership as occupying a central role in their occupational environment and, given this low level of significance, we should expect that the choice of staff organisation membership may not involve high levels of anxiety or weighty consideration.<sup>(3)</sup> This latter point is borne out to some extent by the frequency with which clerks of both sexes lapsed from the staff organisations or transferred their allegiances from one to the other. Moreover the functional and social co-operation which is characteristic of branch life is conducive to the formation of common attitudes and orientations towards the institutions of banking, including of course its collective organisations, whilst the small scale and particularisms of the branch militate against the formation of powerful collective ideologies. Under these conditions, it would indeed be surprising to find that the memberships of the two types of organisation were sharply differentiated in their attitudes towards industrial relations issues or that they were differentiated with respect to sociological variables. This is not to say, of course, that the members of the rival organisations do not hold beliefs and ideologies which are, in important



respects, conflictual. Such views did, on the contrary, appear in responses to various of the questions which were put. It is to say however, that, when viewed against the background of branch life as a whole, these views were not especially significant. They do not divide bank clerk against bank clerk and, although they were in some important respects tied to specific types of staff organisation and indeed reflected the ideologies of these organisations, they were not systematically distributed among the bank staffs on any other basis.

#### 6.5 Clerical Orientations to Politics

In order to establish the general saliency of political and staff organisational issues for the sample, the clerks were asked to identify a number of public figures inside and outside the world of banking. Each interviewee was asked to name six personalities who were identified by their public role. The personalities who the clerks were asked to name were as follows: the foreign secretary (Sir Alec Douglas Home), the Chairman of the Bank employing them, the general secretary of the TUC (Vic Feather), the general secretary of NUBE (Brooks/Mills), the general secretary of the employing bank's staff association, and the democratic candidate for the Presidency of the USA in 1971 (McGovern). Table 6.22 indicates the frequency of correct replies for male and female clerks.

Table 6.22

Level of 'General Knowledge' of public and banking personalities by sex.

<u>Personalities</u>	<u>Percentage Frequency of Correct responses</u>	
	<u>Males</u>	<u>Females</u>
Foreign Secretary	97%	45%
TUC General Secretary	89%	65%
Chairman of the Bank	73%	29%
Democratic candidate for U.S.A.	57%	31%
NUBE General Secretary	49%	10%
Staff Association General Secretary	38%	12%

Both male and female clerks were rather more poorly informed about banking figures than 'public' figures, the only exception to this trend being the relatively high level of male knowledge concerning the chairman of the bank. It is noticeable that the lowest levels of knowledge were displayed in relation to major figures in the bank staff organisations. The female sample displayed a remarkably low level of knowledge in this regard. Thus, although 65 per cent of the female sample had been members of NUBE and 41 per cent were currently members of it, only 10 per cent could correctly identify its general secretary despite the fact that two names were allowed as correct responses to the question. An equally low level of information was displayed in relation to the leadership of the staff associations. Among the men, the proportions identifying

the leaders of the staff organisations were lower than the proportions who had, at some time, been members of the organisation but were roughly equal to the proportions who were current members of the relevant organisations.

Neither the male nor the female clerks seemed, at the time of interview, to believe in the efficacy of the ballot box. Thus when the clerks were asked: 'In the event of an election, do you think that it will make a great deal of difference whether the Conservatives or Labour win. Or do you feel that it won't make much difference who wins?', only 49 per cent of the men and 27 per cent of the women felt that the election result would make a difference. As Table 6.23 indicates, there was a slight tendency for the belief that the election would make 'no difference' to be associated with union membership.

Table 6.23

Responses to the question of whether the result of the election will 'make a difference' by sex and staff organisation membership

<u>MALES</u>	<u>Will make a difference</u>	<u>No difference</u>	<u>DK</u>	<u>Total</u>	<u>N</u>
Overall	49	46	5	100	37
Never BSA	46.5	46.5	7	100	15
Current BSA	53	40	7	100	15
Lapsed BSA	43	57	0	100	7
Never NUBE	33	55	22	99	9
Current NUBE	31	69	0	100	16
Lapsed NUBE	83	17	0	100	12



Table 6.23 (continued)

<u>FEMALES</u>	<u>'Difference'</u>	<u>No Difference</u>	<u>DK</u>	<u>Total</u>	<u>N</u>
Overall	27	73	0	100	51
Never BSA	19	81	0	100	36
Current BSA	44	56	0	100	9
Lapsed BSA	50	50	0	100	6
Never NUBE	28	72	0	100	18
Current NUBE	24	76	0	100	21
Lapsed NUBE	33	67	0	100	12

Within the sample, both the men and the women who were 'current' members of NUBE were less likely to indicate that the results of the election 'would make a difference' than their counterparts who were 'current' members of the staff associations. At the same time however, responses to this question were not differentiated in respect of 'current' versus 'never' members of these organisations except in the case of female staff association members. The relationship between union membership and the belief that the result of the election would not 'make a difference' took different forms in the male and female samples. Thus male 'current' staff association members' responses were similar to those of the sample as a whole whilst male 'current' union members were less likely to indicate that the results of the election would 'make a difference' than the sample as a whole. In the female sample, by contrast, 'current' union members responses were similar to those for the sample as a whole, whilst 'current' staff association members formed a small deviant minority who were more likely to indicate that the election would 'make a difference'.

On a further question as to the voting intention of the sample 'when the election comes', there was, as Table 6.24 shows, no discernable association among the men between voting intention and current organisational membership.

Table 6.24

Responses to the question 'When the Election comes, how do you think you will vote?' by sex and organisational affiliation

<u>MALES</u>	<u>Will not Vote</u>	<u>Cons.</u>	<u>Lab.</u>	<u>Lib.</u>	<u>Refused</u>	<u>Total</u>	<u>N</u>
Overall	11	38	14	27	11	101	37
Never BSA	7	33	27	20	13	100	15
Current BSA	20	33	7	33	7	100	15
Lapsed BSA	14	57	0	29	0	100	7
Never NUBE	33	22	22	11	11	99	9
Current NUBE	12.5	37.5	12.5	37.5	0	100	16
Lapsed NUBE	8	50	8	25	8	99	12
<u>FEMALES</u>							
Overall	14	33	20	25	8	100	51
Never BSA	11	28	25	28	8	100	36
Current BSA	11	44	11	22	11	99	9
Lapsed BSA	33	50	0	17	0	100	6
Never NUBE	6	39	11	33	11	100	18
Current NUBE	24	24	29	24	0	101	21
Lapsed NUBE	8	42	17	17	17	101	12

Among the women however, there was a slight tendency for intending Conservative voters to be over-represented within the staff associations and under-represented in the union, while Labour voters tended to be under-represented in the staff association and over-represented in the union. There was no association between a Liberal voting intention and 'current' membership of either type of organisation among either men or women.



The question of voting intention was, however, quite strikingly associated with the class background of the clerks as indexed by father's occupation.

Table 6.25

Responses to the question 'When the Election comes, how do you think you will vote?' by sex and father's occupation

<u>MALES</u>	<u>Will not Vote</u>	<u>Cons.</u>	<u>Lab.</u>	<u>Lib.</u>	<u>Total</u>	<u>N</u>
Overall	12	42	15	30	99	33
Professional	0	100	0	0	100	2
Intermediate	8	50	17	25	100	12
Skilled	0	38	8	54	100	13
Semi-Skilled	50	17	33	0	100	6
<u>FEMALES</u>						
Overall	15	37	22	26	100	46
Professional	0	0	0	100	100	1
Intermediate	0	73	13	13	99	15
Skilled	21	21	21	37	100	19
Semi-Skilled	27	18	36	18	99	11

(Reduced sample of 79 persons, achieved by eliminating those who refused to answer the question)

Among the male sample, Conservative voting intentions progressively declined with declining categories of parental occupation, whilst Labour voting intentions increased with the exception of those clerks coming from 'skilled' occupational backgrounds amongst whom the Liberal vote 'peaked' (during a period of high Liberal popularity) at 54 per cent. Among female sample a classic pattern emerged of declining Conservative voting intentions and rising labour voting intentions associated with declining categories of parental occupation. The Liberal voting intention pattern 'peaks', once again, among those female clerks having 'skilled'



occupational backgrounds and the intention not to vote rises with declining occupational background.

In addition to questions about the clerks party political preferences, a series of four questions of general political significance were put to the entire sample. These questions concerned the 'excessive' power wielded by trade unions and 'big business' respectively, the fairness of the Conservatives' Industrial Relations Act and the association between the Labour party and the trade union movement. As we might expect from the 'conservatism with a small 'c'/liberalism' of the male clerks, there was a majority for both the view that the 'trade unions have too much power in this country' and the 'big business have too much power in the country', where the majority for the former view (78%) was greater than for the latter (57%). A large majority of the men felt that the Conservatives' Industrial Relations Act was fair to the unions (78%) and a majority (69%) disapproved of the connection between the trade union movement and the Labour party. Turning to the female sample, we find that despite the greater degree of support for the Labour party among this group the general pattern of attitudes is marginally to the 'right' of the male sample. Thus the women were equally prone to agree that the trade unions had too much power (78%) but were rather less persuaded of the equivalent proposition for 'big businessmen' (51%) and were marginally less prone to disapprove of the association between the union movement and the Labour party (61%). A majority of

the female sample (51%) were unable to express a view on the Industrial Relations Act, but of those who did express a view 89 per cent viewed it as 'fair' to the trade unions.

When these views were broken down by organisational affiliation, the male sample remained fairly uniform in spite of differences in organisational membership. Thus both union members and staff association members agreed in approximately equal proportions that the Industrial Relations Act was fair (81%/80%), that 'big businessmen' held too much power (50%/53%). Union members had a greater tendency to object to union support for the Labour party (65%/53%) - possibly because qua union members, the issue had greater salience for them - and were markedly less prone to agree that trade unions held too much power (69%/93%). Among the female sample however, union membership had a less ambiguous and more powerful discriminating association with the pattern of responses to the questions. Thus female union members were more likely to avow that big businessmen had too much power (67%/44%), less likely to agree that trade unions have too much power (81%/89%), and were more prone to approve of union support for the Labour party than their staff association counterparts (43%/22%). The large category of female clerks who were unable to express a view on the Industrial Relations Act vitiates any attempt at interpreting the differential response to this question.

Taken as a whole, these results strikingly demonstrate the apolitical character of collective organisation membership in banking. Neither union nor staff association membership



was significantly associated with the voting intentions of either men or women. This finding, we believe, points to the highly local and instrumental nature of the clerks' choice of, and commitment to, membership of the staff organisations and also reflects the agnostic approach to party politics adopted by both the union and the staff associations. Moreover these results perhaps confirm the wisdom of this approach. For, if these results are typical, the bank staff organisations are recruiting for membership within a constituency containing many shades of political opinion with a balance which is, if anything, to the right of centre.

It is among the men in particular that the lack of association between political attitudes and staff organisation membership is manifest. This lack of association is complemented by an absence of association between male staff organisational membership and father's occupation. Since there is, by contrast, an association between the men's voting intentions and their fathers' occupation, these facts further confirm our view that the staff organisations are joined independently both of political orientation and of occupational (class) background. In this sense, it is realistic to think of organisational affiliation as determined primarily by instrumental considerations operative solely within the world of work. Thus although Lockwood has suggested that the trade union movement is 'the traditional vehicle of working class consciousness',<sup>(4)</sup> our evidence indicates that there is



little or no association between the instrumental trade unionism of the male bank worker and the most limited form of connection with working class objectives - a Labour vote.

Among the female sample the picture is very similar. Here again there is a striking association between father's occupation and voting intention in the expected direction which, perhaps, testifies to the significance of the fact that the majority of the female sample still live at home. In this context, the absence of a strong association between organisational membership and voting intention is the more significant and further consolidates our sense of the local and instrumental criteria which determine the women's organisational affiliations.

#### 6.6 Summary and Analysis

Almost all the evidence of this chapter bears out Blackburn's contention that bank clerks join unions quite readily.<sup>(5)</sup> As we have already seen, 81 per cent of the sample had joined either one or both of the staff organisations in banking and this figure can only be regarded as substantial by any standards. The overall 'rate of joining' of staff organisations - at 1.35 organisations per male clerk and 0.94 organisations per female clerk - was also high and testifies to a persistent interest in collective organisation among bank clerks which survives temporary setbacks and periods of disillusionment.

Similarly, the evidence shows that bank clerks are no longer 'snobbish' in their attitudes to trade union organisation and do not identify trade unions with manual workers or non-white collar occupations. On the other hand, this endorsement of trade unionism by the clerks as expressed in their clear willingness to join negotiating bodies was not associated with any kind of 'oppositional' conception of employer-employee relationships in the banking industry for, as we have seen, 92 per cent of bank clerks endorsed a 'teamwork' conception of their relationship to their employers. This low level of 'oppositional' conceptualisation of industrial relations in banking is almost certainly associated with the instability of union membership and, more generally, with the less 'unionate' character of bank unions which, as Blackburn has argued,<sup>(6)</sup> contributes in large degree to the somewhat lowered level of unionisation in banking as opposed to other areas of white collar employment such as local government.

In general, staff organisation membership in banking turned out to be a good deal less stable than expected. Here the male clerks proved to be rather more stable staff organisation members than their female counterparts. It is worth noting in this connection that bank clerks were apparently choosing, as during the period before the union

recognition,<sup>(7)</sup> in a relatively on-going way between the high subscriptions and associated 'effectiveness' offered by NUBE and the low subscriptions, concrete financial attractions and relatively low effectiveness of the staff associations (see Tables 6.8 and 6.9). It seems reasonable to suppose that their decisions were broadly contingent upon prevailing conditions within the industry and associated levels of generalised staff dissatisfaction. We may also note that the levels of lapses among the female membership of both types of staff organisation, together with the high rate of turnover for female staff, pose considerable problems for the organisers of staff bodies who are concerned with maintaining overall levels of membership.

Certain differences between the memberships of the union and the staff association were clearly apparent. There was a general tendency for staff association members to have been more easily recruited than their union counterparts. Associated with this phenomenon, was a tendency for staff association members to be somewhat vague as to the reasons for their joining. NUBE members, by contrast, tended to be more likely to cite specific issues or sources of dissatisfaction as the basis of their decisions to join and this tendency, in its turn, articulates with the more concrete, issue-based stance of NUBE as an organisation which is expressed by its recruiters and its recruiting literature. In this connection, it was noticeable that among the female clerks, who tended to be



vaguer than their male counterparts in citing reasons for joining the organisations, the union members tended to be more concrete in their responses than staff association members.

As to the concrete merits and faults of the two organisations, the clerks were rather more apathetic towards the positive virtues of the staff association than those of NUBE, whilst apathy towards the faults of the two organisations was approximately evenly distributed. In each case, the female sample was decisively less opinionated about the merits and demerits of the organisations than the male sample. Overall, the responses of the clerks to these questions (Tables 6.13, 6.14, 6.15 and 6.16) were indicative of a low degree of saliency which attached to the clerks orientations towards the staff organisations as a whole. This phenomenon was also attested to by the low levels of knowledge about the identities of major staff organisation figures, who were less well known than 'public figures' in the U.K., the chairmen of the banks in question and even the hapless Senator McGovern of the United States. Thus less than 50 per cent of the male staff could identify the general secretaries of NUBE or the appropriate staff association and among the female staff approximately 90 per cent failed to identify either man. It may thus fairly be stated that, if knowledge and opinion on a matter are indicators of its saliency, the staff organisations were

relatively insignificant aspects of the 'institutional furniture' of the banking scene for the majority of the sample and have a low level of 'generalised saliency'; though this conclusion by no means rules out the potential of the staff organisations for increased saliency during periods characterised by staff dissatisfaction with the banks' performance as employers.

Within this general 'frame' of low saliency and consonant with the low profile of the staff organisations as foci of institutional identification and loyalty, the clerks took a broadly 'instrumental' stance towards the organisations seeking to represent them. For the majority, the decision to initiate or maintain their membership of the organisations appeared to be construed as a function of the gains achieved and the losses incurred by membership. Thus the relatively low costs of staff association membership were balanced against the savings in car insurance etc. obtainable through membership. Equally, the relatively high union subscriptions tended to result in outfluxes from the union when immediate and obvious gains from its salary negotiations were not forthcoming - this trend being particularly marked among the female membership. By contrast, the more ideological statements about the organisations (from both the left and the right) tended to be furnished as reasons for leaving them. Thus upwards of 50 per cent of those who had lapsed from the staff associations cited 'ideological' (as opposed to strictly 'instrumental') reasons concerned, for instance, with the staff associations' connections with the banks, their retrograde role in preventing the development of national pay negotiations and

so on. Similarly some 20 per cent of the men and a small proportion of women had left NUBE because of what they perceived as its extremism.

Related to these trends is a clear tendency for the sample's membership of the various staff organisations to be fluctuating, unstable and, to some degree at least, informed by poorly defined motives. Whilst this tendency is undoubtedly accentuated by the existence of competing organisations (with different ideologies) for each bank, the generally 'non-oppositional' conceptualisation of industrial relations in banking and the low saliency of the organisations in question, it is also congruent with the overall work orientations of both male and female bank staffs. Thus, for the male clerks, collective salary advances are not the exclusive means of economic advancement but co-exist with the more traditional individualistic modes of promotional advancement within the bank hierarchy. For the women too, the low level of saliency of work in general and the absence of a long-term commitment to bank employment also militates against long-term committed membership of staff organisations and the female membership which, under different circumstances, might have provided 'ballast' in terms of stable organisational affiliations, instead provides an additional, independent contribution to the fluctuating character of organisational membership.



On the negative side, the data does not reveal any connection between organisational membership on the one hand and the more usual sociological variables on the other. Thus organisational affiliations were not associated, for either male or female clerks, with a clerk's position within the branch hierarchy nor with the clerks' subjective estimates of future promotions.

These findings deal a further blow to the hypothesis which differentiated male 'home centred' and male 'work centred' clerks and predicted differing proclivities to join NUBE and the staff associations on that basis. Whilst we can enter two caveats with respect to this conclusion: (a) that the union was recognised by the time of interviewing and hence that a decision to join the union during the late 'sixties and early 'seventies could not be equivalent to a similar decision taken in previous decades, and (b) that those believing their promotion chances to be 'poor' were under-represented in the sample, nonetheless it was indubitably the case that NUBE membership co-existed easily with 'career' orientations to work. Given that 'good' promotion prospects are currently the norm for men in the banking industry, this finding is certainly a significant one which augurs well for the future of orthodox unionism in banking. At the same time, the influence of general levels of inflation during this period cannot be discounted as a factor stimulating continued membership among the 'up and coming', and the

male membership may have been purchased at the cost of developing a less 'unionate' character (e.g. the decision to register under the 1970 Industrial Relations Act). Moreover the generally low salience of union membership is itself consistent with the continued membership of those who might have come to feel that they could not identify with a more militant organisation.

Among the male clerks, there was a clear association between union membership (as opposed to staff association membership) on the one hand and a previous experience of dissatisfaction sufficient to have caused the clerks to contemplate leaving bank employment. As we have already noted, union membership has historically been an avenue through which dissatisfaction with personal circumstances and bank policies has been expressed and the association noted above indicates that this practice is by no means dead. The association also indicates that the reasoning behind the hypothesis which associated union membership with 'home centredness' may not be entirely wide of the mark. Since nearly 50 per cent of the males who had contemplated leaving the bank had done so as a result of frustration with their career prospects, it is perhaps not far fetched to suggest that this dissatisfaction with individual prospects may have lead a number of the male sample to take up a more collectivistic approach to their market situation.

Finally, there were intimations - especially among the female sample - of an association between union membership and political orientations towards the left of the bank spectrum on a variety of issues. There was also a further possibility, for the female clerks, that these political attitudes were themselves associated with the class backgrounds of the clerks. This latter possibility was consistent with the fact that the majority of the female clerks still lived with their parents and hence that their class backgrounds could be conceived as on-goingly operative in their interpretation of political events and social conflicts. The nature of the data, however, is such that no 'strong' interpretation of these results is possible.

## 6.7 Conclusions: Choosing Among Organisations

### 6.7.1. The Background to the Choice

In assessing the degree of unionisation in banking in 1964, Blackburn concluded that whilst bank clerks exhibited a readiness to join collective organisations their level of 'unionisation' was comparatively low because the organisations recruiting bank workers were less 'unionate' than other comparable white collar trade unions. This observation can now perhaps be placed in a fuller perspective.

There can be little question that the growth of collective organisations in banking has been considerably stimulated by the bureaucratisation of the industry. By



the 'fifties its concentration had resulted in the oligopolistic domination of banking by five major banks and, as a result the majority of bank clerks were employed by a few large employers. This concentration of ownership and control in the industry did not result in the physical concentration of employees in large units because of the special kind of consumer service which banks supply. It did however result in a situation in which large numbers of bank employees were administered under centralised and bureaucratic rules which have exerted, and continue to exert, powerfully cohesive effects on the collective market situation of bank clerks. Thus, although the rules were constructed so as to provide opportunities for clerks to advance as individuals, they nonetheless represented a steady bureaucratisation of the parameters of the clerical market situation and constituted a powerful stimulus to membership of the collective organisations.

With the expansion of banking services during the 'sixties and the increased recruitment of young women, this bureaucratisation of the parameters of the clerks' market situation became, for the increasing proportions of the 'non-promotable' female clerks, a de facto bureaucratisation of their market situation as a whole with very little scope being afforded for individualistic modes of advancement. This differentiation of the bank clerks has now become very marked and it is reflected in

the differing orientations to work of the men and women in our sample noted above. In short, the bureaucratisation of the bank clerks' market situation has been favourable to the growth of collective organisations, although the progressive creation of two classes of clerical workers may have militated against their overall cohesiveness.

The bureaucratisation of the market situation of the bank clerk is not, however, matched by an equivalent bureaucratisation of his or her work situation. Bank branches still remain small units characterised by functional and social co-operation of a high order. The clerical staff expect, and are expected, to progress through a variety of branch activities which vary in skill, responsibility and autonomy. They are also expected to maintain the flexibility to take up new work roles at short notice. Their activities are undertaken within small work groups within which, and between which, there is a very substantial quantity of communication. The branch hierarchy is perceived as legitimate even by those who, de facto if not de jure, have no opportunity to progress up it beyond the first few steps. The branch is therefore rarely characterised in divisive terms. Finally mechanisation, though well advanced, is not perceived as a serious threat to the quality of work experience or work relationships.

Thus whilst the bureaucratisation of the clerical market situation is such as to promote the numerical growth of collective organisations in banking, the characteristic features of the work situation of the branch promote a perception of the bank as a predictable and legitimate hierarchy in which strong distinctions between management and workers cannot easily be maintained. The normative structure of the branch thus tends to be characterised by a measure of concensus on a variety of issues. Hence, although bringing quite distinctive orientations to work with them into the work situation, male and female clerks diverged little in their assessments of a variety of aspects of banking.

This convergence of viewpoint within the branch involves, among other features, a convergence upon a broadly concensual viewpoint on industrial relations issues and collective roles which centres on an image of the branch as a 'team' of workers within which work relationships are both legitimate and harmonious. In this environment there is little scope for the maintenance and growth of 'oppositional' ideologies and neither the work-group nor the collective organisations are likely to become alternatives to the branch itself as a focus for individual or collective loyalties. Collective organisations in this context tend, as our data indicates, to assume a relatively low level of significance. Conflicts of ideology are not intense despite the long-standing competition for membership between the union and



staff associations. The characteristics of the branch work situation, in short, militate against the growth of organisations with strongly 'unionate' policies and ideologies and the competition between the staff organisations tends, on the contrary, to focus as much on the issue of legitimacy as on the question of militancy. In a climate of reduced saliency, this competition centres largely on the 'bread and butter' issues of the benefits to be gained from membership of the various organisations.

The influence of the work situation in maintaining collective organisational membership at a low level of significance is complemented by the orientations which the clerks bring to the work situation. For the male clerks, preoccupied with and, in the main, assured of a career in the banking system, collective means of economic advancement are a poor substitute for the individualistic means which are regarded as central. This is not, of course, to say that collective means are shunned, but it is to say that such collective approaches to salary advancement are regarded as a background to a career and are accorded only a small modicum of significance as such.

Turning to the female clerks, we find that their low levels of expectation concerning the rewards from work ensure that they find banking largely satisfactory as

an occupation. Similarly, their short-run commitment to work ensures that they will not, by and large, commit themselves to long-term collective objectives which may come to fruition only long after they have left bank employment nor make sacrifices in pursuit of such ends. In this context, their unionism tends to be decidedly instrumental and this instrumentalism - when articulated - tends to be decidedly specific in character. As a result, when the collective organisations of which they are members have achieved the relevant objectives, the female clerks tend to lapse on the basis that the subscriptions are no longer worth paying, that it is no longer 'necessary' to be a member or that the organisation is no longer getting results. 'Credit effects', in short, appear to be attenuated with respect to the female membership.

In sum, the central feature of the choice between collective organisations in banking is its low salience. This low salience is documented by the volatility of both the male and the female memberships of both organisations, the comparative ignorance displayed by a majority of the sample about elementary facts concerning the organisations, the low level of definite opinion about their functions, merits and drawbacks and the character of the reasoning reported as informing decisions both to join and leave the organisations. The orientations to work and employment of the male and female samples, although different, converge

in assigning collective organisation membership a low degree of salience and in this convergence the particularistic and non-conflictual character of the work situation also plays a major role.

#### 6.7.2. The Choice Between Organisations

In their study of attitudes to work and trade unionism among white collar workers, Mercer and Weir characterised their sample of male white collar workers as displaying an attitude of 'conditional assent' to collective organisations:

... while not especially enthusiastic, they were neither as apathetic nor as hostile as we had expected. It would perhaps be accurate to characterise them as displaying a limited instrumentalism, a 'conditional assent' not to the values necessarily, but to the possible efficacy of trade unions in obtaining tangible benefits for their members. (8)

This notion of conditional assent, we believe, best characterises the attitudes of the male sample of bank clerks towards the collective organisations operating in banking. In choosing between the union and the staff associations, the men apparently sought to balance and reconcile three separable dimensions of collective representation: (1) the 'friendly society' role concerned with individual problems and grievances within the banks; (2) the 'representation of opinion' role associated with the desire to 'bridge the gap' between



potential and junior managers on the one hand and top management on the other, and (3) the more orthodox trade union role of negotiating over salaries and conditions of work. The male bank clerks thus tended to join the organisation which they perceived as providing the optimum 'mix' of these roles.

Although this determinant of their choice is not very clearly evident from their characterisations of the functions of the union and the staff associations, it is very strongly suggested by the association between male union membership and dissatisfaction with salary levels - an association which was not present for male staff association members, nor for the female sample with respect to either organisation. Significantly, Weir<sup>(9)</sup> has found a similar association among a sample of middle managers who, in common with our sample of bank clerks, also have the prospect of considerable promotion opportunities.

The significance of this association is confirmed by the history of white collar unionism in banking, in which periods of substantial male dissatisfaction with salary levels are normally associated with union growth among male clerks, whilst intervening periods are characterised by a steady restoration of staff association membership levels. The available evidence indicates therefore that, given the choice between organisations

that exists in banking, the male staff choose between them in a relatively on-going way. The stabler choice however is towards the more moderate and 'consultative' staff associations and it is only during periods of real dissatisfaction over salaries that the balance of commitment tilts towards the union. It is noteworthy here that the men's commitment to the organisations of their choice tended to be more abstract, principled and long-term than the commitment of their female counterparts.

The female staff were also faced with a similar choice of balance in the 'basket' of collective organisational roles. Thus staff association members tended to stress the 'friendly society' and 'consultative' roles of their organisations more than union members. However the short term commitment to work characteristic of the female sample structured the choice of preferred organisational membership rather differently for them. Thus the world of work and the associated role of collective organisations were clearly less significant for the female sample and they tended to be less well informed and opinionated about them than the male sample. Given this orientation, together with the short-run instrumentalism of the female approach to collective organisation which it engendered, the shadowy role and 'low profile' of the staff associations failed to make a definite impression on all but a few of the

female sample. At the same time, membership of the union tended to be associated with the pursuit of specific objectives whose achievement paradoxically, as noted above, tended to tilt the balance of costs and benefits in favour of abandoning union membership. To retain its female membership, it is almost as if the union has to remain permanently on the brink of a (relevant) breakthrough on salaries and conditions of work.

It is perhaps a little too easy to stress the element of conscious choice and deliberation entering into the decisions of women to join the staff organisations in banking. Much of our evidence points to the unchosen, barely motivated, semi-considered and almost random character of female staff organisation membership. Our evidence also indicates the strong element of long-term instability of female commitment to such organisations. At the same time, it is possible to suggest on the basis of our evidence that, in respect of union membership in particular, women will organise quickly and vigorously when salient, concrete objectives are held out to them. It is this factor which, we suggest, renders female bank staff a potentially disturbing factor in an otherwise rather stable and cyclical competition for membership between the union and the staff association.



In the last analysis, both NUBE and the staff associations are basically fishing in the same pond for membership. Although men tend to be more stable members of the collective organisations and are more likely to be staff association members than their female colleagues, there were few attitudinal features differentiating the staff association members in the sample from the union members. Both types of organisation are seeking to recruit members from a population of clerks which regards them as being of low significance and will elect between them largely on instrumental grounds. Thus, as Blackburn has documented,<sup>(10)</sup> the outcome of the competition between the organisations has in recent years been determined by their relative vigour and apparent effectiveness rather than by ideological considerations.

However if the staff organisations are competing for a membership which displays little internal ideological differentiation, there remains the possibility that the concrete interests of the bank clerks will exhibit internal differentiation as between 'work centred' and 'home centred' staff. Such a conflict of interest was clearly discernable in the data from the sample which addressed the new clerical grading system. Here we found that this system was viewed as harmful by the male 'work centred' clerks who regarded it as deleterious to their long-term career interests whilst the short term female labour force tended

on balance to view it as advantageous. Insofar as conflicts and divergencies of interest of this type are widespread in banking, the pressures will develop for each collective organisation to formulate a 'package' of policies which will appeal to the various sections of the labour force without alienating the remainder. As we shall see in the next chapter, the growth in the female bank labour force compelled the staff organisations to develop such packages. On the whole, the clerks responses to the survey indicate that such a package would be relatively easy to develop for the more stable and principled male membership. The allegiance of the female labour force is not, as we have seen, so easily won and maintained. Here the lack of commitment to long-run objectives implies that the loyalty of the female labour force to collective organisations can only be maintained by the pursuit of a series of specific, short-run objectives, in default of which the female membership will tend to become destabilised.

Insofar as they are applicable retrospectively<sup>(11)</sup>, the results of this survey indicate that if NUBE was to achieve recognition, it would be necessary for it to maintain a salient, effective and responsible presence which harmonises the potentially discrepant aims of bank clerks who differed considerably in their orientations to work. Moreover these objectives have to be achieved in the face of competition from the recognised and legitimate staff associations which cover very similar ground. In



the face of such obstacles, it is not difficult to see why NUBE remained unrecognised for so long a period.

6.8 The Secondary Differentiation of Male Orientations to Work and Staff Organisation Membership

As we noted at the beginning of this chapter, the male 'home centred' clerk has, as far as the survey data can tell us, turned out to be a somewhat mythical figure. In part, this may be a result of the characteristics of the sample itself. For reasons beyond our control (see section 5.2), male clerks over the age of 40 years were distinctly under-represented in the sample. This may have been the case for a variety of reasons. The bank may have been less inclined to persuade senior male clerks to take part in the study, either because these persons could be less easily spared for interviewing purposes during banking hours than their junior colleagues, or because the senior clerks might present a less positive image of banking as a career for men. Alternatively, senior male clerks may have proved more difficult to persuade to come forward to take part in the study, possibly because having 'failed' in career terms a man may be less willing to display his experiences to an outside researcher. In any event, the net result is that our data simply does not reveal any trend towards 'home centredness' among the male sample and hence the hypothesis must, at minimum, be suspended.

With respect to our hypothesis which related male 'home centredness' to NUBE (as opposed to staff association)



membership, a number of comments are in order. Firstly, the hypothesis gains its major credence through consideration of the period before NUBE was recognised and hence became 'respectable'. In a 'pre-recognition' climate of opinion, we argued, male staff would be more prone to join the non-respectable union if their chances of promotion were already perceived as minimal since collective salary advances would prove increasingly attractive, and employer disapproval of the union would lack the effective sanction of blocking promotion opportunities. Clearly, this situation no longer prevailed in 1972 and 1973, when the union had already been recognised for some five years. Additionally, we should note that the manpower structure in banking is now such that a very large proportion of male employees may reasonably expect a 'career' in the industry in a more or less traditional sense. As Table 5.28 demonstrates, these reasonable expectations were in fact operative among the male staff interviewed, only 12 per cent of whom concretely expected not to hold 'career' posts by the time they left the bank. Given that, in line with the new climate of opinion in which NUBE is now recognised and respectable, no relationship was established between these concrete expectations (or the expectations expressed in Tables 5.29 and 5.30) and NUBE or staff association membership, and that NUBE and staff association membership were not associated with positions occupied in the bank hierarchy by male staff, we feel justified in abandoning the second hypothesis concerning the secondary

differentiation of male orientations to work as a significant hypothesis in accounting for the pattern of unionisation in banking. We are made more confident in this decision by the following further consideration. Firstly, it is clear that even 100 per cent NUBE membership by male 'home centred' clerks (defined as males over 40 years of age holding clerical posts) could only yield a relatively low level of male density (between 15 and 20 per cent). By contrast, we found a 43 per cent male density for NUBE (Table 6.5) in our sample of male clerks among whom, as we have seen, 'home centredness' and indeed males over 40 years who were 'unappointed' men were distinctly under-represented. Since, as we have already noted, this figure is almost identical with the national figure for NUBE male density, there is some reason to suppose that NUBE membership is not disproportionately drawn from among those male staff whose promotion opportunities are tenuous or non-existent. (12)

With this said, the association between dissatisfaction over salaries on the one hand and union membership on the other indicates that the hypothesis which related the 'home centred' male clerk to unionisation should not be entirely discounted as an explanation for the historical growth and persistence of NUBE during periods when promotion opportunities were less widespread than they are today and employer opposition to the union was greater. Under these



circumstances, the partial insulation of the male 'home centred' clerk from the effects of employer hostility may have been essential for the translation of his dissatisfaction over salaries and conditions of work into a viable union.

### 6.9 Concluding Observations

In the light of the findings of this chapter, we are now forced to revise certain of the conclusions reached at the end of Chapter 4. Firstly, with respect to the male clerks, we have established no evidence of a 'hard core' of male 'home centred' NUBE members. What we have found instead is an on-going pattern of fluctuating allegiances to the staff organisations in banking, which is liable to a certain measure of issue-based destabilisation but which is not subject to systematic variation with respect to career expectations or location within the clerical and 'appointed' zones of the bank hierarchy.

Among the men, we found a predominantly individualistic, 'career' orientation to work within which both staff organisations are viewed as collective 'safety nets' to be evaluated in a predominantly calculative and instrumental fashion and not as foci of collective or institutional loyalties. This pattern of male unionisation, set within a context of competing organisations, sharply constrains



the character and strength of negotiating stances available to NUBE negotiators, allowing them to take up strong positions only during periods of widespread staff unrest. Additionally, the low level of 'unionateness' of NUBE discussed by Blackburn and further lowered by the union's 'registration' under the Industrial Relations Act in the early 'seventies and its subsequent expulsion from the TUC, resonate with the predominately conservative/liberal politics of the majority of bank clerks and of the male staff in particular.

The female sample was, by and large, less of a surprise. We consider the 'short-run' character of the female commitment to bank employment to be securely established and to be articulated in a variety of the facets of the orientation to work by the female sample. Whilst a minority of the female staff showed evidence of a rather more 'collectivistic' orientation to their market situation and towards wider political questions, this overall short-run commitment to bank employment - mediated by the prevailing style and saliency of trade unionism in the banking sector - is likely to be responsible for the fluctuating nature of female organisational affiliations which, in turn, plays its part in preventing a more solidly based and coherent union participation in the joint regulation of the banking industry.

With these revisions in view, we now move towards an account of the growth and recognition of NUBE during the decade 1960-1970.

NOTES

1. R.M. Blackburn, Union Character and Social Class, (Batsford, 1967), pp.199-207.
2. R.M. Blackburn, op.cit., p.196.
3. It is, of course, probable that choosing between the staff organisations was perceived as more consequential during the 'sixties and before, when NUBE was unrecognised and that different criteria of evaluation were brought into play in making such choices. Thus Blackburn indicates that a fifth of those who were not members of NUBE in his sample had failed to join the union because it was unrecognised (R.M. Blackburn, op.cit., p.250).
4. D. Lockwood, The Blackcoated Worker, (George Allen and Unwin, 1958), p.13.
5. R.M. Blackburn, op.cit., p.239.
6. R.M. Blackburn, op.cit., chapter 5.
7. R.M. Blackburn, op.cit., p.254-6.
8. D.E. Mercer and D.T.H. Weir, Attitudes to Work and Trade Unionism Among White Collar Workers, Industrial Relations Journal, 1972, vol. 3, p.57.
9. D.T.H. Weir, Radical Managerialism: Middle Managers' Perceptions of Collective Bargaining, British Journal of Industrial Relations, 1976, Volume 14, No. 3, pp.330-333.
10. R.M. Blackburn, op.cit., p.251-2.
11. The question of whether, or to what extent, the results of survey data gathered in 1972-3 can be held to be retrospectively applicable to workers during a previous period (for instance, 1966-8) and hence to shed light on events during that period is an extremely difficult one to answer with any degree of security. However reasonable confidence can, we believe, be placed in the retrospective applicability of the data relating to the orientations to work of male and female clerks. This confidence derives from two sources: firstly, the stability and continuity both of data and its interpretation which relates to the attitudes and orientations of bank clerks deriving from Mumford and Banks (1967) and Blackburn (1967) where the clerks were interviewed in 1963 and 1965, the present study and Graham and Llewellyn's study of bank clerks interviewed



11.

cont'd. in 1975. Secondly, the objective characteristics of the banks' recruiting, job allocation and promotion policies which correspond to these subjective orientations to work have also remain broadly constant during the same period.

Less confidence can, however, be placed in the existence of continuities in orientation towards the staff organisations in banking. Here attitudes have changed since the union's recognition in 1968. In particular, it is likely that post-recognition NUBE members will be less clearly attitudinally distinguishable from their counterparts in the staff associations than was the case prior to the union's recognition. Similarly the issues that bank clerks connect with the staff organisations are clearly fluctuating in significance and conceptualisation and, as a result, the reasons which the clerks give for joining and leaving the staff organisations (and for preferring one to another) will also vary. On the other hand, the general level of salience attaching to the staff organisations and the very general differences between men and women in the way in which they decide to join or leave such organisations are, we believe, associated with general orientations to work and here rather more confidence can be placed in their continuity.

12.

It is impossible to secure this observation without fuller information on the representativeness of the sample than is available. Whilst it is indeed significant that the male sample was comparable in male NUBE membership density to the national level even though it lacked male 'home centred' clerks, Blackburn has pointed out that NUBE density tends to be higher in the larger branches. Hence it is possible that the sample over-represents NUBE membership because it was drawn from large bank branches.

CHAPTER SEVEN

THE GROWTH OF TRADE UNIONISM IN THE LONDON CLEARING

BANKS: 1960-1970

7.1 Introduction

We have now reached the point at which we are able to strike at the central objective of this thesis: a sociological interpretation of the growth of trade unionism in banking during the 'sixties.

The central datum to be explained is set out in tables 7.1 and 7.2.

Table 7.1

Aggregate Membership of NUBE and the Combined Staff Associations in the London Clearing Banks: 1960-1970 by sex.

<u>Year</u>	<u>Combined Staff Associations</u>			<u>NUBE</u>		
	<u>Male</u>	<u>Female</u>	<u>All</u>	<u>Male</u>	<u>Female</u>	<u>All</u>
1960	39,964	20,035	59,999	27,091	13,004	40,095
1961	40,431	21,144	61,575	28,078	15,113	43,191
1962	41,205	20,955	62,160	28,801	16,596	45,397
1963	41,620	23,077	64,697	28,979	17,448	46,427
1964	44,146	25,229	69,375	26,964	14,796	41,760
1965	45,495	26,971	72,466	27,664	16,057	43,721
1966	46,323	27,134	73,457	26,998	16,147	43,135
1967	45,325	25,473	70,798	32,800	25,970	58,778
1968	44,212	24,649	68,861	34,771	29,772	64,493
1969	44,279	23,812	68,091	35,229	32,620	67,849
1970	45,155	23,290	68,445	FIGURES UNAVAILABLE		68,749



Table 7.1 exhibits the following significant features. Aggregate staff association membership rose continuously among both men and women in the London clearing banks up to the end of 1966. Aggregate staff association membership then declined among both men and women during 1967 and 1968. Subsequently, whilst there was a recovery in male staff association membership during 1969 and 1970, female staff association membership continued to decline.

During the same period, NUBE membership grew continuously among both men and women until the end of 1963. In 1964, there was a sharp fall in aggregate membership which reflected falls in both the male and female memberships of the union. This fall was counterbalanced by a sharp rise in staff association membership among both men and women. Subsequently, there was a gradual recovery in NUBE membership, which accelerated very rapidly during 1967 when the union entered into dispute with the bank employers. Following the resolution of this dispute in favour of the union and the recognition of the union for negotiating purposes, there was a further continuous growth in union membership among both men and women, although for both men and women, the rate of growth falls away continuously in each succeeding year after 1967.

Throughout the decade, the staff associations maintained their dominance in aggregate male membership terms. In 1960 their male membership exceeded the union's male membership



by approximately 13,000. This majority rose to a maximum of approximately 20,000 in 1966, but subsequently fell away to approximately 10,000 in 1969-70. During this period the union deficit in female membership of 7,000 in 1960 was converted to a majority of some 9,000 in 1969. The female bank staff effectively transferred their majority allegiance from the staff associations to the union during the second half of the decade.

In the majority of the years under review, the aggregate female membership of both types of organisation displayed greater volatility than the aggregate male membership. This volatility was particularly marked in 1964 when it operated in favour of the staff associations and again in 1967 when it operated in favour of the union during the dispute period.

When these changes are viewed against the background of the changing pattern of bank employment, these observations require a certain amount of modification.

Table 7.2

Membership Densities of NUBE and the Combined Staff Associations in the London Clearing Banks: 1960-1970, by Sex.

<u>Year</u>	<u>Combined Staff Associations</u>			<u>NUBE.</u>		
	<u>Male</u>	<u>Female</u>	<u>All</u>	<u>Male</u>	<u>Female</u>	<u>All</u>
1960	60.7	41.1	52.3	41.1	26.6	35.0
1961	59.4	39.7	50.8	41.2	28.4	35.6
1962	58.7	36.3	48.6	41.0	28.7	35.4
1963	58.0	37.9	48.8	40.4	28.7	35.0
1964	59.8	38.4	49.8	36.6	22.5	30.0
1965	59.9	39.1	50.0	36.5	23.3	30.2
1966	59.6	37.7	49.1	34.8	22.4	28.8
1967	57.7	33.3	45.6	41.7	33.9	37.9
1968	55.8	30.3	42.7	43.5	36.5	40.0
1969	53.8	26.5	39.5	42.8	36.2	39.4
1970	54.3	24.8	38.7	FIGURES UNAVAILABLE		38.9

In general the growth of bank employment during the 'sixties - which was particularly marked among the female staff - has the effect of depressing levels of aggregate staff organisation membership growth expressed in density terms. Similarly, declining aggregate staff organisation membership tends to be more strongly marked in the density context. When viewed in density terms, it is apparent that the continuous growth of aggregate staff association membership up to 1966 was insufficient to maintain the density levels of 1960 among either men or women. After 1966, combined

staff association density levels fell away precipitously among female bank employees from nearly 40 per cent to below 25 per cent, whilst density levels among men fell substantially, although less sharply, until 1969 after which a small recovery began.

Viewed through the density perspective, the changes in NUBE membership also take on different characteristics. In the years up to 1963, the aggregate growth of the union merely kept pace with the overall growth of employment in the London clearing banks, whilst the fall in density occasioned by the membership reverses of 1964 was very striking. Similarly, the density growth which developed with the expansion in membership in 1967 and 1968 was not maintained despite continuing, if falling, aggregate membership growth.

The generally greater volatility of female staff organisational membership which was observed with respect to aggregate membership is generally preserved in density terms. This volatility is particularly marked in 1967 - the year of the union's dispute with the bank employers.

Behind these figures, the facts of the dispute year have themselves to be explained. In particular, we seek to explain (1) the preparedness of the union to enter into an industrial dispute with the clearing bank employers after a fifty year history of avoidance of such disputes; (2) the preparedness of bank staffs to back their union in its dispute both by rallying to the strike call and



by joining the union in large numbers during the dispute year, and (3) the ultimate outcome of the dispute which was the recognition of the union and agreement to the majority of its demands. All three questions ultimately turn on the willingness of bank staffs to join and support their union in the dispute situation.

From one point of view, what is striking about the events of 1967 and the patterns of organisational membership change surrounding them is their deja vu quality, their similarity to the events of a decade previously. In 1955, following considerable staff unrest over pay, NUBE membership grew dramatically from 27,700 (density: 30.5 per cent) in 1954 to 36,700 (density: 39.1 per cent) in 1955. In this upsurge, aggregate male NUBE membership rose by 5,500 (a density rise of 8.1 per cent), whilst female membership rose by 3,500 (a density rise of 8.7 per cent). By comparison with the 1955 level of overall density growth, the 1967 upsurge was marginally weaker - the overall density of NUBE membership rising to only 37.9 per cent by the end of 1967.

However the 1967 upsurge was differentiated from its equivalent in 1955 in four major respects. Firstly, whilst male NUBE membership rose by an almost identical aggregate figure of 5,800 (a density rise of 6.9 per cent), the aggregate female membership growth was nearly three times the 1955 figure of 9,800 (a density rise of 11.5 per cent).

Secondly, as noted above, 1967 was the year in which female bank staffs transferred their majority allegiance from the staff associations to the union. This transfer was set against a background of an almost continuous fall in the density of female staff association membership from 47.6 per cent in 1954 to 37.7 per cent in 1966. Moreover, this fall in female density in the staff associations and ultimately the transfer of majority membership to the union occurred despite the fact that the staff associations were, in general, more effective representatives of their memberships during the 'sixties than they had been during the 'fifties. Thirdly, the numbers of female bank employees had more than doubled from 33,000 in 1955 to 76,000 in 1967. Of itself, this growth made the ultimate shift in female majority allegiance a weightier matter than it would have been in 1955. Moreover, its significance was increased by the fact that, whereas female bank employees were only half as numerous as their male counterparts in 1955, men and women were employed in equal numbers in banking by 1967. The shift in female majority allegiance was, in short, a shift in majority allegiance of half of the total bank staff occupying an increasingly distinctive position as a 'separate clerical class'.

Finally, NUBE took industrial action in pursuit of its objectives in 1967, whereas this course of action was constitutionally difficult and motivationally impossible to achieve in 1955.



It is our contention that these four factors differentiating the events of 1955 from those of 1967 are fundamentally and demonstrably inter-related and that they constitute the core elements of an adequate sociological explanation of the growth of unionisation in the London clearing banks during the 'sixties. Taken together, this complex of inter-related factors which, we believe, differentiate the 1967 events from those of 1955 in a causally significant way, point to the decisive role of the growth of female employment in banking and of the disenchantment of female employees with 'internalism' in the growth and recognition of the National Union of Bank Employees.

What resources are available to us in establishing the inter-relationship between these factors on the one hand and their (combined) significance in explaining the events of 1967, the patterns of organisational membership distribution which surround these events and, more generally, the growth of trade unionism in banking? In fact, these resources have been steadily accumulating over the last several chapters.

In chapter 2, we suggested that the ambiguity of the evidence about the propensity of women to unionise could be resolved by considering the degree of unionisation among their male colleagues and the degree of recognition accorded to the organising union(s). There we argued that, under conditions in which high proportions of the



men in an industry are unionised and the union is recognised (e.g. education, national and local government), women will join unions in even higher proportions than their male colleagues. By contrast in settings in which, as a result of the prevalence of promotion opportunities for men and/or employer hostility to white collar unions, male unionisation is inhibited and trade unions remain unrecognised, women are likely to join trade unions in smaller proportions than their male colleagues. It is this latter situation which, of course, obtained in banking throughout the 'fifties and most of the 'sixties.

The key to this pattern of female organisational affiliation, we argued, was the short-run and generally low level of female commitment to the world of work. In this context, women would tend to orient to all aspects of the work situation (including trade unions) as having a relatively low degree of salience and would tend to be less opinionated about all aspects of the work situation than their male colleagues. As a result, in contexts in which there was a high degree of male unionisation, the women would tend to be easily persuaded to take up union membership and levels of female unionisation would be high. However, in contexts where the level of male unionisation was low and/or the union remained unrecognised, the tendency would be for women to be less likely to be persuaded to join the trade union and for them to be less likely to join it autonomously. Women would be less likely to be 'persuaded' to join the union because there would be less union members to make the effort to persuade them to join (i.e., less

efforts would be made to persuade them), the union itself would be less attractive and concrete efforts might be made to dissuade them from membership by employees opposed to unionisation. Women would be less likely to join the union autonomously if the union remained unrecognised, because the union would be unable to hold out the promise of concrete short-term benefits which short-term female employees tend to demand. Thus, under circumstances where there is a low-level of unionisation among the male workforce and/or the union is <sup>un</sup>recognised, women will tend to have a lower propensity to unionise than even their male colleagues.

When in chapter 3, we came to look in detail at the banks, their staffs and the collective organisations in banking, we found that there were indeed two 'clerical classes' in banking differentiated on sexual lines and having quite different market situations. Male bank staff, we found, have objectively good individual promotion chances which are achieved at the expense of their female colleagues who enter banking for relatively short periods of time and undertake the routine clerical work. Both groups of clerks are the objects of a membership competition between the relatively ineffective, pacific, but recognised, staff associations and the comparatively aggressive, but unrecognised, union. In the banking environment of small work groups and particularistic social relationships, the membership competition between



the two types of collective organisation has historically operated primarily at the workplace level. In this context, 'branch norms' have been an important determinant of the individual clerk's election to join a specific collective organisation and, because of their transitory engagement in bank employment and the low level of saliency they consequently attach to the world of work, women have been especially subject to branch norm influence in their election to join a collective organisation. Moreover, because of their numerical dominance within the branch and their longer experience of banking, men have tended to exert a disproportionate influence in opinion formation at branch level. As a result, women have historically tended to join the collective organisations favoured by their male colleagues in the branch regardless of whether the collective organisation in question has had major advantages to offer its female membership.

In chapter 4 we hypothesised that promotion-oriented male bank employees would tend to favour the less unionate, 'consultative' staff bodies (the staff associations) whilst women, whose interests might in the long run be better served by the more unionate, but unrecognised, union and who were not so strongly identified with the bank employers or the promotion system as to join the staff associations out of deference, might nevertheless be influenced to join them by the strength of male opinion at branch level. By and large, the historical and sociological record supports this,



with women joining both the staff associations and the union in lesser proportions than their male colleagues under the influence of branch norms relating to the choice of organisational membership. As a result the staff associations - aided by recognition, favourable recruiting facilities and their organisation of the majority of male bank employees - have historically organised relatively high proportions of women despite the fact that they have delivered relatively little in terms of benefits to women and clearly see themselves as catering primarily for their male, long-term membership.

Thus, although women might be described as a class in itself in banking, they by no means constitute a class for itself. In this respect, women have been inhibited by the numerical dominance of men in the industry, their subordinate role in the division of labour, their short-term involvement in the world of work and by a relative dearth of issues, relevant to female employees with their low-level expectations of the world of work, which might have crystallised female aspirations sufficiently to influence them to give militant support to collective organisations espousing such issues. The progressive erosion of male numerical dominance in banking during the 'sixties is, we believe, a crucial factor enabling female bank employees to take a more independent outlook towards the collective organisations in banking. The growth of

this more independent outlook is, we believe, reflected in the falling proportions of female staff association membership which is exhibited from the mid-fifties onwards.

These judgements about male and female bank staffs were broadly confirmed by the results of the survey into clerical attitudes and orientations towards work and employment reported in the previous two chapters. Here we found that male staff had a strong long-term commitment to work as a 'career'. Although this commitment engendered a number of sources of dissatisfaction with work and employment among the male staff, this dissatisfaction was not translated into de-identification with or opposition to the bank employers, neither was it the case that the work-group or the collective organisation were strong alternative loci of commitment or identification among the men. In this context, the men saw collective organisations as fulfilling a collection of functions which included the provision of a channel of communication and consultation with the bank employers and the provision of a 'safety net' for overall salary levels beyond which the men could pursue their careers and individual means to salary advancement.

Although the female staff were more satisfied with bank employment than their male colleagues, there was substantial evidence that this satisfaction was itself a function of the low-level demands which they brought to bank employment. For the women, the world of work per se



was not strongly salient and, in this context, the women did not identify strongly with either the bank employers or the collective organisations seeking to represent them. As a result, their interest in collective organisations was low and their allegiance to them was fluctuating and unstable. By comparison with the men, the women were generally far less interested in the 'bread and butter' issues of bank employment. Much of their satisfaction in work derived from the social components of work-place activity and, given the incremental pay structure in banking and the general level of female satisfaction with their pay in banking, it is difficult to see any sources of strong female dissatisfaction with bank employment. 'Apathetic' is the wrong word to describe the female sample. Rather, they were generally satisfied with their lot. Despite their low levels of aspiration and the low significance they accorded to the world of work, the female sample did exhibit a willingness to join collective organisations in pursuit of issues which they cared about although these issues, together with the women's commitment to the collective organisations, tended to be of only temporary duration and significance. This willingness to join collective organisations is, we believe, at least in part a product of the female independence of the bank employers which is engendered by their lack of a career commitment.



In sum, the male bank staff form the stable nucleus not only of bank employment as a whole, but also of the membership of the collective organisations. They take a long-term view both of banking and of collective organisation membership. Since they expect to make a career in the banks, their demands of their collective organisations are not great. They expect collective organisations to fulfil a collection of functions, and they elect to join the collective organisation which provides the 'mix' of functions appropriate to their current station and prospects. For many years, a majority of the male staff have opted for the less unionate, more consultative staff associations even though few men regard them as effective. Since male demands of collective organisations are not generally extensive, this lack of effectiveness does not greatly inhibit male membership of the staff associations and indeed only becomes problematic during periods of widespread staff unrest.

By contrast, female membership of collective organisations tends on the whole to be less motivated and more transitory. It is substantially influenced by branch norms. The growth of female bank staff in proportion to their male colleagues is eroding the tendency for male opinions to pre-dominate in the formation of branch norms and the independence of the female 'clerical class' from the

bank employers implies that women will be prepared to join the collective organisation which pursues issues salient to them and to give active support to such an organisation if such support becomes necessary. Thus, our conclusion is that women's orientations and propensities to unionise constitute the independent factor which was central to the breaking of the dead-lock in the competition between the staff associations and the union during the 'sixties.

Thus far however, we have only indicated a variety of factors which will not inhibit female union membership under appropriate circumstances. By contrast, we have failed to indicate the positive factors which might influence them to join and support collective organisations. The transient character of female employment and the even more transient character of their commitment to collective organisations indicates that we can seek for these positive factors only by looking at the concrete issues and circumstances facing bank employees during the 'sixties in their historical context. We now proceed to set out these concrete issues and circumstances in the remainder of this chapter.

7.2 The Period 1960-1965: Militancy and Retrenchment

The period between 1960 and 1965 was marked by a sharp growth in the militancy of bank staffs in almost all the major sectors of banking. Moreover this mood of militancy was not confined to the membership of NUBE but also extended to the staff associations whose leadership began to approach negotiations with the bank employers in a more aggressive and accomplished manner.

Perhaps the earliest indication of bank staffs new-found militancy was the growing tendency among the staff associations to make recourse to the arbitration agreements which had been established during the mid-'fifties and which, with minor exceptions, had remained unactivated until the beginning of the decade under consideration. Thus in 1959 an Extraordinary General Meeting of Martins Bank Staff Association authorised the serving of a notice of arbitration on the Martins management although this notice was subsequently not given, and again in 1960 the staff association served notice of arbitration on the management but subsequently withdrew it.<sup>(1)</sup> Both the Midland and Lloyds Banks Staff Associations referred their 1961 salary claims to arbitration and in 1963 the Westminster Bank Guild also went to arbitration.

The Staff associations' increased readiness to go to arbitration was paralleled by a more aggressive negotiating stance. In contrast to the rather passive negotiating



roles of the staff associations during the 'fifties which, in the words of one commentator,

"seem to have involved little more than the revision of the age based salary scales to offset increases in the cost of living", (2)

the staff associations now began to demand salary increases that were in excess of current cost of living increases and, against a background of expanded bank business and rising profits, to back these claims by references to increased productivity and to the decline in differentials between bank clerks and other groups of workers since the war. Thus the 1959 Martins Bank Staff Association claim was for a 5 per cent increase for 1958 and a further 6 per cent increase for 1959. The 1960 Midland Bank Staff Association claim sought a 20 per cent increase for overscale salaries and its 1961 claim sought an 8 per cent across the board increase with more for overscale staff. (3) Similarly the 1961 Lloyds Bank Staff Association claim was for 4-5 per cent across the board with extra improvements for senior staff. These claims exhibited considerable strategic skill as the banks, whose demand for younger staff was growing rapidly, were increasingly forced to compete directly with other areas of white collar employment for staff and were hence more prepared to raise the levels of salaries at the junior end of the scale. In this context, the staff associations' pressure on the senior end of the scales was a logical move and it was intelligently supported by references to the contributions of senior staff to the growth of productivity in the banks.

Whilst the 1962 staff association claims were supported by a reversion to the cost of living argument and were agreed at low levels (3 per cent), this deflection of staff association militancy was a more or less direct result of the government's pay restraint policy and, in 1963, the Westminster Bank Guild's claim renewed the staff associations' aggressive policies in a demand for an increase of 7 per cent across the board, an additional 3 per cent to give a real increase in the standard of living for bank staffs and an additional differential increase for appointed officers. The Westminster Bank's offer of  $3\frac{1}{2}$  per cent, made in line with the National Incomes Commission's guidelines, was rejected and the claim finally went to arbitration in 1964 with the result that, in addition to the  $3\frac{1}{2}$  per cent paid by the bank in August 1963, Westminster Bank staff were awarded an additional 3 per cent across the board and appointed staff were awarded an additional 2 per cent backdated to January 1961.

This Westminster Bank Guild success in turn spurred the other staff associations to press for larger salary awards in 1964. The claims presented varied between 6 and 10 per cent and resulted in awards of 7 per cent of which 3 per cent was backdated to 1963 in order to bring the staff of the other clearing banks into line with the Westminster award. These 1964 awards were notable in that, for the first time, the clearing banks publically announced that they were 'jointly agreed'. Despite the size of the 1964



awards however, continuing inflationary pressures led to increased staff association demands. A Midland Bank Staff Association demand for an immediate increase of 10 per cent in January 1965 was turned down by the bank's management and, as a result, the association increased its demand for the 1965 'pay round' to 12½ per cent. In this instance however, the Midland Bank Staff Association settled for 5 per cent and, as the staff association was the pacemaker for the industry during this negotiation, the settlement was referred to the newly formed National Board for Prices and Incomes (NBPI) which allowed the settlement on the condition that no further increases in bank salaries were made until 1967. This condition was subsequently complied with.

By contrast with the staff associations whose increasingly aggressive outlook is clearly visible in the character of their negotiating relationships with the bank employers, the 'propoganda' role of NUBE during this period inevitably makes any assessment of its growth in militancy more problematic. Nonetheless the development of a more aggressive approach to industrial relations in banking by the union may be conveniently dated from its 1960 Annual Delegate Meeting (ADM) where, after failures at the 1952, 1953 and 1959 ADM's, pressure from the floor finally resulted in the abolition of the union's highly restrictive strike clause. This clause had required that strike action be preceded by a national ballot at which a five eighths majority would be required before industrial action



could be undertaken. By contrast, the new strike clause allowed that a strike could be called after a ballot of only those members who would be involved in the action and that a simple majority of such members would be sufficient to empower the action. The new clause therefore, opened up the possibility of flexible and 'demonstrative' strike actions in contrast to the cumbersome and effectively impossible national actions to which the old clause was geared. Its adoption was particularly significant in an industry made up of small scale units in which support for NUBE was patchy due to varying bank policies and branch outlooks. The new clause thus created the possibility of selective strikes against individual bank employers, enabling the union to advance - if necessary - on a piecemeal basis, and in fact it was this possibility which was the first to be realised.

In terms of industrial policy, NUBE began to pursue a number of related strands, of which the most important were (1) the recognition question, (2) a rigorous salary campaign aimed at the restoration of pre-'fifties standards of living for bank clerks, (3) equal pay for women and (4) the introduction of the five day week for bank staff. These issues were to come together towards the end of the decade.

In pursuit of its perennial objective of recognition, NUBE entered the new decade in a position which had remained substantially unaltered since the 'forties when it was

recognised by Barclays Bank and the National Bank but not accorded full negotiating rights nor recourse to arbitration by either. Relations with the remainder of the London Clearing Banks remained minimal; the banks acknowledging the union's written representations but maintaining a cool distance from its representatives. During the early part of the decade however, and in spite of a serious setback occasioned by the destruction of Scottish national negotiating machinery only a few months after its inception, a certain thaw in union-bank relationships began. Thus in 1959 NUBE obtained the right to make periodic representations to the General Manager of the Midland Bank on pay and conditions and in 1960 a similar relationship was established with Williams Deacons Bank. Similarly, in 1961 the union gained right of access to the staff controller of the Westminster Bank to discuss matters other than pay and established the right to a personal interview with the Chairman of Lloyds Bank. Thus, by 1965, union officials were refused personal access only to representatives of the District and National Provincial Banks.<sup>(4)</sup>

Whilst these developments undoubtedly represented an advance for the union, they constituted only a small step in the direction of recognition. The 'recognition' of the union which was achieved in the various banks involved no rights to negotiate over salaries and conditions of work nor, of course, recourse to arbitration, but was confined,



as the union caustically put it, to the kind of 'recognition' one might give a man on the other side of the street.<sup>(5)</sup> Moreover these minimal concessions were made by the banks partly in response to what they correctly anticipated would be a spate of very poor publicity contingent upon the union's complaint to the International Labour Organisation (ILO). Indeed one bank, the Westminster Bank, which accorded the right of access to its staff controller in 1961, was included in the union's original draft of complaint to the ILO, but was omitted from that complaint in subsequent drafts.

The origins of the complaint to the ILO go back, once again, to the 1960 ADM of the union at which the decision to go ahead in preparing the complaint was made. By early 1961, the TUC had decided to back the complaint (which was originally coupled with a similar complaint from the Guild of Insurance Officers) and indeed to proceed on NUBE's behalf. Despite joint representations to the Conservative Minister of Labour, Mr. John Hare, the government failed to make any kind of satisfactory intervention in the situation and the complaint went forward to the Committee of Experts of the ILO who requested the government to establish an inquiry into the complaint. This was headed by Lord Cameron.



Although the complaint was admittedly made in pursuit of the union's objectives of recognition from the clearing banks and the development of national negotiating machinery,<sup>(6)</sup> it was founded on Article 2 of ILO Convention No. 98 Concerning the Application of the Principles of the Right to Organise and to Bargain Collectively.<sup>(7)</sup> This article dealt specifically with the question of employer interference in workers' organisations particularly with the aim of domination or control of these organisations, and the union's decision to found its case on this article was designed as a frontal attack on the staff associations. In its allegations, the union named four banks - National Provincial, Martins, District, and Yorkshire Banks - as practicing this kind of interference, claiming that the staff associations of those banks had been founded by the employers and were on-goingly in receipt of financial assistance from them for the purpose of competing with the union and excluding it from recognition despite its large numbers of members in the banks concerned. In spite of representations from Counsel for NUBE, Lord Cameron took a narrow interpretation of the union's complaint and refused to allow any sustained consideration of the union's claim for national recognition, concentrating instead on the question of the independence of the staff associations cited in the complaint from their respective bank employers. In the event, Lord Cameron concluded that the union's complaint was unsubstantiated with respect to all of the four banks on the 'narrow' question of employer control or domination of the staff associations.<sup>(8)</sup>

Specifically, Lord Cameron rejected the union's claim that the constitutions of the staff associations named in the complaint were dictated or influenced by their respective bank employers and that the banks had sought to influence the selection of office holders in the staff associations.<sup>(9)</sup> He further concluded that financial supports and subsidies alleged by the union to have been paid by the banks to their staff associations were negligible and, as such, insufficient to support the inference that they were given in pursuit of the domination or control of the staff associations.<sup>(10)</sup> Neither was it accepted by Lord Cameron that the staff associations' lack of constitutional power to utilise the strike weapon was indicative of their acceptance of a 'permanent position of subjection to or domination by the Banks'.<sup>(11)</sup> Here Lord Cameron cited the existence of provisions for arbitration in procedural agreements between the staff associations and their respective banks and the above mentioned conclusion concerning the independence of the staff associations' constitutions from the influence of the bank employers. Finally, Lord Cameron rejected the claim by the union that the staff associations' membership were less effectively represented than the bank employees represented by the union together with the associated claim that this constituted evidence of the domination of the staff associations by their bank employers.<sup>(12)</sup>



However, although the concrete outcome of the complaint constituted a defeat for NUBE, the union did establish a number of more diffuse gains as a result of the complaint. At the level of 'propaganda', NUBE's credibility was not seriously undermined by the failure of its complaint and in this respect its credibility was enhanced by the support of the TUC and the more limited approval of the ILO. Additionally, the case revealed a number of unsatisfactory practices in the field of bank-staff relationships and the union gained widespread support and sympathy from the press and public and from M.P's of all parties in the House of Commons. In this sense, the union achieved a moderate 'propaganda' victory and, the subjection of bank-staff relationships to public scrutiny may have had an important effect in making the bank employers less inclined to push their future opposition to the union to a point at which staff policies would, once again, be exposed to the scrutiny of a public unconvinced of their virtues.

The additional degree of representation with the clearing banks achieved, at least in part, as a result of the Cameron Inquiry has already been mentioned. More significantly however, although the findings of his inquiry were based on a 'narrow' interpretation of the union's complaint, Lord Cameron commented extensively<sup>(13)</sup> on the unsatisfactory relationships existing between the union on the



one hand and the banks and their staff associations on the other and, having noted the growth of de facto national negotiations in the industry, <sup>(14)</sup> he went on to suggest that the Ministry of Labour be approached by all parties to the dispute with a view to establishing procedures for industry-wide bargaining involving the combined staff associations and NUBE. Subsequently in 1964 such an approach was made to the Ministry and a working party involving three representatives each from NUBE, the staff associations and the clearing banks was established in February 1965 to construct the basis for a system of national negotiations. With this development, NUBE's advance towards national recognition was given renewed momentum.

Although the union remained broadly unrecognised during this first half of the sixties and its industrial policies necessarily remained propaganda exercises, the effects of the union's policies were by no means entirely negligible. The union's pay claim for 15 per cent across the board in 1960 and for 10 per cent in 1961 helped to underline the increased vigour with which the staff associations were pressing their more moderate claims during the same period and was probably a factor in ensuring the substantial level of settlements achieved by the staff associations during the early 'sixties. The banks, who had proved sensitive to NUBE growth during the 'fifties, may possibly have conceded larger increases in order to bolster the credibility of the staff associations and undermine NUBE growth which

was substantial over the first three years of the decade.

During this period too, the union increasingly espoused the issues of the five day week for bank staffs (involving closure of the banks on Saturdays) and equal pay for female staff on a 'rate for the job' basis. The NUBE leadership correctly grasped the fact that female employees were increasing rapidly in banking and would continue to do so for as long as the boom in bank services continued and perceived that the five day week and equal pay issues would prove significant in attracting female membership. During this period, the union bolstered the credibility of its claims on these issues by frequent international comparisons which did in fact display quite clearly the degree to which British banks were falling behind their continental counterparts on these issues.

In grasping these issues early in the 'sixties and locating their significance for female staff, the union displayed itself as significantly more progressive in outlook than its internalist rivals whose perspective remained more traditionally oriented towards 'career' (male) staff. When Counsel for the District Bank sought to undermine the significance of union membership figures before the Cameron Inquiry by suggesting that one-sixth of NUBE membership consisted of girls under 21 and that total female membership of the union amounted to approximately one-third, <sup>(15)</sup> he was



articulating an outlook which totally failed to grasp the future pattern of bank employment and of industrial relations in banking and which would ultimately cost the staff associations their monopoly of employer recognition in the field.

We have already noted the new mood of militancy within NUBE which found expression in the revision of its strike clause at the 1960 ADM. The early 'sixties additionally saw a growth in the determination of the union - at both headquarters and grassroots levels - to invoke the new clause which culminated in industrial action outside the London Clearing Banks. Thus in 1960 a dispute with Derby Trustee Savings Bank over managers' salaries was backed by a ban on overtime and on balance work. Subsequently, after threats of dismissal had been issued by the TSB management, the union called a strike after a secret ballot of its TSB membership in Derby and industrial action was averted only after the employers agreed to renewed negotiations which had satisfactory results. Similarly in 1963, after unsatisfactory negotiations with the TSB's during the 1962 pay round, a unilateral management announcement of salary increases amounting to  $3\frac{1}{2}$  per cent was rejected by NUBE who additionally demanded the institution of an arbitration agreement to operate in the event of future disputes. These demands were subsequently backed by strike action in TSB's in four areas of the country on three



successive Saturdays and resulted in the formulation of a satisfactory arbitration agreement and its use to increase salaries in the TSB's towards parity with those in the clearing banks. A similar strike was also called in the Habib Bank of Pakistan during 1963 with similar satisfactory results.

The significance of these events for NUBE cannot be underestimated. For the first time in forty six years of existence, the union had broken through the barrier constituted by the 'effectiveness-respectability' dilemma and the new strike clause had proved its worth by enabling the union to undertake effective selective strike action. Bank staffs responded enthusiastically to these developments and membership reached a high point for the first half of the decade. In the conflict area, the TSB's, membership rose by 16 per cent during 1963 alone and the union had effectively proved that, so far from alienating potential members, successful industrial action could result in increased support for its policies and outlook among bank staff. Additionally, the NUBE leadership had gained vital experience in organising and sustaining industrial action and had gained an important negotiation and arbitration agreement which took the union into concrete salary bargaining activities for the first time and freed its executive from its exclusively propaganda role.

In sum, the first half of the 'sixties witnessed a distinct growth in the degree of militancy of bank staffs. It also saw solid, if unspectacular, progress towards true collective bargaining and bilateral determination of salaries and conditions in the industry evidenced in the staff associations' increased readiness to take the bank employers to arbitration and the union's success in establishing an arbitration agreement in the TSB's. Similarly, NUBE had been relatively successful in developing increased pressure for recognition which had resulted in limited success in the clearing banks and which held considerable promise for the future. How were these developments reflected in the memberships of the organisations involved?

Table 7.3 (16)

Indices of Staff Association Membership 1960-1965

	<u>Aggregate Membership</u>	<u>Density</u>	<u>Aggregate Males</u>	<u>Density (M)</u>	<u>Aggregate (F)</u>	<u>Density (F)</u>
1960	100	52.3	100	60.7	100	41.1
1961	102.6	50.8	101.2	59.4	105.5	39.75
1962	103.6	48.6	103.1	58.7	104.6	36.3
1963	107.8	48.8	104.1	58.0	115.2	37.9
1964	116.7	49.8	110.5	59.8	125.9	38.4
1965*	120.8	50.0	113.8	59.9	134.6	39.1



Whilst the interpretation of the membership figures summarised in Table 7.3 (above) and Table 7.4 (below) is complicated by two factors (the large growth in the numbers of bank staff during this period and their high and increasing rate of turnover), it is clear that the response of bank staffs to the growth of militancy in their staff organisations was a disappointing one. Thus although there were substantial aggregate increases in the memberships of both the union and the staff associations during this period, these increases were insufficient to keep pace with the rapid growth in bank staffs during the period and both the union and the staff associations suffered falls in density.

The pattern of NUBE membership over this period, set out in Table 7.4 (below) is relatively clear-cut. Between 1960 and 1963 total union membership in the clearing banks grew at a fairly rapid pace and was sufficient to maintain the overall level of density of union membership in the banks. NUBE membership grew more rapidly among female bank staff, who were entering banking in rapidly increasing numbers during this period, and the level of density among female staff also grew. Among the male staff, growth was somewhat slower and in fact only just kept pace with the growth in male staff in the banks. By 1964 however, the momentum of NUBE's militant campaigns against the TSB's for arbitration and against the clearing banks for recognition was beginning to falter. The majority of the clearing banks had blocked the

Table 7.4 (17)

Indices of NUBE membership 1960-1965

	Aggregate NUBE	Aggregate CLCB NUBE	Density CLCB	Aggregate Males CLCB NUBE	Density (M) CLCB NUBE	Aggregate Females CLCB NUBE	Density (F) CLCB NUBE
1960	100	100	35.0	100	41.1	100	26.6
1961	106.9	107.7	35.6	103.6	41.2	116.2	28.4
1962	112.0	113.2	35.4	106.3	41.0	127.6	28.7
1963	116.4	115.8	35.0	107.0	40.4	134.1	28.7
1964	106.5	104.1	30.0	99.5	36.6	113.8	22.5
1965	110.7	109.0	30.2	102.1	36.5	123.4	23.3

union's claims for recognition by admitting oral representations from the union but refusing negotiating rights. Similarly, the Cameron Report had found against the union and had given a clean bill of union health to the staff associations, and, whilst the inquiry had recommended the setting up of national negotiating machinery, this recommendation remained rather distant from the majority of the membership. In short, the union still found itself in the wilderness and perceived as such. Moreover a financial crisis forced the union to make substantial rises in subscriptions early in 1964 and it is clear that, for many of the more instrumentally oriented union members, this rise in subscription levels had a substantially negative effect. Membership of an increasingly expensive and, to all intents and purposes, unrecognised trade union began to seem increasingly unattractive when set against the gains achieved in 1963-4 by the recognised and comparatively cheap staff associations. A large drop in NUBE membership ensued and density levels dropped to a point not seen in banking since the early 'fifties prior to a previous large scale 'push' in membership during the middle of that decade. This major fall in NUBE membership testifies to the sensitivity of bank workers, whose orientations towards collective organisations are, as we have seen, primarily instrumental in character, to levels of subscription rates within a context in which union affectiveness remains unproven. The fall also testifies to the instability of union membership during a period when lapses of membership were running at approximately



10,000 persons (20 per cent of membership) per annum.

Against a context of rapidly increasing labour turnover in the banks, NUBE was forced to prove its efficacy on a yearly basis to ever increasing numbers of instrumentally oriented staff in an occupational culture unfavourable to trade union principles and in competition with cheaper organisations which were currently experiencing negotiating successes. In such an environment, a fall in union membership was the inevitable consequence of the rise in subscription rates.

If progress during the first half of the decade was frustrating for union organisers, it must have been even more so for staff association workers. Although this most militant period in the staff associations' histories had resulted in large gains in membership, these gains proved insufficient to maintain density levels at the point reached in 1960. Throughout the period, the staff associations maintained their popularity with male bank staff and by 1965 their combined male membership in the clearing banks was nearly twice that of NUBE. They proved less successful however with the rapidly expanding numbers of female staff, and the density of female staff association membership fell by nearly five percentage points between 1960 and 1962. In the event, the growth in bank salaries between 1963 and 1965 (see Table 7.5 below) which exceeded the rate of inflation and which was largely attributable to the efforts of the staff associations resulted in substantial staff association growth

among both male and female staff, whilst the results of the Cameron Inquiry contributed ideological support to the staff association stance. By the same token, the rise in NUBE subscriptions discouraged both potential and actual union members and increased the attractiveness of the staff associations to bank workers who wished to join collective organisations.

Table 7.5

Indices of Retail Prices and Basic Salary Scales in the  
Clearing Banks.

	<u>Retail Prices</u>	<u>Basic Bank Salaries</u>
1960	100	100
1961	103.4	102.0
1962	107.8	105.1
1963	110	108.8
1964	113.6	116.6
1965	119.0	122.2

Table 7.6 (18)

Indices of Staff Association and Union Growth (1960-65)  
in the 'Big Five' Banks, by Sex.

	<u>BARCLAYS</u>				<u>LLOYDS</u>				<u>MIDLAND</u>			
	<u>SA.</u>		<u>NUBE.</u>		<u>SA.</u>		<u>NUBE.</u>		<u>SA.</u>		<u>NUBE.</u>	
	M	F	M	F	M	F	M	F	M	F	M	F
1960	100	100	100	100	100	100	100	100	100	100	100	100
1961	100.7	108.6	103.4	119.7	99.1	97.5	108.8	123.3	102.7	105.2	102.3	120.2
1962	103.9	114.7	105.2	134.5	99.3	97.7	117.6	139.7	112.0	104.7	101.9	125.3
1963	105.9	118.1	104.5	142.9	98.7	97.2	122.0	140.8	109.7	114.7	100.4	127.4
1964	115.5	135.2	99.2	130.2	101.6	100.0	114.1	109.3	127.9	134.5	91.5	108.0
1965	118.9	159.2	102.9	150.9	105.6	103.9	115.5	108.8	132.2	139.6	93.5	120.8



Table 7.6 (18) continued

	<u>WESTMINSTER</u>				<u>NATIONAL PROVINCIAL</u>			
	<u>SA.</u>		<u>NUBE.</u>		<u>SA.</u>		<u>NUBE.</u>	
	M	F	M	F	M	F	M	F
1960	100	100	100	100	100	100	100	100
1961	101.7	107.9	106.1	115.4	101.1	113.9	102.5	109.5
1962	100.7	87.6	118.4	139.8	104.3	118.5	102.3	120.9
1963	103.8	123.8	123.5	154.9	108.5	136.5	100.5	134.0
1964	110.1	144.1	114.9	111.6	112.0	140.7	87.5	101.8
1965	113.6	154.9	118.3	105.2	113.2	144.3	88.5	106.0

As can be seen from Table 7.6, union growth in the large clearing banks was very substantial up to 1963 and especially so in Barclays, Lloyds and Westminster Banks. In 1964 however, there was a spectacular growth in staff association membership (particularly in the Westminster Bank whose staff association had achieved the important 1963 arbitration award) and an equally spectacular decline (concentrated in the more volatile female membership) in NUBE strength in the individual banks. Table 7.6 also exhibits some significant 'local' factors in relative memberships in the individual banks. Thus the reverses sustained by NUBE in 1964 were subsequently overcome quickly and effectively in Barclays Bank where rivalry between the union and the staff association has historically been at a minimum. Union reverses were largest (and staff association gains were greatest) in the Westminster Bank whose Guild was responsible for the 1963 arbitration award and at the Midland Bank where hostility to the union from both the bank management and the staff association was greatest.<sup>(19)</sup> Finally union losses during 1964 were not paralleled by staff association gains at either Lloyds Bank or at the National Provincial Bank. In the case of the latter, where staff association gains were better established prior to 1964, it is tempting to infer that the staff association had already made substantial inroads into

its potential membership as a result of its active response to the NUBE complaint to the ILO in 1963 and as a result of Lord Cameron's judgement at that inquiry.

The first half of the decade saw substantial rivalry between NUBE and the staff associations and a growth of militancy in both organisations. However by 1965 the staff associations had effectively gained the initiative in this competition. They had achieved a good record in increasing both the money salaries and real living standards of their members and had developed a sophisticated approach to pay bargaining.<sup>(20)</sup> Moreover, they had been judged by Lord Cameron as independent of the bank employers and as 'bodies capable of responsibly representing banking employees in their membership',<sup>(21)</sup> By contrast, the union was nearly 10 per cent weaker in density terms than it had been a decade earlier in 1955.

However although the staff associations had undoubtedly achieved a dominant position in the representation of bank staffs by 1965, underlying developments - both within the banking industry and outside it - were not favourable to the maintenance of this position.



Firstly, although even the most superficial observation of the banking scene would have exposed the existence of an informal salary cartel among the clearing banks throughout the 'fifties and early 'sixties, (22) this fact was becoming increasingly obvious to bank staffs and this, in turn, powerfully reinforced the NUBE argument for setting up machinery for national salary determination. The question was explicitly addressed in the Cameron Inquiry. Thus in relation to the contention 'that the Committee of London Clearing Bankers represented in a very real sense an employer's organisation of national character and quality' Lord Cameron commented:

"It would appear from evidence already given in the Inquiry that, at least in the matter of basic pay scales, when an increase has been granted by negotiation or as a result of arbitration (e.g., the 'Birkett' award in the case of Lloyds Bank) to the staff of one of the larger clearing banks - particularly those which form the Committee of London Clearing Bankers - the increase is rapidly and almost automatically implemented without further negotiation by other banks in similar circumstances, so that to a considerable degree in the matter of basic pay scales at least, a wide measure of uniformity is already achieved in England and Wales from the use of existing machinery and from the relations which exist among the larger clearing banks." (23)

Lord Cameron further went on to base his argument for the formation of a committee to negotiate terms for national negotiating machinery on the existence of NUBE, the CCBSA

and the CLCB.<sup>(24)</sup> Similar intimations as to the joint nature of salary agreements were furnished by the 1965 NBPI report on Midland Bank Salaries,<sup>(25)</sup> and evidence of joint policy making in the industry was also furnished in the written evidence of the CLCB to the Donovan Commission.<sup>(26)</sup> By this point, the banks had ceased to attempt to conceal the 'national' character of salary awards in the industry and, as we have seen, the 1964 salary award was announced as 'jointly agreed'. This increasing transparency of the nature of salary determination in the industry cannot but have played some part in strengthening the NUBE case for staff representation on a national, rather than an institutional, basis.

A second factor which militated against the continued dominance of the staff associations in the field was, paradoxically, their very successes during the first half of the decade. The growth of the staff associations' aggression and sophistication in institutional salary negotiations was paralleled by an increasing tendency for the CCBSA to act as a medium for the exchange of views on salary negotiations and, more importantly, for the co-ordination of 'leap-frogging' salary campaigns.<sup>(27)</sup> Although this development was a most significant one for the growth of staff salaries, it had consequences that were less than fully favourable to the staff associations' position. On the one hand, the increasing co-ordination



of staff association policy tended to undermine the internalist ideological under-pinnings of the associations, whilst on the other it placed considerable strain on the banks' informal salary cartel. The reluctance of the bank employers to compete for staff on a salary basis in a situation of real competition within an expanding industry for extra labour meant that any staff association which could successfully take its bank to arbitration would effectively achieve a national award for the industry as a whole. In turn, this implied that a majority of the banks would, for the first time in many years, be forced to pay salaries which were difficult to anticipate in advance and which they played little or no role in determining. This development was particularly significant for the smaller clearing banks which began to favour national salary determination in which an employer's side would face a unified and disciplined 'staff side'. In sum, as Price has argued, the very success of the staff associations' bargaining techniques had a powerful educational effect on the bank employers and rendered them more amenable to the possibility of national negotiating machinery (including the troublesome union) than could have been envisaged in 1960. (28)

A third factor which was favourable to NUBE recognition in the long-term was the increased level of government intervention in industrial relations generally and collective bargaining in particular. This intervention had a dual aspect: firstly an increasing government interest in the



institutional machinery of industrial relations which culminated in the formation of the Donovan Commission in April 1965, and secondly a growing level of government intervention in concrete pay awards. These trends impinged on the banking scene in several different ways. With respect to the institutional aspects, NUBE was able, after a failed Ministry of Labour intervention in 1961, to generate government interest in its recognition problem through the medium of the Cameron Inquiry in 1963. The upshot of the Inquiry was to recommend, 'beyond the immediate purview of the Inquiry', a joint initiative by the clearing banks, staff associations and union to establish joint national negotiating machinery for the industry in which an employees' side would contain representatives of both NUBE and the staff associations. In July 1964, the CLCB did initiate this development and a joint working party began a series of meetings in February 1965. Here then the government, as a signatory to the ILO Convention No. 98, had initiated a set of proceedings which were to contribute towards the recasting of industrial relations in banking.

On the national level, the Labour government which was returned in 1964 established the Donovan Commission. A part of the Commission's investigations concerned the extension of collective bargaining and, in particular, the

Commission concerned itself with the question of the law and other factors relating to union recognition.<sup>(29)</sup> The Commission accepted the central thrust of Bain's research report<sup>(30)</sup> namely, that the attitudes of employers would be

"especially important for the organisation of white collar workers, since most groups of white collar workers are traditionally reluctant to strike or otherwise coerce their employers into granting recognition",  
(31)

and suggested that the proposed Industrial Relations Commission should be empowered to deal with recognition disputes. Since John Thomson (the Chairman of Barclays Bank) was a member of the commission, it seems likely that the progress of its deliberations and the development of a climate of opinion favourable to union recognition was not without some influence on the other members of the CLCB. We may also surmise that the members of the CLCB, with the experience of the Cameron Inquiry behind them, would be unenthusiastic about appearing before the projected CIR in a recognition dispute.

The increasing level of government interest in the institutional infrastructure of industrial relations however was far exceeded by the degree of significance attached to controlling the increase of prices and incomes during the period. The weak performance of the British economy during the 'fifties and the failures of 'stop-go' demand management policy during the same period led, as Fels has pointed out,<sup>(32)</sup> to 'attempts to develop more interventionist styles



of managing the economy, and to the emergence of a "planning mood". (33) This change in outlook led to the formation of the National Economic Development Council (NEDC) and the National Incomes Commission (NIC) during 1962. Whilst Selwyn Lloyd's 1961 'pay pause' was introduced too late to have any substantial effects on bank pay settlements during 1961, the February 1962 White Paper (Incomes Policy: The Next Step), (34) which recommended that pay increases should not exceed a figure of 2-2½ per cent, did result in the reluctant acceptance of relatively low settlements (3 per cent) by the staff associations in 1962. In March 1963, following the NEDC report on The Growth of the United Kingdom to 1966, the 1962 'guiding light' figure underwent an upward revision to 3-3½ per cent and this figure, in turn, formed the basis of the virtually unilateral 3½ per cent award to bank staffs in 1963 which was revised retrospectively following the Westminster Bank Guild's successful recourse to arbitration in 1964.

Finally, the election of the Labour government in October 1964 resulted in a further degree of emphasis on economic planning which was articulated in the formation of the Department of Economic Affairs, the National Board for Prices and Incomes (NBPI) and the publication of a White Paper on Prices and Incomes Policy (35) which again laid down norms for pay settlements of 3-3½ per cent. Although this first phase of the Labour government's prices and incomes policy was voluntary, the NBPI was not unsuccessful



in achieving acceptance for its recommendations and one of the first cases referred to it was the Midland Bank salary agreement of 5 per cent across the board backdated to January 1st 1965, which became the norm for settlements in nine other clearing banks.<sup>(36)</sup> The board's conclusion was that the 5 per cent settlement could be made consistent with the White Paper's provisions only by postponing further pay increases until early 1967.<sup>(37)</sup>

In sum then, by 1965 the staff associations had maintained their dominant position in representing bank staffs despite an energetic and aggressive challenge from NUBE against a context of growing staff militancy and powerful inter-organisational competition. At the same time however, the ideological and institutional underpinnings of internalism were being eroded by the changing nature of bank pay negotiations which were becoming transparently 'national' in character. Similarly, the increasing government emphasis on economic planning was setting up pressures towards increasing centralisation and uniformity in pay negotiations and the 'thaw' in the political climate with respect to trade unions, which occurred after the election of the Labour government in 1964 and was articulated in the formation of the Donovan Commission, augured well for the extension of collective bargaining in banking where a working party was, once again, in the process of establishing draft national negotiating machinery. The confluence of these trends seemed to indicate that national collective bargaining machinery for banking might not be far off.

### 7.3 The Period 1965-68: Frustration and Explosion

The second period under consideration, between 1965 and 1968, was dominated by four issues: the introduction of the five day week into banking (involving the closure of the banks on Saturdays), bank salary scales in the context of government policy, equal pay for women, and the vexed question of full recognition and negotiating rights on a 'national' basis for NUBE. All four issues were pursued with great energy by NUBE which took the lead in generating sufficient levels of institutional and grass-roots pressure to make these issues 'live' ones.

NUBE had been committed to the concept of a five day week for banking since 1956, when its ADM passed a motion calling for its introduction. However during the late 'fifties and early 'sixties both the bank employers and public opinion remained unreceptive to the idea. During this period, banks in North America, Australasia and the majority of European countries had adopted the five day week and by the end of 1963, when the concept had received its final imprimatur through its adoption by Swiss banks, the United Kingdom remained the only major industrialised country in the world where banks continued to open on Saturdays. The international backwardness of the clearing banks on this issue was paralleled by increasing staff resistance to Saturday opening - articulated by both NUBE



and the staff associations - and was increasingly seen as an obstacle to the recruitment of short term female labour whom the rapidly expanding banks were seeking to employ in ever increasing numbers.

The upshot of these developments was the creation of a special committee by the CLCB in February 1964 to investigate the question of banking hours. The researches of this committee however appear to have been inconclusive and the matter was referred back to it once again in February 1965. Finally in June 1965 the CLCB announced that legislation was being sought to make Saturday a non-business day, and in July 1966 a Private Member's Bill to permit Saturday closing was promoted. In the same month, the Chancellor of the Exchequer informed the banks that the government was unable to provide legislative facilities for the promotion of Saturday closing and that insufficient evidence had been produced to show that Saturday closing was an essential development for the introduction of a five day week for bank staffs. At this point the matter was referred to the NBPI, which had been requested in the previous month to investigate the structure and levels of bank charges.

The clearing banks now began to retreat once more from this issue and to canvass support for a shift system which would simultaneously maintain Saturday opening yet provide a five day week for bank staffs. This proposal for a



shift system was, in turn, rejected by the union's 1966 ADM. At this point, the issue of Saturday closing had been 'live' for some two and a half years; no concrete advances had been made and the level of frustration among bank staffs in relation to the issue was remarkably high.

When the report from the NBPI was published in February 1967<sup>(38)</sup> however, it contained no specific recommendations and merely enjoined the banks to abandon their system of uniform opening times in favour of a more flexible and cost-effective system involving the development of local arrangements to ensure that unnecessary bank services were not on offer to the public at unsuitable times. Finally, in October 1967, the CLCB produced proposals for banking hours which were broadly in line with the NBPI suggestions. Far from providing for Saturday closing, the proposals provided only for the half-day closure of banks on the local early closing day with an extra evening period of opening to compensate for this from 5 p.m. to 7 p.m. on the local late night shopping evening. As a concession to staff opinion on the Saturday closing issue, the banks proposed to introduce a five day accounting week to enable more staff to take Saturday as a rest day.

Whilst it is clear that, in making these proposals, the bank employers sought both to follow the recommendations of the NBPI and to appease their frustrated staff, there can

be little doubt that their proposals were quite unrealistic in the developed climate of frustration that then existed among bank employees. Moreover the issue was clearly a national one in which the CLCB made decisions in a concerted fashion and in which there was no opportunity to present the proposals as the outcome of institutional deliberations. The response to the proposals by bank clerks was profoundly negative and, as during the previous upsurge of discontent in 1955, bank staff began to join NUBE in large numbers. Here then was an issue in which procrastination was succeeded by wholly inadequate proposals and in which NUBE, historically the institutional means through which bank clerks had registered their discontents, had an excellent record. There can be little doubt that, as we shall demonstrate, this development on the question of banking hours was decisive for the growth of NUBE during this period.

The issue of bank salary scales was also a vexed one during this period. As we have already seen, the first half of the decade saw a steady growth in the militancy and the bargaining skills of the staff associations so that, by 1965, basic salary levels (having lagged behind the cost of living during the early years of the decade) were now running marginally ahead of the cost of living (see Table 7.5 above). The intervention by the NBPI over the 1965 salary



award however, which recommended a pay standstill in banking until early in 1967, placed the staff associations at a distinct disadvantage in subsequent salary negotiations. As a result only managerial and appointed staffs' salaries were negotiated during 1966, and the 3 per cent award achieved as a result of these negotiations was subsequently frozen as a consequence of the compulsory second phase of the Labour government's prices and incomes policy within which the Prices and Incomes Act 1966 gave the government powers to delay pay and price increases until August 1967. During this period, NUBE made a claim for the implementation of the 3 per cent increases on the grounds that National Provincial Bank staff had beaten the freeze and were in receipt of the award. Citing a similar situation in the Clyde shipyards where payments in some firms had also anticipated the freeze and had been used as a basis for a successful demand for implementation of the award to the remaining firms, the union argued that a comparable situation existed within the clearing banks. In rejecting the NUBE claim however, Mrs. Shirley Williams argued that the Clyde award had been the product of a general agreement, whereas in banking the awards, though similar, had been the products of separate institutional negotiations and that therefore the question of loss of parities engendered in banking could not be considered to fall within the scope of the Clyde judgement.



The third phase of the Labour government's incomes policy ('the period of moderation') was voluntary in basis and commenced in July 1967 and ended in March 1968. This phase also adversely affected the process of salary negotiations in banking. The basis of the NBPI's approach to incomes determination during this third phase was a zero 'norm' for incomes growth which was mitigated by the reintroduction of the pre-1966 criteria for exceptional increases,<sup>(39)</sup> the most relevant of which concerned contributions towards the growth of productivity. In this situation, the staff associations were obliged to base their case for salary increases on productivity grounds which were not of their own choosing and early in 1967 a 2½ per cent increase was negotiated to take effect from July 1st 1967. This increase was approved by the Minister of Labour on grounds of 'the general reorganisation of banks in recent years, the introduction of computers and mechanical accounting in smaller branches, which have all received staff co-operation'.<sup>(40)</sup>

Given that a 3 per cent increase negotiated for the staff of the Westminster Bank was not approved and had to be reduced at this time, it seems clear that Robinson's claim that

"it is extremely doubtful if any greater increase could have been negotiated for bank staffs in the economic circumstances pertaining in 1967" (41)

is substantially correct. However, the 2½ per cent increase, which followed a 2¼ year 'pay pause' for bank staffs proved unpopular among bank employees who had seen a steady decline in the value of their earnings over the previous two years in a situation which their representatives seemed powerless to alter. Once again then, NUBE stood to reap a harvest of the disgruntled and disaffected.

The third major issue of this period concerned the question of equal pay for women. During the late 'fifties and early 'sixties NUBE, which was becoming increasingly aware of the significance of the growing proportions of female bank employees, began to highlight this issue as part of its 'propaganda' role in opposition to the bank employers and staff associations and, after 1962, the question of equal pay became a virtual fixture at the union's ADM's. As part of its programme to attract female membership, the union had also set aside special women's seats on the National Executive Committee. The question of equal pay was a valuable and progressive issue for the union to take up. The numbers of women in banking were growing and grass-roots opinion on this issue was steadily developing

away from the paternalistic attitudes adopted by bank managements since the introduction of female labour in the banks. Additionally the issue steadily increased in significance within the trade union movement as a whole during the 'sixties and provided NUBE propagandists with yet a further basis for ironic contrast between British and continental levels of pay and conditions of work in banking.

Moreover the issue had a substantive as well as an ideological significance. Entry into the European Economic Community, over which successive British governments vacillated during the 'sixties, would have required a national commitment to a timetable for the introduction of equal pay for women, which thus became a contingency which the bank employers could not ignore. Additionally, successive NBPI reports had criticised the cumbersome and expensive age-related salary scales which had been designed by the clearing banks to attract a predominantly permanent and male 'career' entry in earlier and pre-expansionist times. By 1965 however, this system appeared to be increasingly inappropriate to the prevalent banking conditions which involved the recruitment of increasing numbers of short-term female bank staff whose turnover was comparatively high. Thus the 1965 NBPI report on Salaries of Midland Bank Staff criticised the bank's salary structure and



broadly supported the proposals by NUBE and Barclays Bank Staff Association for a 'rate for the job' structure.

Thus, whilst the question of equal pay was of considerable ideological value for the union in the circumstances of increasing levels of female employment in banking, it was also a question in which the banks themselves, under general government and specific NBPI direction, were taking an interest. Moreover, given the previous history of 'national' awards, it was clear that the new salary structures in banking would prove both inappropriate and difficult to negotiate on an institutional basis whilst NUBE would prove difficult to exclude from national negotiations. Thus, although the questions of equal pay and 'rates for the job' were repeatedly deferred during the decade, they remained questions which implied the relevance of union recognition and participation in salary determination, and implied this relevance a fortiori as the political climate in favour of such recognition progressively developed during the second half of the decade.

Interwoven with these important questions of staff pay and conditions was the recognition question itself. As we have seen, a working party was set up to re-examine the question of national negotiating machinery following the Cameron Report. However the decision to set up the working

party was not supported by the Midland Bank Staff Association or by the National Provincial Bank Staff Association and the managements of these two banks also took no part in the negotiations 'out of deference to the wishes of their associations'. The Midland Bank Staff Association's opposition to the formation of the working party, which was but a facet of its aggressive stance towards NUBE,<sup>(42)</sup> was so vehement that in 1965 it withdrew from the CCBSA in protest.

Despite these difficulties, the 'rump' working party succeeded, after fourteen sessions, in producing a draft constitution for national negotiating machinery and this was submitted for approval to the banks, the CCBSA and the union in March 1967. The proposals envisaged the formation of three bodies: a Federation of Bank Employers, a Banking Staff Council and a Joint Negotiating Council for Banking. The Banking Staff Council was to be composed of 24 members of whom not more than twelve would be from NUBE or the staff associations. The Joint Negotiating Council for Banking was to be composed of twelve members (in equal numbers from the Federation of Bank Employers and the Banking Staff Council) in which the six members from the staff side would be drawn equally from the union and the staff associations. The negotiations would be led from the staff side alternately by a union and a staff association representative. Not surprisingly, the subjects for national



negotiation were stiffly contested by the staff associations who were anxious to retain as many topics as possible for their own privileged internal negotiations. Ultimately however, the major subjects agreed for national negotiations with recourse to arbitration were: basic salary scales, basic retiring salaries, minimum managerial salaries and London allowances. Further subjects on which, it was agreed, the Council might make recommendations included questions of safety in banks, hours and overtime, territorial allowances and holidays.

The proposals thus laboriously hammered out were rejected outright by two of the banks' managements (National Provincial and Westminster) and ignored by the management of the Midland Bank. A similar pattern of rejection emerged from the staff associations of those banks. Of all the institutions involved in the negotiations, only the National Bank, NUBE, Barclays Bank Staff Association and District Bank Staff Association were unreservedly in favour of the proposals. The remainder of the bank employers (Barclays, Lloyds, Martins, District, Glyn Mills and Williams Deacons) and the staff associations (Glyn Mills, Lloyds and Martins) withdrew from the arrangements because of lack of support from the larger clearing banks. As a result, in July the CLCB announced the collapse of the



machinery and stated that the draft constitutions would remain 'available for use in any future discussions if there should be a prospect of agreement'.

The two years between 1965 and 1967 then constituted a period in which pay and conditions in banking were topics of almost continuous speculation and comment but also remained arenas of inaction. The obstructions of the government on pay and hours and the procrastination of the bank employers on these topics allied with the hostility of several of the larger staff associations to the proposals for national negotiating machinery resulted in a convergence of staff frustrations by late 1967. Within a period of three months, bank staffs were forced to accept a relatively poor pay award, saw the development of a more powerful negotiating body embodying recognition for an organisation representing nearly 60,000 bank employees frustrated by the staff associations and the bank employers and were finally informed that, far from eliminating Saturday working, the banks proposed to introduce evening work in addition to the then current six day working week. Their reaction, as in 1955, was to join NUBE in large numbers.

The coincidence of these three issues undoubtedly had a galvanising effect on bank staffs and the union, which had unsuccessfully canvassed the idea of strike action over the 'hours' issue during 1966, now began to achieve

considerable support for this line of conduct. In the event, strike action was initiated in South Wales during the 24th and 25th November and was continued in the North and Midlands (at Blackpool, Bolton, Doncaster and Nottingham) on the 8th and 9th December. Considering that English clearing bank staffs were unused to industrial action, the strikes were remarkably successful. In the Welsh action, nearly 3000 bank staff withdrew their labour closing 100 branches entirely and rendering a further 110 ineffective as trading units, whilst another 80 branches experienced substantial withdrawals of labour. During the second phase of industrial action in the North and Midlands, 186 branches were affected of which 83 were entirely closed and nearly 1500 bank clerks participated in the action. Moreover the strikes were attended by a remarkably favourable press reaction<sup>(43)</sup> and by support from the Union of Post Office Workers and even from the general public. Thus in incidents during the South Wales action, customers insisted on speaking in Welsh to the English clerks and inspectors who had been imported to maintain bank services during the strike.

Although the strikes were not physically crippling to the banks in terms of numbers of clerks involved in the actions or their temporal duration, their psychological impact was very considerable. Almost immediately they prompted a referendum among Yorkshire Bank staff over the



question of representation which resulted in the dissolution of the Yorkshire Bank Staff Association. By the end of November one of the smaller clearing banks, Williams Deacons, had offered to recognise the union and the CCBSA had initiated proceedings to recast its constitution to provide that member institutions would be bound by majority decisions in order to fit itself for participation - as part of a 'staff side' - in joint national negotiating machinery. By the 19th December, nine of the eleven clearing banks (the dissenters being Coutts Bank and the Midland Bank) had indicated their willingness to recognise NUBE under the terms of the national negotiating machinery which had been rejected earlier in the year, but the union, which was planning further industrial action for the 29th and 30th December, now held out for further concessions - notably for the extension of the items to be included within the framework of national negotiation and arbitration to include those items which had previously been designated for 'discussion' and 'recommendation' only under the earlier machinery. Finally, at an 'eleventh hour' meeting on December 28th, the nine banks and their staff associations acceded to these demands and the union had won its fifty year struggle for national recognition.

At this stage however, one major clearing bank, the Midland Bank, remained outside the machinery. This bank finally announced its decision to enter into the national arrangements four months later at the end of April 1968.



The decision was significant as the bank and its staff association were undoubtedly the most hostile to the union and its approach to industrial relations and this hostility was not moderated as either a cause or consequence of the decision. Moreover the decision was made by the bank irrespective of whether its staff association was prepared to participate in the machinery. The Midland Bank decision therefore was undoubtedly influenced to a large extent by its isolated and effectively impotent position in relation to salary negotiations.<sup>(44)</sup> The formation of the National Westminster Group early in 1968 and the projected merger between Barclays, Lloyds and Martins Bank which was announced shortly afterwards created a situation in which the Midland Bank seemed certain to become by far the smallest bank in a projected 'Big Three'. In addition, the Midland Bank would have had no influence in the determination of salaries between two large banks, their staff associations and the union in a situation where its rivals would be achieving substantial economies of scale and would be pressed to pass on these gains to their staffs. In such a situation, the Midland Bank would be forced to pay rapidly rising salaries over the determination of which it would have no control. As the Chairman of the Midland Bank explained in a letter to shareholders, the number of nationally negotiated issues had been extended considerably beyond those of the June 1967 proposals and

"it would be unwise for the Midland to be left with no voice in the settlement of these matters, as we might well find ourselves obliged to accept decisions wholly arrived at by others". (45)

Subsequently, the Midland Bank Staff Association was left with no choice but to participate in national negotiations since any other course of action would have eliminated its role entirely.

The formation of the Joint Negotiating Council for Banking (JNC), which was formally established on the 22nd May 1968, by no means ended competition between the union and the staff associations. It will be recalled that the June 1967 proposals provided for a 24-man Banking Staff Council (BSC) of whom six members would represent the 'staff side' in negotiations in the JNC. The BSC constituted in 1968 was made up of twelve representatives each from the union and the staff associations with the proviso that, in the event of tied votes, the issue would be decided through the operation of a poll vote based on the memberships of the union and combined staff associations respectively within the clearing banks. In the last analysis therefore control over the negotiating policies of the BSC depended upon organising a majority of bank staffs and the struggle for such control thus formed a new basis for competition for membership between the organisations. Nor was the 'poll vote' an academic and uninvoked aspect of the BSC constitution. At the second meeting of the BSC on July



2nd 1968, the staff associations' poll vote superiority was used to reduce the size of the pay claim to be put to the employers' federation from the 10-12½ per cent claim proposed by the union side to an 8 per cent claim decided by the staff associations. In the event, the first national award to bank staffs achieved as a result of the new negotiating machinery was for approximately 7 per cent for male staff and 11 per cent for female staff on basic scales backdated to July 1st, 1968. The additional payments for women constituted a major and concrete move towards equal pay for women in the banking industry and a tangible expression of an 'in principle' agreement decided within the JNC to move progressively towards a salary structure embodying equal pay for men and women.

However the situation was far from concluded. Despite the fact that this was the first national agreement achieved in banking and one which was designed both to bring basic pay levels within the various clearing banks into line with one another and to implement a progressive movement towards equal pay within the industry, the settlement once again fell foul of national incomes policy which had been tightened up following devaluation in November 1967. Somewhat belatedly in March 1968, the government had assumed powers to delay the implementation of pay settlements by a full eight months following an adverse report by the NBPI. Consequently, with



the referral of the 1968 settlement to the Prices and Incomes Board, only 3½ per cent of the award was made payable immediately and the union, following some difficult and unsuccessful discussions in the Banking Staff Council designed to establish staff association support for its policies, began a unilateral campaign designed to persuade the government to allow payment of the settlement in full. This campaign culminated in a half-day strike in banks in the London area on the 30th January 1969 and a mass lobby of M.P's by 12,000 bank clerks on that day, followed by a further threat to 'black' government work in the banks. The union's campaign which, as we shall see, was ultimately successful, did not receive staff association support.

Whilst there were important areas of friction and conflict within the Banking Staff Council between the union and the staff associations over such matters as the formation of salary demands and, subsequently, questions relating to the scope of the national negotiating machinery, there were also areas of agreement in which the combined staff side acted effectively in pursuit of its aims. In this connection, it is worth noting that the union and the staff associations acted in concert over an agreed objective of a 5-day, 35-hour working week - a demand formulated almost unanimously in the very first meeting of the Banking Staff Council. For some time the bank employers, in all probability fearing public reaction to the abolition of Saturday opening and nervous of potential competition from

the newly established Post Office GIRO system, refused to concede the five day week and the matter was referred to arbitration - the first issue to be so referred under the new machinery. However in September 1968, the banks abruptly conceded the claim and, without consulting the staff side, announced that Saturday closing would take effect from July 1st 1969. Although the timing of this announcement lends substance to the banks' public justification for this decision namely, that the recruitment of school leavers of appropriate quality was suffering as a result of the 5½-day week,<sup>(46)</sup> there can be little doubt that the banks also feared the reaction from a united staff side under union pressure if Saturday closing were not granted.

The period between the beginning of 1967 and the end of 1968 was perhaps the most hectic in the history of NUBE. Following a complex propaganda campaign culminating in the first clearing bank strikes in the union's history, the union - now recognised - was immediately plunged into complex initial negotiations with its staff association counterparts on the Banking Staff Council and with the bank employers in the JNC. It was involved in these negotiations, moreover, at the very point at which two major bank mergers were projected and largely achieved in an upheaval unique in post-war British banking history which was coupled with a further major merger in the Scottish banks. Finally, the

first fruits of recognition in the form of a national pay settlement were, once again, referred to the NBPI and the union was compelled to contest government policy without the backing of the staff associations which had participated in the salary settlement. What was the impact of these changes in fortune on the memberships of the staff organisations?

Tables 7.7 and 7.8 set out the broad trends in staff organisation membership in the clearing banks during this period.

Table 7.7

Indices of Combined Staff Association Membership in the English Clearing Banks 1960-1968.

	Aggre- gate Numbers	Density	Aggre- gate Males	Density Males	Aggre- gate Females	Density Females
1960	100	52.3	100	60.7	100	41.1
1965	120.8	50.0	113.8	59.9	134.6	39.1
1966	122.4	49.1	115.9	59.6	135.4	37.7
1967	118.0	45.6	113.4	57.7	127.1	33.3
1968	114.8	42.7	110.6	55.3	123.0	30.3



Table 7.8

Indices of NUBE Membership in the London Clearing Banks 1960-68

	Aggregate NUBE All Banks	Aggregate NUBE LCB's	Density LCB's	Males LCB's	Density (M) LCB's	Females LCB's	Density (F) LCB's
1960	100	100	35.0	100	41.1	100	26.6
1965	110.7	109.0	30.2	102.1	36.5	123.4	23.3
1966	109.6	107.6	28.8	99.6	34.8	124.2	22.4
1967	143.0	146.6	37.9	121.0	41.7	199.7	33.9
1968	156.0	160.8	40.0	128.3	43.5	228.6	36.5

As can be seen from Tables 7.7 and 7.8, there was little change in the membership positions of either the union or the staff associations during 1966. This year was, of course, one in which salaries marked time following the NBPI report on Salaries in the Midland Bank, the 'hours' issue remained unresolved and referred to the NBPI and negotiations over national negotiating machinery continued in an unpublicised way. In the industrial climate then prevailing it would be surprising to find any rapid changes in relative membership positions among the two sets of organisations and indeed 1966 membership trends were almost non-existent and hence bore little relationship to membership tendencies established earlier in the decade. Absolute numbers in the staff associations increased but rose insufficiently to maintain 1965 density levels particularly among female staff, whilst overall NUBE membership fell marginally thus contributing to the steady fall in density levels which had begun in 1964.

During 1967, by contrast, the membership pattern was substantially transformed. NUBE membership within the clearing banks - the focus of the triple dispute during 1967 - rose by over 36 per cent. This increase was nearly three times greater than the union's growth outside the clearing banks. The density of NUBE membership rose by over nine percentage points during the year. Within these figures,

female membership of the union grew most rapidly by an aggregate increment of 60 per cent, yielding an increase in the density of female union membership in the clearing banks of 11.5 per cent. The growth of male membership of the union was also very considerable at an aggregate level of 21.5 per cent which translated into a density growth of 7 percentage points. During this same period, staff association membership among both sexes showed a slight aggregate decline which is accentuated in the density calculations by the growth in clearing bank staffs during the year.

In interpreting this pattern of union growth (and correlative staff association stagnation), it seems clear that, with respect to both men and women, the union did not gain membership by causing staff association members to abandon their allegiances and transfer to the union in large numbers whilst resigning from their original organisations. The drop in staff association membership is minimal by comparison with the large growth in union membership and is far too small to sustain such an interpretation. Moreover although, as we shall see, the growth in NUBE membership was concentrated during the last three months of 1967, and it is hence possible that lapses in staff association memberships were not recorded until 1968, such a claim is defeated by two considerations. Firstly, staff association membership figures are extremely accurate in terms of a 'current' (i.e. 'month by month') basis,<sup>(47)</sup> and secondly the recorded



drift away from the staff associations during 1968 was again not very substantial and was far outweighed by a further swing to NUBE during that year.

If we now turn, firstly, to the pattern of male membership in the two types of organisation during 1966 and 1967, we find that it is likely that NUBE growth was achieved during 1967 by an increase in the numbers of male staff holding 'dual' membership of both organisations. Thus the combined density of male membership of both organisations in the London clearing banks rose from 94.4 per cent in 1966 to 99.4 per cent in 1967. Given that the 1966 figure probably included approximately 5 per cent of 'dual' members,<sup>(48)</sup> it seems likely that this figure increased when NUBE density rose without any parallel losses among staff association members. It is also probable that NUBE 'scooped the pool' of school leavers who entered banking during the summer of 1967 and the union may additionally have induced a marginal number of male staff to withdraw from the staff associations altogether.

Among the female staff, the picture is more clear-cut. The combined density of female organisational membership in 1966 was 60.1 per cent and this figure had risen to 67.2 per cent by the end of 1967. There was thus clearly a good deal of 'slack' to be taken up by recruiting additional

'uncommitted' female staff to union membership during 1967 and the growth of female union membership seems unlikely to have been a product of a growth in 'dual' memberships. Nor, of course, was it a product of widespread transfers of allegiance to the union.

It is clear then that the growth of NUBE's female membership was greater - in both absolute and relative terms - than its growth in male membership. Given that female density levels remained below those for male staff, it might be tempting to assume that the 'slack' in the female membership figures basically accounts for the relatively high growth of unionisation among female bank staffs. Thus we could propose a scenario for NUBE growth during 1967 which stresses that male staff unrest was developing during the year and that an exceptionally large proportion of female members were sucked into the union at the same time as a product of 'bandwagon' or 'multiplier' effects (discussed in Chapter 2) operating on broadly uncommitted and instrumentally oriented women who, for a variety of reasons had remained under-unionised and were hence a ripe prospect for a rapid expansion in membership. Such an interpretation as the above rests for its plausibility on the notion of differential 'slack' in the membership potentialities of male and female clerks. However if female staff

had a lower propensity to unionise than their male colleagues in 1966, our task should be to explain why that propensity grew so rapidly during 1967. An explanation of union growth in terms of 'slack' thus puts the cart before the horse: a previously low propensity to unionise cannot, by any means, explain the existence of a subsequently high propensity to do so. Finally, our attempted interpretation signally fails to address the issues of NUBE's 1967 campaign and we will consider these before re-examining the question of the differential proclivities of men and women to join the union during this period.

It will be recalled that the union's 1967 campaign was based on three 'planks' (the 1967 pay increase, national recognition for NUBE, and the five-day week issue), and that each of these came to a crisis point at a different time in the year. Thus the poor 2½ per cent pay settlements were negotiated and announced in the majority of the clearing banks by April 1967, subsequently the final breakdown in the talks on national negotiating machinery was announced in July 1967 and, following a number of rumours during September, the banks 'package' on hours was announced in October. Some guide to the gross effects of these events can be seen in the monthly pattern of recruitment to and lapses from NUBE during the year, which are set out in Table 7.9 below.



Table 7.9

'New' and 'Struck Off' Members of NUBE distributed on a monthly basis for 1967.

	<u>New Members</u>	<u>Struck Off Members</u>
January	828	1453
February	880	1381
March	850	577
April	840	1187
May	1166	954
June	1016	1117
July	569	373
August	1040	510
September	1656	719
October	6119	576
November	7050	534
December	5618	600
<b>Total</b>	<b>27632</b>	<b>9981</b>

Table 7.9 clearly demonstrates that, despite the low pay settlements in April and the breakdown of negotiations over national negotiating machinery in July, union recruitment during the first nine months of the year was barely sufficient to maintain NUBE membership at 1966 levels. During the last three months of the year however, when the five-day week question was paramount, the union achieved a net gain of over 17,000 new members. Prima facie then, the 'hours'

question was the crucial issue generating new union membership as not only was recruitment abnormally high during the last three months of 1967, but also the rate of lapses from the union during this period was abnormally low at approximately half the average rate for the same three months during the previous four years.

Turning to the early part of the year, we can see a slight but perceptible growth in the level of union recruitment during May and June - the two months following the announcements of the  $2\frac{1}{2}$  per cent pay awards. The rate of recruitment during these months was somewhat (approximately 50 per cent) higher than the average levels of recruitment for these two months during the previous four years and may be held to reflect staff dissatisfaction with the salary awards. However the membership response was clearly not substantial and that it was not more significant can be traced to two major factors. Firstly, the lowness of the award was clearly a result of government, rather than bank, policy. The awards had to be approved by the Ministry of Labour and were clearly designed to be in step with the Labour government's incomes policy. Any doubts which bank staffs may have entertained on this score would have been eliminated by the downgrading of the Westminster Bank award from 3 per cent to  $2\frac{1}{2}$  per cent. Bank staffs at this point were in no position to seek to challenge

government policy even assuming that they entertained the desire to do so, and under such circumstances to seek to respond to the pay award by joining NUBE would, perhaps, be perceived as less than realistic. Secondly, bank staffs on incremental scales were less directly and obviously subject to the erosion of real incomes through the operation of inflationary pressures than workers who were paid on a flat-rate basis. Between 1965 and 1967, the period between successive awards in banking, the cost of living rose by approximately 6.4 per cent. During the same period the basic salary of an unappointed male Midland Bank clerk, aged 22 years in 1965, would have risen by 12.4 per cent and a similar man aged 25 years at the same date would have seen his salary rise by 18 per cent. A girl aged 19 years in 1965 would have been earning 19 per cent more by her 21st birthday in 1967. Of all clerks on basic scales, only women aged 22 years and over would have experienced a (marginal) fall in their real earnings between 1965 and 1967.<sup>(49)</sup> For the majority of bank clerks on basic scales then, the erosion of the real value of their earnings was masked by the rapid age-related growth in their money earnings between 1965 and 1967 and, under such circumstances, a strong impulse to counter this erosion, which would have involved an assault on government policy and the rejection of the staff associations which had performed relatively effectively on salaries in the recent past, was not to be expected.



Similarly, despite the slight growth in recruitment to NUBE during July and August over previous years, there is little to suggest that this increase bore any relationship to the breakdown of the proposals for national negotiating machinery early in July. One would not, in the normal way, expect to see an upsurge in membership of an organisation whose negotiations for recognition by an employer have just resulted in failure. Moreover, in 1967 there was an abnormally high level of recruitment by the banks and the greater than normal increase of NUBE in these two months may as easily be explained by the above average influx of school leavers into the banks during this period assuming a broadly stable proportion of union recruitment.

In sum, we come back to the five-day week issue as the crucial question influencing the growth of union members during this period. Such an interpretation would be consistent with the most immediate explanation of the preponderance of union growth among female bank staffs since, as we have already seen, female staff have a greater tendency to attach importance to hours of work and related issues than their male counterparts. The rapidity of the growth in the union's female membership during this period is thus attributable not to some hypothesised 'slack' in female membership to be taken up, but to the fact that the union

had espoused an issue which was exceptionally salient to a 'home centred' potential female membership whose identification with trade unionism tended to be instrumental and issue-based rather than traditional and solidaristic.

The pattern of industrial action taken by NUBE lends itself to a similar interpretation. During the middle of August 1967, the NUBE leadership decided against undertaking a national referendum of bank staffs directed at establishing grass-roots opinion on the collapse of national negotiating machinery on the grounds that the enterprise carried too high a risk of failure. Instead it was decided to concentrate on the possibility of selective strikes against the clearing banks in specified geographical areas. By late September, after soundings in the various areas has been taken, it was apparent that only North and South Wales - where three quarters of bank clerks were already union members - offered the possibility of credible industrial action. Once again, it is intuitively obvious that only in areas where NUBE had a majority of members would the breakdown of national negotiating machinery which would give that majority a voice in salary determination have the possibility of generating a sufficiently aggressive reaction to the bank employers and the staff associations. By

contrast, it was only in late October - after the hours package had been announced - that soundings in previously unencouraging areas began to return more positive results and the union began to lay the ground-work for the second and third phases of its industrial action within its more conservative English constituencies.

There is then ample evidence to suggest that the union's aggressive espousal of the banking hours issue at its most controversial point was broadly responsible for (1) the rapid growth in membership at that time, (2) the distribution of that increased membership between men and women, (3) the overcoming of bank staffs inhibitions about strike action and (4) the establishment of a climate of opinion in which strike action was seen as the only effective means of countering bank policy. Even in connection with the industrial action itself, there is circumstantial evidence (such as photographs of the action and press releases)<sup>(50)</sup> to suggest that female staff played a crucial role in picketing bank offices. Once again, such a role would be consistent with female 'home centred' orientations established in the previous chapters. It would be unlikely indeed to see 'work centred' male bank staff as the backbone of a picket-line outside the bank in which they planned to make a career and in full view of the customers with whom, the banks encourage them to believe, they will soon be dealing on terms of equality or superiority.



In Chapter 4 we noted a crucial paradox for the growth of trade unionism in banking and for the overcoming of the union's difficulties in reconciling their membership's contradictory demands for both 'effectiveness' and 'respectability'. This paradox was that the progressive creation of a 'separate clerical class' in banking as a result of bureaucratic and expansionist pressures within the industry was not being translated into unionisation because the 'separate clerical class' was itself undergoing rapid feminisation. The young women employed in banking, we argued and the results summarised in Chapters 5 and 6 confirmed, had a predominantly short-run, instrumental orientation to work and to trade unionism. Cushioned against inflation by an incremental salary structure and, in substantial part attached to banking employment by non-economic factors, this separate clerical class - although substantially independent by virtue of its non-career orientation from the direct effects of employer attitudes and the traditional means of control over bank employees - would, nonetheless, be difficult to attract and maintain within a trade union framework. Since the obverse of the creation of this 'separate clerical class' would be the renewal of the strength of male 'career' orientations intrinsically unsympathetic to militant industrial action if not trade unionism per se, this development contained the possibility of heightening the paradoxical situation within which the union

found itself devoid of a coherent constituency on either side of the career/non-career divide and in which bank workers were doubly segmented both by sex and by collective organisational affiliation. It is our central contention that the five-day week issue catalysed the potential union membership in the feminine clerical class by furnishing the union with a highly salient issue for female workers whose central life interests lay outside the world of work and whose structures of relevances were crucially touched by the question of the balance between work and leisure which that issue articulated. Moreover the five-day week issue was sufficiently broad and generative to cut across the various segments of the bank population and motivate a sufficiently unified body of bank staffs to challenge the unilateral control over hours and conditions of work which had been the prerogative of bank employers for the previous fifty years of the union's existence.

If we now turn to the pattern of organisational membership in 1968, we find a continuation of the fall in staff association membership which began in 1967 and a similar extension in growth trends with respect to NUBE membership. The aggregate fall in combined staff association membership was not large at approximately 2000 persons (roughly 2.7 per cent of membership), although once again these figures translated into a somewhat more substantial density decline due to the continued increase in total clearing bank staffs

during the year. The falls in staff association membership were distributed in approximately equal proportions among men and women. Aggregate NUBE membership, by contrast, grew by over 5,500 persons (9.5%) in the clearing banks during 1968. Once again, the growth of female membership outstripped the growth of male membership both absolutely (by a factor of 2) and proportionately (by a factor of 2.5). This rapid increase in the numbers of female NUBE members was offset in density terms however by a further rapid increase in the numbers of female bank employees, whose growth was nearly four times as rapid as that of their male colleagues during 1968. As a result of this expansion, the union increased its overall density in the London Clearing Banks only by a little over two percentage points.

Given the stress on the role of union recognition as a factor potentiating union growth by both Bain and Blackburn, NUBE's growth performance during 1968 remains puzzling and disappointing. A two per cent growth in union density seems a poor reward for full recognition by an employer and is clearly a good deal less significant than one would expect in the light of Bain and Blackburn's respective arguments and conclusions. In order to evaluate this aspect of NUBE's growth during 1968, we turn to consider some aspects of the impact of recognition in facilitating union growth.



We may distinguish four major ways in which union recognition may contribute to subsequent union growth. Firstly, recognition dispels beliefs which may inhibit employees from joining unions, such as the notion that joining a union implies disloyalty to an employer or that union membership may impede career prospects.<sup>(51)</sup> Secondly, union recognition enables the union in question to demonstrate its effectiveness in negotiating over crucial 'bread and butter' issues such as pay, hours and conditions of work. Thirdly, recognition enables a union to establish an overt and progressively institutionalised 'presence' in an employing organisation at national and local levels. At minimum, this 'presence' may consist of the visibility of union literature on staff notice boards, a union organiser's right to visit an employer's places of work and the announcement that changes in pay, hours etc., have been made with the agreement of the trade union. Greater institutionalisation however implies the establishment of permanent infrastructures of union facilities at workplace and local levels, together with repeated public acknowledgement by employers that their employment policies are the product of co-determination with union representatives. Fourthly, recognition may assist union growth when union representatives negotiate pay structures etc., which, via their acceleration of bureaucratic trends within the organisation, have an indirect impact on union growth by increasing the propensity of employees to

unionise. The most direct expression of this fourth type of effect occurs, of course, when a union is successful in closing some form of employment to non-union employees. This fourth type of gain from recognition does not normally develop within a year of a union's recognition and is clearly not applicable to the case in hand.

If we look at the situation in banking during 1967-68 in these terms, the reasons for NUBE's rather weak growth performance during 1968 become relatively clear. In the case of the first benefit of union recognition - the elimination of employee inhibitions with respect to trade unions - it is by no means clear that bank clerks were labouring under such inhibitions by 1968. NUBE, it will be recalled, had existed for fifty years by the time it was recognised. Two of the clearing banks had recognised it since the 'forties. The political climate was strongly favourable to trade unionism in general and white collar unionism in particular. In the post-Cameron era, the majority of the clearing banks had moderated their attitudes to NUBE to the point of substantial acceptance and only in the Midland Bank did hostility to the union remain at a level which would seriously inhibit recruitment (see Table 7.10 below). Moreover it is at least arguable that the disputes of 1967 had released any lingering inhibitions which bank staffs may have entertained concerning union acceptability

and indeed catalysed the majority of bank staffs who had pro-union sentiments into joining - thus effectively pre-empting a substantial proportion of the post-recognition growth of union membership in advance. All in all then there are good reasons for supposing that by 1968 the inhibited potential unionist lay rather thin on the ground in the majority of clearing banks and hence that the post-recognition advantage to the union deriving from the dispelling of inhibitions concerning union membership was correlatively small.

With respect to the second category of membership gains associated with recognition, i.e. the gains accruing from a recognised union's capacity to deliver concrete benefits to its members, here too NUBE's new advantages were not unalloyed during 1968. Certainly advantages were achieved during the year: Saturday closing became a prospective reality and solid salary increases geared towards equal pay in the industry were negotiated. Yet the pay settlement was frustrated by a reference to the NBPI which generated a protracted period of doubt about its implementation which extended into 1969, and Saturday closing itself did not take effect until July 1969. The negotiating gains of 1968 were thus less clear-cut to a membership which beheld them through a haze of contingencies and deferments. Moreover the negotiating gains which would putatively attract new



membership were achieved in joint negotiations in partnership with the staff associations. Since NUBE membership gains would, in the nature of the case, emerge as an outcome of competition with the staff associations - indeed among male staff they could only be achieved by causing male staff to defect from the staff associations or take out membership of both organisations - the attribution of the (already 'hazy') negotiating gains itself became the object of conflict between the two sets of organisations and hence unclear. Thus the 'results' benefit of recognition was triply impeded to NUBE. The benefit was impeded by the fact of continued competition with the staff associations, by the fact that negotiated benefits were co-negotiated with the staff associations and became the object of competition over their attribution, and by the fact the benefits themselves remained unclear to a relatively unsophisticated potential membership.

In relation to the third aspect of membership gain through recognition, that is, the gain generated through the institutionalised 'presence' of the union and its access to bank staff, the union undoubtedly achieved considerable growth through the minimal level of institutionalisation achieved during 1968.

Table 7.10

Aggregate gains in Male and Female NUBE Membership in Five  
Clearing Banks during 1967 and 1968 (%)

	Barclays		Lloyds		Midland		Westminster		National Provincial	
	M	F	M	F	M	F	M	F	M	F
1967	16.2	47.7	25.4	69.3	12.4	54.9	34.7	90.0	37.2	104.1
1968	3.5	8.8	11.8	16.5	2.3	9.7	10.8	34.0	8.1	29.0

As Table 7.10 shows, the 1968 gains in NUBE female membership in Lloyds, Westminster and National Provincial Banks were between two and four times as great as those achieved in Barclays Bank where the union was already recognised. These gains were achieved despite very large gains in NUBE membership in those banks during 1967 which again exceeded the female growth in Barclays during 1967. Percentage gains in male membership in the three banks showed a similar pattern of increase in excess of union growth among men in Barclays - again despite the fact that all three banks had exceeded Barclays rate of male NUBE growth during 1967. The relatively higher rates of recruitment of both male and female NUBE members in Lloyds, Westminster and National Provincial Banks as compared to Barclays during 1968 testify to the significance of access to bank staffs by union organisers in the development of membership. Whereas in Barclays Bank such access had been available for many years, it was granted in the other three banks at the beginning of 1968 and in these banks there was a corresponding spurt in membership. By contrast, the relatively low levels of recruitment in the Midland Bank reflect the fact that this bank delayed its recognition of NUBE until April 1968 and testify to the extent to which entrenched opposition to the union both by the bank's management and its staff association can continue to depress union growth and density levels even



during a period in which the union is visibly more respectable and effective than previously.

Turning now to the continuation, during 1968, of the tendency for union growth to be concentrated among female staff, it seems clear that two relatively distinct factors lay behind this development. The first factor was the straightforward continuation of union policy objectives - notably the equal pay and Saturday closure issues - which had already proved their attractiveness to female staff and may reasonably be held to have maintained their capacity to incline female staff towards the union despite the ambiguities surrounding the relevant negotiations and the vicissitudes attending the attribution of the various negotiating successes. All in all, it is almost certain that the union continued to enjoy credit effects arising from its militant espousal of these objectives during 1967 and 1968.

However, secondly, the newly recognised and incipiently institutionalised status of NUBE during 1968 must certainly have played a role in the considerable growth of the union's distaff side during this year. By the end of 1967 male bank staffs were 99.4 per cent organised and this meant that, by and large, new male unionists could only be recruited by attracting new entrants to the industry or by persuading staff association members to take out 'dual' membership or

defect to the union. By contrast, only 67.2 per cent of female bank staffs were organised and there was thus considerable scope for union organisers bent on gaining additional female recruits. Moreover union organisers now had legitimate access to the staffs of four out of the 'big five' clearing banks for the first time and were now in a position to recruit the less interested female potential which was distinctly favourable in comparison with previous years. This intersection of relatively low levels of female density among female staffs allied with the new opportunities for union organisers to enter the banks and actively recruit new membership is abundantly apparent in the relatively high levels of NUBE growth in Lloyds, Westminster and National Provincial Banks to which union organisers gained access for the first time during 1968. Since, as we have already seen, female bank staff are, by and large, less committed to the world of work and ipso facto trade union organisation, it is clear that one major advantage of NUBE's recognition was precisely this access to the less committed potential trade union members - particularly female - who would under other circumstances remain non-unionists.

Adopting a concise formula for this period, we conclude that during 1967 the banks - hampered by government policy and by their own staff associations - took the staff policy

decisions which united the various constituencies among bank staffs and prompted the feminine 'clerical class' - potentially the most militant but in fact the most substantially inert group in bank employment - to provide the impetus for the industrial action which was essential for the union's campaign for recognition. During 1968, by contrast, the union began to reap the benefits of its industrial policy and the first fruits of its recently acquired recognition.

#### 7.4 The Period 1969-1970: Consolidation

The events of this final period of the decade under consideration are, perhaps inevitably, less spectacular than those of the previous two periods. They mark the emergence of an infra-structure for collective bargaining in the banking industry and the development of orderly relationships among the parties (the bank employers, the staff associations and the union) to that infrastructure. But although such developments do not attract headlines nor in any direct way attract new membership, they are an essential component of the development of the stable bilateral determination of industrial issues. With respect to the newly recognised union, the emergence of this infrastructure was an essential feature of its institutionalisation.



Perhaps the most significant element in this process of institutionalisation was the conclusion of a series of domestic negotiating agreements between NUBE and the various individual clearing banks. Once again, Barclays Bank led the way in the formation of these agreements and a tripartite agreement was signed in May 1969 by NUBE, Barclays Bank and Barclays Bank Staff Association which provided for negotiations between the bank and a NUBE/staff association 'staff side' covering matters outside the frame of reference of the JNC for Banking. The agreement also provided for recourse to arbitration. Similar tripartite agreements were subsequently negotiated with Lloyds Bank and the National Westminster Bank during 1970. At the end of 1970 a domestic agreement was also concluded between NUBE and the Midland Bank which did not include the staff association.

These domestic agreements were important for the union for a number of reasons. Firstly, they enabled union representatives to participate with the staff associations in the formation of the banks' domestic policies - an area in which the staff associations had previously exercised sole negotiating rights. The union was thus admitted to an important additional area of policy formation. Secondly, the agreements enabled NUBE to offer 'internal' services to its members with respect to individual banks which were similar in scope and effectiveness to those of the staff

associations. This development enabled the union to offer an attractive combination of national strength and institutional flexibility to its members and further to rebut the staff associations' claims that the union was an external interloper with respect to the affairs of individual banking institutions and could not provide the kinds of personalised interventions that individual cases might require. Finally, the union's institutional agreements frustrated any lingering tendencies which the staff associations may have had to pursue policies at an institutional level which were radically divergent from those at national level. During 1969 and early 1970, union representatives had believed that the staff associations planned to attempt the major staff regrading exercise of the decade (embodying the principle of equal pay for women) on an institutional basis in defiance of the union's insistence that the exercise be formulated at national level. The development of tripartite institutional negotiating machinery eliminated this kind of possibility and thus contributed to the establishment of more harmonious relationships on the 'staff side' at the national level.

Whilst the developments noted above had undoubted long-term importance in stabilising union membership in banking, more concrete negotiating successes were needed to mobilise support for the 'staff side'. Here, as noted above, the

union was successful in promoting a half-day strike early in 1969 over the referral of the 1968 national pay settlement to the NBPI. More importantly, the union was successful in persuading the banks to withdraw their undertaking to the government that the balance of the settlement above  $3\frac{1}{2}\%$  would not be paid until July 1st 1969, and to implement the pay settlement in full.

This reversal of policy by the clearing banks, whilst stimulated by union pressure, also reflected a considerable change in the political atmosphere. Early in 1969, the publication of the White Paper In Place of Strife stimulated considerable disarray both within the trade union movement and within the Labour Party.<sup>(52)</sup> Amidst the general furore of the period, the role of the NBPI was weakened and the decay of government incomes policy was inaugurated in earnest during the autumn when the government sanctioned a number of above-norm settlements without reference to the NBPI.<sup>(53)</sup> It was against this background of uncertainty that the bank employers revoked their undertaking to the government over the 1968 pay settlement and further indicated their defiance of NBPI recommendations with respect to the 'hours and overtime' settlement of September 1969.



The latter settlement concerned the establishment of a basic 35 hour, five day week, as conceded during the previous year, and the rates of overtime to be paid in connection with the new banking hours. The overtime award, which was agreed after arbitration, provided for a reduction in the standard working week from 37½ hours to 35 hours. The award was not ungenerous as, with additional overtime payments resulting from late evening opening and additions to territorial allowances, it was worth approximately 6½ per cent.<sup>(54)</sup> Inevitably, it was referred to the NBPI in September 1969 and a report was published in February 1970. In the hectic pay climate of 1969-70 consequent upon the collapse of the Labour government's prices and incomes policy, the banks took the unusual step of announcing in advance that they intended to implement the award, backdated to July 1st 1969, regardless of the outcome of the report.<sup>(55)</sup> Whilst the moral justification for this course of action stemmed from the fact that the award was an arbitration award, the political facts were simply that the pay policy was in ruins and the banks could not afford, nor could the 'staff side' afford to allow them, to withhold the increase.

As we have already noted, the period between 1969 and 1970 was characterised by considerable uncertainty concerning the negotiations for a new staff grading structure and equal pay for women. In this connection there was considerable prevarication from the staff associations within the Banking

Staff Council and, in this climate, the staff associations' proposal to proceed with a normal pay claim for 1969 was interpreted by the union representatives as an attempt to buy time for institutional regrading negotiations to take place and hence to narrow the range of issues falling within the scope of national negotiating machinery. Faced with union hostility which threatened the fabric of orderly negotiating relationships within the industry, the staff associations modified their stance and agreement was reached on a proposal for a  $12\frac{1}{2}$  per cent interim demand pending full salary restructuring. This claim resulted in a 7 per cent award.

In February 1971 a new salary structure was announced which embodied both a new system of grades for bank posts and equal pay for women. With the implementation of this structure - which embodied pay increases of between  $7\frac{1}{2}$  and 15 per cent - the NUBE programme of the 'sixties embodying full national and institutional recognition, a five day week with Saturday closing and equal pay for women was achieved.

This last section of the decade then was a period of relatively unspectacular consolidation of the new national negotiating machinery for clearing bank claims. During this period, the union progressively achieved parity with

the staff associations with respect to internal institutional negotiations with the individual clearing banks. This was also a period which brought solid economic benefits to bank staffs, albeit against a background of accelerating inflation. These benefits included the full implementation of the 1968 pay award, a substantial award for 1969, the introduction of the five day week during 1969 together with worthwhile additions to the earnings of most bank staffs through the 1969 overtime award and salary restructuration which was completed in 1971. Despite these developments, the response from bank staffs in terms of membership of both organisations was distinctly lukewarm as Tables 7.11 and 7.12 demonstrate.



Table 7.11

Indices of Combined Staff Association Membership in the English

Clearing Banks, 1960-70

	Aggregate Membership	Density	Aggregate Mem. Males	Density Males	Aggregate Mem. Females	Density Females
1960	100	52.3	100	60.7	100	41.1
1965	120.8	50.0	113.8	59.9	134.6	39.1
1968	114.8	42.7	110.6	55.3	123.0	30.3
1969	113.4	39.5	110.8	53.8	118.8	26.5
1970	114.1	38.7	113.0	54.3	116.2	24.8

Table 7.12

Indices of NUBE Membership in the London Clearing Banks 1960-70

	Aggregate NUBE All Banks	Aggregate NUBE LCB's	Density LCB's	Males LCB's	Density (M) LCB's	Females LCB's	Density (F) LCB's
1960	100	100	35.0	100	41.1	100	26.6
1965	110.7	109.0	30.2	102.1	36.5	123.4	23.3
1968	156.0	160.8	40.0	128.3	43.5	228.6	36.5
1969	166.0	169.2	39.4	130.0	42.8	250.8	36.2
1970	168.9	171.5	38.9		NO FIGURES	AVAILABLE	

As Tables 7.11 and 7.12 demonstrate, neither the staff associations nor NUBE maintained their 1968 density levels during the last two years of the decade. Within the staff associations, the progressive decline of aggregate membership which began in 1967 was only halted in 1970. Aggregate female staff association membership continued to fall however. Once again, the slight falls in aggregate staff association membership were greatly amplified in density terms because of increasing levels of employment within the clearing banks. This amplification was particularly marked in the case of female employees whose numbers increased by 8,500 during 1969 alone.

In the case of NUBE, the impetus for growth steadily fell away between 1968 and 1970. Thus whereas in 1968 NUBE had recruited 150 per cent of male entrants to banking and 76 per cent of female entrants for that year, these figures had fallen to 19 per cent and 34 per cent respectively by 1969 and remained at approximately that level during 1970. NUBE did not therefore participate in the white collar union membership boom of 1969-70 and density levels in fact began to decline. The decline in the male propensity to join NUBE was most marked during this period and it is noticeable that male staff began to join the staff associations in larger numbers at the same



time. Among the female staff, by contrast, NUBE broadly retained its 1968 level of attractiveness and the trend away from the staff associations continued among the female staff.

These membership trends are consistent with the union's militant espousal of the 'equal pay' issue, the implementation of which - as we saw in the previous chapter - proved markedly less popular among male staff than it was among female staff. This differential response to the 'equal pay' issue is moreover further indicative of the predominantly 'instrumental' (as opposed to 'collectivistic') orientations to trade unionism displayed by the majority of bank staffs.

### 7.5 Summary Discussion

Taking the decade as a whole, it is striking to note that despite the greatly increased significance of collective activity during the 'sixties the aggregate density for all the staff organisations recruiting in the London Clearing Banks actually fell by 9.7 percentage points between 1960 and 1970. This density loss was shared between the sexes. Thus between 1960 and 1969 (the last year for which disaggregated figures are available), the combined density of male staff organisational membership fell by 5.2 percentage points from 101.8 per cent to 96.6 per cent. Similarly,

comparable density figures for female staff organisational membership reveal a fall of 4.9 percentage points from 67.6 per cent in 1960 to 62.7 per cent in 1969.

It is, of course, the case that it was the falling appeal of the staff associations which was largely reflected in these falls in aggregate density. Yet it is also true that the union failed to compensate for this falling appeal both among the men and the women.

Thus between 1960 and 1969 the density of male staff association membership fell by 6.9 per cent whilst the density of male NUBE membership rose by only 1.7 per cent. Viewed in these terms, it would perhaps be nearest the truth to say that unionisation among male bank staff actually fell during a decade in which male confidence in the staff associations was eroded yet the new recognised status of the union barely restored the male density levels of a decade earlier when the union was still unrecognised. It is not surprising that this proved to be the case. The issues fought by the union during the second half of the decade were not, in the first instance, calculated to appeal to male bank staff. The hours issue was of generally lower salience to the male than the female staff and the 'equal pay' issue, whilst attractive to the female staff, may well have exerted a negative influence on the

union's attractiveness to the men. The aggregate male membership of the staff associations was, in contrast to the female membership, barely depleted during the turbulent years of 1967 and 1968 and, although the aggregate male union membership rose by 28 per cent during these two years, this growth only restored the male union density which was lost during the middle years of the decade.

Among the female staff there was a straightforward transfer of majority allegiance from the staff association to the union during the decade. Whilst the density of female staff association membership crumbled from 41.1 per cent in 1960 to 26.5 per cent in 1969, the density of female NUBE membership rose from 26.6 per cent in 1960 to 36.2 per cent in 1969 and here the issues espoused by the union played an overwhelming part in securing this transfer of support. Although a judgement as to the unionisation of female bank workers involves the weighing of the incommensurate criteria of union density and union character, it is reasonable to propose that the shift in majority allegiance to the more unionate NUBE constituted a growth in unionisation among female bank workers.

With these observations behind us, it is now necessary to raise the question of whether it is reasonable to suggest that unionisation in banking grew during a decade in which



the density of the more 'unionate' organisation grew by only 3.9 percentage points whilst the density of the less unionate organisations fell by 13.6 percentage points. In addressing this question, three different sets of considerations should be borne in mind.

Firstly, the aggregate memberships of both the staff associations and the union grew during the decade. The aggregate membership of the staff associations expanded by 8,500 (14.1 per cent) during this period whilst the aggregate membership of NUBE grew by over 28,500 (71.5 per cent). Viewed in these aggregate terms, it is clear that 'unionisation' did grow in banking between 1960 and 1970. This aggregate perspective is, moreover, less misleading in the context of banking than the well known 'growth illusion' difficulties associated with aggregate figures would seem to imply. For, given the competitive relationship between the union and the staff associations and the high density of staff organisation membership in banking at the beginning of the decade, it is not only to be expected that gains by one type of organisation must be achieved at the expense of the other but also that, in this context of a shift in allegiance from one type of organisation to another, there will be a loss of overall density while employees having dropped out of one organisation decide whether or not to commit themselves to the other. In view of these complicating factors, the aggregate picture is an important additional factor to be

admitted to a consideration of the overall development of unionisation in banking. This aggregate picture portrays an unambiguous and substantial growth of unionisation in the field.

A second consideration which should inform any judgement of the growth of unionisation in banking concerns the characters of the staff organisations concerned. Here too there can be little doubt that both the staff associations and the union became more unionate during the course of the decade. In the case of the staff associations, the growth in unionateness is evidenced by the increased sophistication, co-ordination and aggression which characterised salary negotiations with the bank employers and their increased willingness to take their claims to arbitration. Moreover it is arguable that, as their co-operation increased, the staff associations further distanced themselves from the influence of individual bank employers and, in practice if not in theory, from the ideology of internalism. In the case of the union, the major growth in unionateness centred on the means which it was prepared to use in pursuit of its objectives. Here the foundations were laid by the 1960 Annual Delegate Meeting which enabled union members to undertake industrial action more easily and with greater flexibility and directedness. As we have seen, the strike clause was invoked in a variety of situations. The most

important of these were associated with the claim to recognition in the London Clearing Banks in 1967 and the pay claim referred to the NBPI in 1969. This growth in industrial aggression marked a decisive departure from the more cautious tactics of the previous 40 years and a very substantial change in the character of the union and its relationships with the bank employers. Any consideration of the character of the staff organisations in banking between 1960 and 1970 therefore points unambiguously towards the conclusion that a growth in unionisation occurred during this period.

Thirdly, it is manifestly the case that with the recognition of the union its membership was established in a relationship of representative bilateral negotiation with the bank employers from which it had previously been excluded. From this standpoint of 'effective unionisation', it is clear that whereas only the staff association membership (52.3 per cent of bank staffs) were recognised for negotiating purposes in 1960, 77.6 per cent of bank employees were (more aggressively) represented in such negotiations by 1970.

Finally, it is worth noting that the growth in unionisation in banking during this period was achieved against a background which was in several respects unfavourable to



such growth. The expansion of employment in banking in a context of high levels of staff organisational membership made it difficult to sustain pre-expansion density levels and this difficulty was compounded by the increasing rates of staff turnover which grew more rapid during the decade. The expansion of banking services, the feminisation of routine clerical tasks and the retirement of the post-war 'bulge' of male clerks greatly enhanced the availability of promotion opportunities for the remaining male clerks and this too will have exerted an inhibiting effect on unionisation. Finally, the feminisation of bank employment also tended to inhibit overall density growth because of the generally lower levels of density among female employees. It is against this background that the growth of unionisation in banking should be evaluated.

NOTES

1. Report of the Inquiry by The Honourable Lord Cameron, D.S.C., Q.C., into the Complaint made by the National Union of Bank Employees on 12th March 1962 to the Committee on Freedom of Association of the International Labour Organisation, (HMSO: 1963), Cmnd., 2202, (henceforth Cameron Report), para. 141, evidence of Mr. W.F. Ardley, Chairman, Martins Bank Staff Association.
2. O. Robinson, Representation of the White-Collar Worker: The Bank Staff Associations in Britain, British Journal of Industrial Relations, Vol. 7, 1969, p.26.
3. O. Robinson, (1969), op.cit, p.27.
4. Royal Commission on Trade Unions and Employers' Associations, Written Evidence, Vol. 1, (Trade Unions etc.), WE/118, Evidence of the National Union of Bank Employees.
5. Ibid.
6. See Cameron Report, para. 56 (Evidence of Mr. A.J. Cripps), and paras. 21 and 27.
7. Article 2 of I.L.O. Convention No. 98 reads as follows:  

'1. Workers' and employers' organisations shall enjoy adequate protection against acts of interference by each other or each other's agents or members in their establishment, functioning or administration.

2. In particular, acts which are designed to promote the establishment of workers' organisations under the domination of employers or employers' organisations, or to support workers' organisations by financial or other means, with the object of placing such organisations under the control of employers or employers' organisations, shall be deemed to constitute acts of interference within the meaning of this Article'.
8. Cameron Report, paras. 266-283 and 291-303.
9. Cameron Report, para. 292.

10. Cameron Report, paras. 293 and 294. It is significant to note that the criteria of independence developed by Cameron did have a significant impact of staff association constitutions in the insurance industry. Thus the Commission on Industrial Relations notes that:  
"As a consequence of his (Cameron's) conclusions the Commercial Union Group Staff Association eliminated the clause in its constitution requiring management consent to changes and made membership voluntary and dependent on subscriptions".  
Commission on Industrial Relations, Report No. 16, 'Commercial Union Insurance Co. Ltd.', Cmnd. 4642, (HMSO, 1971), p.8. For a general discussion of parallel competition between the Guild of Insurance Officials and a variety of internal staff associations, see G.J. Will, Staff Associations in the Insurance Industry, Unpublished Thesis, (Ruskin College, Oxford, 1972).
11. Cameron Report, paras. 295-8.
12. Cameron Report, para. 301 and 302.
13. Cameron Report, paras. 304-337.
14. Cameron Report, paras. 312 and 331, and also the evidence of Mr. F.S. Myatt, para. 156.
15. Cameron Report, para. 204.
16. Table 7.3 is compiled from statistics given in Appendices 2 and 3.
17. Table 7.4 is compiled from statistics given in Appendices 1 and 3.
18. Table 7.6 is compiled from figures given in Appendix 4.
19. Royal Commission on Trade Unions and Employers' Associations, Written Evidence, Vol. 1 (Trade Unions etc.), WE/118, Evidence of the National Union of Bank Employees.
20. O. Robinson, (1969), op.cit., pp.37-39.
21. Ibid, pp.21 and 41.



22. For general discussions indicating the restriction of competition among the banks see: B. Griffiths, Competition in Banking, Hobart Paper No. 51, (Institute of Economic Affairs, 1971); National Board for Prices and Incomes, Bank Charges, Cmnd. 3292, (HMSO: 1967); A. Fels, The British Prices and Incomes Board, (Cambridge University Press, 1972).
23. Cameron Report, para. 312.
24. Cameron Report, para. 331.
25. National Board for Prices and Incomes, Salaries of Midland Bank Staff, Cmnd. 2839, (HMSO: 1965), paras. 2 and 5.
26. Royal Commission on Trade Unions and Employers' Associations, Written Evidence, Vol. 1, (Trade Unions etc.), WE/130, Evidence of the Committee of London Clearing Bankers.
27. Cameron Report, paras. 123 and 156.
28. R.J. Price, Untitled typescript on the development of collective bargaining in the banking industry.
29. Royal Commission on Trade Unions and Employers' Associations: Report, Chapter 5, especially paras. 213-224 and 253-256.
30. G.S. Bain, Trade Union Growth and Recognition, (Royal Commission on Trade Unions and Employers Associations, Research Paper No. 6, HMSO: 1967).
31. Royal Commission on Trade Unions and Employers' Associations: Report, para. 219.
32. A. Fels (1972), op.cit., Chapter 1.
33. Ibid, p.12.
34. Incomes Policy: The Next Step, Cmnd. 1626, (HMSO: 1962).
35. Cmnd. 2639.
36. Salaries of Midland Bank Staff, op.cit., para. 19.
37. Ibid, para. 42 and 52.
38. National Board for Prices and Incomes, Bank Charges, Cmnd, 3292 (HMSO: 1967).

39. The criteria for 'exceptional pay increases' were:

- (1) where the employees concerned, for example by accepting more exacting work or a major change in working practices, make a direct contribution towards increasing productivity in the particular firm or industry. Even in such cases some of the benefits should accrue to the community as a whole in the form of lower prices;
- (2) where it is essential in the national interest to secure a change in the distribution of manpower (or to prevent a change which would otherwise take place) and a pay increase would be both necessary and effective for this purpose;
- (3) where there is general recognition that existing wage and salary levels are too low to maintain a reasonable standard of living;
- (4) where there is widespread recognition that the pay of a certain group of workers has fallen seriously out of line with the level of remuneration for similar work and needs in the national interest to be improved.

For a general discussion of prices and incomes policy between 1965 and 1969, see H.A. Clegg, The System of Industrial Relations in Great Britain, (Blackwell, 1970), pp.418-440.

40. O. Robinson (1969), op.cit., p.34.

41. Ibid., p.39.

42. See also the aggressive statement of internalist principles by the Midland Bank Staff Association in the Royal Commission on Trade Unions and Employers' Associations, Written Evidence, Vol. 1, (Trade Unions etc.).

43. See, for example, the editorial comment of The Times published on the 26th November, 1967.

44. This point is stressed in R. Price (n.d.), op.cit.

45. Midland Bank Limited, Statement to Shareholders by The Chairman, (January 1969), p.11.



46. During this period there was intensive competition for suitable labour among financial institutions including the banks, insurance companies and among law firms, local and national government agencies. All of these types of organisations, except the banks, offered a five day week.
47. Auditors of the membership figures for NUBE and the staff associations employed to establish accurate estimates of membership in both types of organisation on the basis of which a 'poll vote' could be taken within the Banking Staff Council, indicate that membership figures for the staff association were more accurately maintained on a month by month basis than were union membership figures.
48. Blackburn reports that 'dual' membership of the union and the relevant staff association runs at approximately 5 per cent (R.M. Blackburn, Union Character and Social Class, (Batsford, 1967), p.275. This figure is confirmed by the sample interviewed for this study, among whom 'current' dual membership was held by 4.5 per cent.
49. These computations are based on the 'Adjusted Salary Scale effective 1/9/65' in the Midland Bank. The full scale is set out in Appendix 2, Salaries of Midland Bank Staff, op.cit., p.20.
50. Thus in press releases, the staff associations claimed that many of those involved in the strike actions were young girls with 'a limited knowledge of the issues involved'.
51. G.S. Bain, The Growth of White Collar Unionism, (Oxford, 1970), p.122-135.
52. For a concise account of this period, see H.A. Clegg (1970), op.cit., Chapter 12.
53. A. Fels (1972), op.cit., p.28.
54. National Board for Prices and Incomes, Hours and Overtime in the London Clearing Banks, Cmnd. 4301, (HMSO: 1970), para. 42.
55. Ibid, para. 2.



CHAPTER EIGHT

THE FACTORS INFLUENCING UNIONISATION IN BANKING:

AN EVALUATION.

8.1. Introduction

In 1967, two major studies of white collar unionism, Bain's Trade Union Growth and Recognition and Blackburn's Union Character and Social Class, were published. Both studies laid considerable stress on the importance of employer recognition to white collar union growth and development and the difficulties which faced those white collar unions seeking recognition from the employers on behalf of their members. This coincidence of focus on the issues surrounding recognition is the more significant as the two studies differed in both scope and style; the first dealing with white collar unionism in manufacturing industry as a whole in largely quantitative terms, whilst the second dealt with trade unionism in banking in a more historical and descriptive fashion. Bain took the view that

"One of the major factors impeding the expansion of union membership among white collar workers is the refusal of most employers to recognise unions representing these workers". (1)

He argued that, where recognition of white collar unionism has taken place,

"These concessions generally came about not because the unions were in a position to force the employers to grant recognition, but as a result of government policies designed to ensure maximum and uninterrupted production throughout two world wars". (2)

and that, in sum,

"What white collar union recognition there is has come about largely as a result of government policies, and, if the amount of this recognition is to be increased, further government action will be required". (3)

Similarly, in the context of his study of bank clerks, Blackburn gave a carefully documented account of the ways in which the hostility of the bank employers had impeded the growth of NUBE. In Blackburn's view,

"The more hostility a bank has shown to the union, the lower has been the union's completeness, with the District Bank before the war providing a classic example of this . . . . . the employers' preference for staff associations and refusal to recognise NUBE persists, with one or two exceptions, so that the employers' attitudes still tend to boost staff association membership and depress NUBE membership". (4)

Against this background, Blackburn was exercised by the problems facing a union representing a traditionally moderate group of workers which was seeking recognition from the bank employers. In striking a balance between respectability and

effectiveness, the unrecognised white collar union facing a hostile employer is placed in a paradoxical situation. In order to attract its 'respectable' potential membership, the union must restrict its own access to the means of force which would enable it to gain recognition and secure its future respectability and effectiveness whilst, on the other hand, ineffective hostility to the employers would result in losses of membership on both counts of effectiveness and respectability. In banking, the situation is further complicated by the existence of a respectable and recognised alternate to NUBE in the form of internal staff associations. Thus, as Blackburn notes, the stalemate is compounded:

"In both organisations there is a conflict between respectability and effectiveness, and at present, with NUBE unrecognised, there is dispute about which organisation is more effective, while the staff associations have the advantage of being more respectable. Recognition from the banks would increase NUBE's respectability, while removing the grounds for criticisms about not being effective. However, bank staffs are not prepared to support the militancy necessary to overcome employer opposition, whilst the union cannot win recognition by being respectable if it is in competition with staff associations". (5)

NUBE then had the classic white collar recognition problem. It was an active union with no ties of any sort to the employers but it was not, in Blackburn's words,

"sufficiently unionate to be able to insist that the banks take notice of it". (6)



Informing the approaches of both writers to the growth of white collar unionism was an additional common notion that employment concentration is a significant underlying determinant of white collar unionism. Thus in an expansion of his 1967 study<sup>(7)</sup> Bain, having dismissed a large variety of other factors, argued that,

"... some but not all of the variation in the pattern of white collar unionism in Britain can be accounted for by variations in the degree of employment concentration. The greater the degree of employment concentration the greater the density of white collar unionism". (8)

and went on to combine this finding with his previously cited views on the role of employer recognition in the development of white collar unionism and the role of the government in fostering such recognition. In a similar vein, Blackburn argues that the division of the clearing banks into large numbers of small branches militates against high densities of unionisation and states that

"... there is a tendency among the clearing banks for completeness of unionisation to be lower in those banks where the average branch size is smaller". (9)

Whilst the second factor of employment concentration does not receive the same quantum of emphasis in Blackburn's study and whilst Blackburn discusses a number of factors operative in

banking which Bain dismisses, there is, nonetheless, an impressive convergence of interest in the issues of recognition and employment concentration.

Unfortunately however, the views of Bain and Blackburn summarised above receive little support from a consideration of the growth of NUBE during the 'sixties. In the first instance, NUBE gained recognition from the clearing banks as a consequence of undertaking industrial action in pursuance of a number of related disputes. In contrast to the vast majority of Bain's cases,<sup>(10)</sup> this industrial action did not have the support of powerful and established manual trade unions, nor was it supported by any form of government intervention although, as we have seen, the general political climate of the period was favourable to the recognition of white collar unions.

With respect to the emphasis placed on employment concentration as a factor in the growth of white collar unionism by Bain and to a lesser extent Blackburn, there are also certain difficulties. Thus, whilst the significance of this factor is undeniable, it remains difficult to compare the impact of employment concentration on unionisation in different industries with any degree of assurance or significance. Thus Bain finds a relatively high degree of unionisation among clerical staff in the vehicle industry (22 per cent)<sup>(11)</sup> and correlates this figure with the high

concentration of clerical staff in the industry (44 persons per establishment).<sup>(12)</sup> Yet in banking, where the average branch had a staff of between 8 and 10 persons during the 'sixties,<sup>(13)</sup> the level of density of staff organisation membership varied between 87 and 77 per cent.<sup>(14)</sup>

At the same time, the Bain formulation takes no account of union character which we have argued should enter into the assessment of 'unionisation'. Thus, whilst the stability of overall staff organisation membership in banking between 1964 and 1970 is consistent with Bain's hypothesis since the degree of employment concentration did not rise significantly in banking during this period, there was a substantial transfer of bank staffs' allegiances from the less unionate staff associations to the more unionate NUBE which resulted in a growth in unionisation overall. This shift is not explicable in terms of a growth in branch size.

In general, it seems that the central difficulty in utilising the large scale findings of researches such as those of Bain turns on their applicability to specific cases. Such large scale generalisations lose traction when confronted by the active efforts of men and women to gain an increased measure of control over salaries and conditions of work. Whilst it is beyond question that the capacity to form effective trade unions is to some substantial degree a function



of the attitudes of employers and governmental agencies on the one hand and the degree of employment concentration on the other, the basic facts of human agency embedded in the very impulse to form trade unions cannot be ignored and least of all should they be ignored by students of the 'sixties. Equally, it is clear that by 1967 NUBE had overcome the 'respectability-effectiveness' paradox alluded to above and had achieved the kind of balance between effectiveness and aggression on the one hand and respectability on the other which enabled it to generate a credible articulation of bank staffs aspirations towards bilateral job regulation in the industry.

In this chapter, we seek to evaluate the relative importance of the factors described in chapter 2 in stimulating the growth of clerical unionism in banking during the period under consideration. Consideration of the factor described as the 'ownership of knowledge' is omitted from this review because this factor cannot be said to have undergone any major change during this period.

### 8.2. The Role of the Level of Real Earnings

In Chapter 2 we argued that white collar workers looked to the cost of living as their basic method of assessing the relative value of their incomes and that comparisons of relativities across types of occupations (e.g. white collar/manual worker relativity comparisons) were essentially

academic exercises which were not employed systematically by white collar workers in order to evaluate their pay and conditions of work. This view was subsequently confirmed in interviews with bank staff, many of whom displayed considerable vagueness when asked to compare their earnings with those of other types of workers although this vagueness did not prevent them from producing an evaluation. We also noted the tendency for economists to rely on 'cost of living' indices rather than relativities when constructing econometric models of union growth. Table 8.1 depicts the major growth indices for NUBE and the staff associations alongside those for the cost of living and basic salary levels in banking.

The interpretation of Table 8.1 is complicated by two factors. Firstly, as we have seen, the labour force in banking underwent a rapid expansion throughout the 'sixties and moreover this expansion was associated with an increasing rate of turnover among bank staffs. This factor was unfavourable to the maintenance of high and stable levels of organisational membership and both the union and the staff associations had to expend a great deal of effort in simply maintaining aggregate membership levels. In this context, the recognised staff associations enjoyed a considerable recruiting advantage for the majority of the decade.



Table 8.1

Major Growth Indices for the Staff Associations and NUBE (by Sex) alongside the movement in the Cost of

Living and Bank Salaries

	Gross SA.	Density SA.	Gross NUBE	Density NUBE	Male SA	Density (M) SA	Male NUBE	Density (M) NUBE	Female SA	Density (F) SA	Female NUBE	Density (F) NUBE	Cost of Living	Bank Salaries *	Combined NUBE/SA Density
1960	100	52.3	100	35.0	100	60.7	100	41.1	100	41.1	100	26.6	100	100	87.3
1961	102.6	50.8	107.7	35.6	101.2	59.4	103.6	41.2	105.5	39.75	116.2	28.4	103.4	102.0	86.4
1962	103.6	48.6	113.2	35.4	103.1	58.7	106.3	41.0	104.6	36.3	127.6	28.7	107.8	105.1	84.0
1963	107.8	48.8	115.8	35.0	104.1	58.0	107.0	40.4	115.2	37.9	134.1	28.7	110.0	108.8	83.8
1964	116.7	49.8	104.1	30.0	110.5	59.8	99.5	36.6	125.9	38.4	113.8	22.5	113.6	116.6	79.8
1965	120.8	50.0	109.0	30.2	113.8	59.9	102.1	36.5	134.6	39.1	123.4	23.3	119.0	122.2	80.2
1966	122.4	49.1	107.6	28.8	115.9	59.6	99.6	34.8	135.4	37.7	124.2	22.4	123.7	122.2	77.9
1967	118.0	45.6	146.6	37.9	113.4	57.7	121.0	41.7	127.1	33.3	199.7	33.9	126.7	125.3	83.5
1968	114.8	42.7	160.8	40.0	110.6	55.3	128.3	43.5	123.0	30.3	228.6	36.5	132.7	134.1	82.7
1969	113.4	39.5	169.2	39.4	110.8	53.8	130.0	42.8	118.8	26.5	250.8	36.2	139.9	134.1	78.9
1970	114.1	38.7	171.5	38.9	113.0	54.3			116.2	24.8			148.8	144.2	77.6
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15

\* does not include changes in overtime rates.



A second difficulty associated with the interpretation of Table 8.1 stems from the fact that gains by one staff organisation were normally achieved at the expense of its rival. If NUBE, for instance, achieved gains in membership through the operation of a 'threat effect', the staff associations tended to undergo a corresponding decline in membership and vice versa.

This competition for membership in an expanding industry in circumstances which were decreasingly favourable for the maintenance of aggregate memberships helps to account for the fact that, despite the greatly increased significance of organisational negotiations in banking by the end of the decade, the combined memberships of NUBE and the staff associations were 9.7 points lower in density terms in 1970 than they had been in 1960.

We may distinguish four major points at which the level of real earnings in banking could have been a factor influencing the level and distribution of organisational membership:

(1) The period between 1960 and 1963 during which the pay settlements negotiated by the staff associations failed to maintain levels of real earnings in the banks:

(2) The period immediately after the pay settlement with Westminster Bank employees ending with the consolidation of this award in pay negotiations with the remainder of the clearing banks in the 1964 pay round;

- (3) The 1967 award to all clearing bank staffs; and
- (4) The referral of the 1968 award to the NBPT.

(1) During the first two years of the decade, basic bank salaries slipped progressively in relation to the cost of living. In this context, the staff associations, which were responsible for all salary negotiations, were unable to maintain a level of aggregate growth in membership necessary to sustain 1960 density levels. This trend was particularly marked among female staff whose numbers were expanding rapidly. Under these circumstances, there was a discernable shift towards union membership which increased more rapidly than bank recruitment. Between 1960 and 1962, female union membership grew by 28.7 per cent and the density of female membership grew by a little over 2 per cent. The union was also marginally more successful in recruiting male staff than the staff associations, although of course, there were important variations from bank to bank.

Overall then we may discern a small 'threat effect' which drew bank workers towards the union between 1960 and the early months of 1963 possibly in the hope that the union might exert some influence in increasing levels of real earnings though more probably as a 'protest' at staff association failures to sustain a satisfactory level of salary growth. However other factors were also operative during this period. As we have seen, the period was marked



by increasing union militancy over the recognition issue and the union was also making strenuous efforts to increase recruitment over this period.

(2) If the 'threat effect' in respect of real earnings was rather weakly defined during 1960-63, the 'credit effect' following the pay settlement to Westminster Bank staff in 1963 was rather more decisive in its impact. Staff association membership rose sharply among both male and female clerks - thus reversing the trend of the previous three years - whilst NUBE membership fell sharply. As Table 7.6 indicates, these changes were not distributed evenly among the individual clearing bank staffs and it seems clear that they were mediated by factors specific to the individual banks. However, the maximum credit effect accrued to the Westminster Bank Guild which had won the award, and lesser credit effects accrued to the other staff associations which benefitted from the award in the 1964 pay round in degrees that were probably influenced by the relative strengths of the various staff associations in the banks concerned. It is noticeable however that, with the exception of Barclays Bank, staff association gains were exceeded by NUBE losses and this tendency points to the possibility that NUBE losses were occasioned by factors other than the simple success of staff association negotiations. In particular, it will be recalled that 1963 witnessed a weakening of the union's prospects for immediate recognition



subsequent to the Cameron Inquiry and that there were substantial increases in union subscription rates at the end of the year. These factors cannot but have played some part in the overall weakening of NUBE's membership position during the latter half of 1963 and 1964.

Nonetheless however, it is evident that the Westminster Bank Guild had achieved a considerable success on behalf of the staff associations in taking the employers to arbitration so successfully. By the same token, it is reasonable to suppose that, in so doing, the Guild succeeded in restoring the faith of many bank employees in the staff association approach to collective bargaining.

(3) The third crucial point at which the level of real earnings might have played a crucial role in stimulating unionisation was during 1967 when, following a two-year pay pause during which inflation had eroded the value of bank salaries by approximately 7.5 per cent, bank staffs received a  $2\frac{1}{2}$  per cent award which left the growth of their basic money earnings behind the rise in the retail price index. Here again, there emerged a potential 'threat effect' to bank workers' standards of living but, as we have seen, there was no immediate move towards union membership in response to this issue. NUBE grew very rapidly during the last quarter of 1967, but this growth was primarily in response to the 'hours' issue and the 'threat effect' to bank salaries of the poor pay settlement was of a rather secondary significance.

Whilst it is undoubtedly the case that the 'threat effect' of the pay settlement was overborne by other factors contributing to rapid unionisation before it could show itself in membership figures, other factors may also have been responsible for the failure of any 'threat effect' generated to become translated into union membership. Firstly, the collapse of negotiations over the recognition of NUBE left the union in a rather weakened and vulnerable position. Thus the union was perhaps perceived as a poor focus for mobilisation in response to a perceived 'threat effect'. Secondly, the 2½ per cent settlement was clearly in line with the government's incomes policy guidelines and, in this context, bank workers lacked the strength and possibly the disposition to attempt to breach the policy.

(4) The final significant incomes 'flash point' occurred during the last quarter of 1968 when the first nationally negotiated pay award (for between 7 and 11 per cent) was referred to the NBPI with immediate provision for payment of only 3½ per cent. This referral generated the only clearing bank strike of the decade which was wholly concerned with pay. The action took the form of a half-day strike involving 12,000 bank staffs who conducted a lobby of M.P's. In this case the pay issue was very clear cut. Between the middle of 1965 and 1968 the cost of living had risen by 12 per cent, whereas during that period bank staffs had received an award



of  $2\frac{1}{2}$  per cent in 1967 and a further award of  $3\frac{1}{2}$  per cent in mid-1968. Moreover the 1968 award had been negotiated by a body which bank staffs had recently taken industrial action to create. In this situation there was a relatively clear focus for staff dissatisfaction and the industrial action which ensued was ultimately successful. Once again, however, the retrospective implementation of the 1968 award in 1969, together with the closure of the banks during that year, failed to result in any 'credit' effects for either the union or the staff associations and the memberships of both continued to decline in 1970.

In reviewing the events of the 'sixties in banking, it is striking to find so little relationship between levels of real income on the one hand and unionisation on the other. In only one year (1964) was there a clear cut 'credit' effect in operation and here the situation was complicated by the collapse of NUBE's claims for recognition and the rise in its subscriptions. Similarly, the only point at which union growth was apparently associated with a clear-cut 'threat effect' - following government intervention on the 1968 pay award - was also associated with the operation of other factors, notably NUBE's post-recognition 'honeymoon' period in which the institutionalisation of union recruitment together with other positive recruiting factors consequent upon recognition were in operation.



In seeking to account for the attenuated relationship between levels of real earnings and unionisation, two groups of factors stand out; (1) those associated with the structure of bank salaries and their empirical relationship with the cost of living; and (2) those associated with the weakness of the staff organisations in banking.

A comparison of columns 13 and 14 of Table 8.1 shows that, although there were temporary misalignments between basic salary scales and the cost of living mainly generated as a result of government incomes policies, the two indices remained in a relatively close degree of alignment throughout the decade. In particular, falls in levels of real earnings due to inflation were relatively slight and short-lived. Such a pattern is perhaps to be expected in an industry which was generating high levels of profits throughout the decade and whose continuous expansion in an increasingly competitive labour market characterised by 'over-full' employment compelled the bank employers to raise salaries regardless of the strength or weakness of the collective organisations which faced them. All in all, 'threat effects' to real earnings arising from misalignment between basic salary levels and the cost of living were not extensive.

Additionally, such 'threat effects' as did arise were cushioned in their impact on bank staffs by the incremental structure of bank salaries. This topic has already been dealt with in the previous chapter, but it is worth recalling the

order of magnitude of incremental increases operative in 1965. These are displayed in Table 8.2 below.

Table 8.2

Structure of Age Related Incremental Increases in Basic Salaries for Midland Bank Staff (effective 1/9/65).

<u>Age</u>	<u>Increments (per cent)</u>	
	<u>Males</u>	<u>Females</u>
18	22	22
19	12.3	12.3
20	10	10
21	8.2	8.2
22	8.4	8.4
23	6.2	2.3
24	5.8	2.2
25	6.2	1.5
26	12.3	1.5
27	5.2	1.4
28	3.8	1.4
29	4.7	2.0
30	4.5	3.4
31	5.3	3.3

The incremental pattern set out in Table 8.2 provides for a series of automatic increases in levels of real earnings which kept the salaries of individual bank employees far ahead of the rate of inflation. It will be observed that salary increments are large at the lowest part of the age-range where the majority of female bank employees are located, and that the increments are maintained at a higher level for men at the upper end of the age-range at which point the men are increasingly expected to generate their own salary increases by striving for promotion. This pattern of increments ensured that, whilst basic salary levels may have declined in real terms from time to time, the vast majority of bank employees were experiencing solid increases in real earnings.

We have already noted that, for male staff, collective measures to increase earnings are frequently seen as subsidiary to individual efforts to the same end through promotion. Moreover the female bank staffs of the 'sixties were, in many cases, not disposed (in virtue of their social position as unmarried and prospectively temporary participants in the labour force) to involve themselves in expensive long-term organisational membership in order to reap benefits in the distant future. When we add these considerations to the factors set out above, we can appreciate why it is that 'threat effects' apparently played so small a role in stimulating unionisation in the industry.



If the structure of bank salaries played a powerful role in mitigating the 'threat effects' of inflation upon bank employees, the weakness of the banking staff organisations and their competitive relationships tended to weaken the process by which 'threat effects' are translated into unionisation.

In this connection, we may note firstly that bank staffs were represented for the first seven years of the decade by a collection of relatively weak staff associations which stood in a relationship of permanent competition with NUBE. Against a background of rapid expansion in banking business, employment and profits, the staff associations failed to take advantage of the opportunities afforded by these conditions to raise real incomes in the industry as a whole. They succeeded only in raising levels of money earnings to an extent sufficient to offset the emergence of large-scale 'threat effects' during a period of increasing inflation.

The competitive relationship between the union and the staff associations also weakened the translation of 'threat effects' into unionisation. Each bank employee, faced with a perceived 'threat effect', could thus entertain two possible options in relation to collective action. Firstly, he could opt to join and/or exert pressure on his staff association. Alternatively, he could join NUBE which, for the majority of the period, was unrecognised and

relatively ineffective. Under these circumstances joining the union could only constitute a gesture of protest. The availability of this choice inevitably diffused and weakened the translation of 'threat effects' into organisational growth, whilst inter-organisational competition militated against the formation of a united staff approach in the face of 'threat effects'. In sum, in an industry in which conditions were favourable to the development of a 'virtuous cycle' of 'threat effects' stimulating organisational growth and collective strength generating 'credit effects' and so on, the characteristics of the pay and occupational structures in banking militated against the emergence of 'threat effects' whilst, in turn, those threat effects which were emergent were frittered away in inter-organisational conflicts which precluded the generation of 'credit effects'.

Similar conclusions are equally tenable concerning the credit effects resulting from satisfactory settlements. The major settlements which could have been productive of such effects would certainly include the 1963 Westminster Bank Guild settlement and the pay awards negotiated in 1968 and 1969. Only in the case of the first of these awards was any clear cut credit effect visible. In the case of the latter two awards, both of which were negotiated by a combined 'staff side' within national negotiating machinery, the 'credit effects' of the awards were diffused in inter-organisational conflicts.



We thus conclude that prevailing levels of real earnings played only a secondary role in stimulating the growth of unionisation in banking during the period under investigation and that this was the case largely because of the pay structure in the industry, the orientations towards pay of bank employees and the competitive relationships between the organisations seeking to recruit bank workers.

### 8.3. The Level of Unemployment

It was argued in Chapter 2, that, assuming that unions are not politically institutionalised, unemployment would affect the propensity to unionise in the following kinds of ways. During periods of high unemployment, employers would tend to resist wage demands thus lowering the 'credit effects' to trade unions. In general therefore, membership levels would fall and, as a result, the wider political influence of the trade union movement would fall. Under such conditions, white collar unions would be weakened even in secure sections of the economy such as banking because the bargaining 'atmosphere' would deteriorate, the 'threat effects' from wage inflation would decline and the value of security of employment would increase. By contrast, under conditions of economic expansion and full employment, employers would be more willing to accede to wage demands thus increasing the 'credit effects' to trade unions and hence membership levels. The political and economic influence of the trade



union movement as a whole would increase and 'threat effects' from wage inflation would induce weakly unionised white collar workers towards union membership.

There can be little doubt that levels of unemployment in the United Kingdom were favourable to the growth of unionism throughout the decade. Unemployment levels varied between 1.6 and 2.6 per cent<sup>(15)</sup> during this period. As we have seen however, the impact of 'credit' and 'threat' effects upon collective organisations in banking was, for reasons described in the previous section, rather attenuated. Thus, even the 'threat'/'credit' effect cycle which fuelled the wage and membership 'explosion' of 1969-70<sup>(16)</sup> in the white collar sector was not effective in banking where densities actually declined in both the union and the staff associations during the period in question.

Given the muted impact of 'credit' and 'threat' effects in banking during the decade, the impact of the level of employment upon unionisation in this field must be sought in the form of indirect effects. In particular, we may locate two significant indirect effects of the relatively high levels of employment prevailing during the 'sixties upon unionisation in this field. Firstly, the expansion of white collar employment and, in particular, the expansion in demand for young female white collar workers had a strong impact on labour turnover in banking<sup>(17)</sup> and this in turn made both recruitment and the maintenance of aggregate membership more

difficult both for NUBE and its competitors. In this context, the impact of low levels of unemployment may have contributed marginally to the obstacles in the way of unionisation rather than the reverse since, although job security would have become less valuable, concrete opportunities for job mobility presented themselves and were taken up on a large scale.

At the same time however, the union movement grew in strength and prestige during the 'sixties as a partial result of the favourable employment conditions prevailing during the period. This growth of prestige contributed to, and was itself augmented by, an increasingly favourable pattern of government attitudes towards the trade union movement which was broadly favourable to the extension of collective bargaining.

Inevitably, any assessment of the significance of the level of unemployment during this period on the growth of trade unionism in banking must involve an element of subjective judgement. Overall however, our judgement is that the level of unemployment during this period was broadly favourable to the growth of trade unionism in banking, whilst acknowledging that the favourable effects deriving from this factor were considerably muted by local conditions in the industry and by increased occupational mobility during the decade.



#### 8.4. Bureaucratisation

In seeking to evaluate the impact of the bureaucratisation of banking employment on the growth of trade unionism in the field, it is convenient to discriminate between the effects of bureaucratisation on (1) the work situation and (2) the market situation of bank employees.

Perhaps the central image lying behind discussions of the expansion and bureaucratisation of white collar work is an image which refers to changes in the work situation of the white collar worker. This image describes a terminal point in the expansion of white collar work which occurs when the 'office-factory' is reached. In the 'office-factory', large areas of uninterrupted floor space are given over to rank upon rank of office workers who perform mechanised, homogenised and alienating tasks - for instance, typing, punch-card operating and so on - on individual machines in a setting whose lay-out and noise levels result in high levels of social isolation and collective self-estrangement. In this context both the physical characteristics of the work environment and the impersonal and standardised relationships (based upon calculable work-measurement techniques) engendered in it, create a profound separation (or de-identification) between clerical workers and managers on the one hand and the growth of an awareness of common interests and class identification among the clerical workers themselves on the other. In seeking to identify the significance of bureaucra-



tisation for unionisation in banking, it therefore is relevant to inquire as to whether this image is an appropriate one for the banking industry at the end of the decade.

Although the clearing banks underwent a massive expansion during the 'sixties, it remains true that the majority of bank staffs (that is, excluding central office and central computer staff) do not occupy work situations which remotely approximate to this image of the 'office-factory'. Few large concentrations of bank staffs exist outside regional and head offices, indeed the average sized bank branch contained approximately 8-10 staff in 1968 after a period in which bank staff numbers had expanded by approximately 41 per cent in eight years. Far from fostering remote and impersonal relationships with superiors, the branch setting enforces relatively close and personalised relationships with superiors who are perceived as having worked their way up the hierarchy of branch life.<sup>(18)</sup> The characteristics of branch work also require considerable levels of co-operation between employees.

By the same token, there has been little or no 'homogenisation' of work tasks in banking during the past decade. The small size of branches militates towards a situation in which, far from the regimented ranks of 'detail workers' in the 'office-factory', each bank employee continues to perceive

him or herself as a member of a 'team' with specific objectives<sup>(19)</sup> and with a specific and significant<sup>(20)</sup> function to perform if these objectives are to be fulfilled. The advent of the computer in banking, far from increasing the quantity and difficulty of 'detail work' in the office, is widely perceived as having decreased such work. In this respect perhaps, the image of the 'office-factory' derives from a somewhat romanticised view of the office prior to the development of the computer. Moreover each individual rarely performs highly routinised activities for protracted periods of time, but progressively moves through a series of roles which afford gradually increasing scope for the exercise of experience, judgement, responsibility and skills in handling other people. The variety of tasks to be performed in each small branch moreover, still requires the individual clerk to exercise flexibility and versatility in covering 'gaps' in branch activities and this variety of branch activities has, in turn, militated against the development both of impersonal systems of work measurement and the use of specialised techniques to train bank employees for a single specialised task.

In sum, the work situation of the bank employee in the 'High Street' branch continues perhaps to approximate more nearly to the 'counting house' rather than the 'office-factory'. Whilst the 'office-factory', is perhaps close to being a reality in central offices and computer centres, it is by no means a reality for the vast majority of bank staffs. The



very large expansion in bank employment during the 'sixties has not resulted in a seriously deteriorated work situation for the majority of bank staffs.

When we turn to the market situation of the individual clerk however, the impact of the expansion of bank employment during the 'sixties and of the bureaucratisation of the market situation of bank clerks becomes more apparent. The period of particularism in the determination of salaries and conditions of work in banking is, of course, long past as the relatively high levels of staff organisational density both between the wars and during the post-war era testify. During the 'sixties however, the impact of bank expansion was, as we have seen, to enlarge and develop a systematic differentiation between male and female 'clerical classes' in terms of their respective market situations.

Among male clerks, the option to influence individual market prospects by individual effort was not merely an opportunity made available by bank employers, it was virtually a moral norm enjoined by them. For this group of clerks, personal opportunities to influence individual market prospects permanently co-exist with opportunities for collective advancement through organisational effort. Moreover the individual opportunities for this group of clerks have been augmented by the enlargement of the second group of clerks, predominantly female, whose individual market power exercised through the mobilisation of career opportunities is negligible and whose major prospects for economic advancement centre on collective means.



The effects of these aspects of bureaucratisation in the banking industry have been complex and, in some respects, paradoxical. Bureaucratisation of the work situation which leads to the 'office-factory' may be held to increase unionisation in two ways. Firstly, the concentration of employees in large units facilitates the growth of union membership and density by allowing ease of recruitment. Thus, as we have seen, Bain found a strong correlation between the employment concentration of white collar workers and their levels of unionisation. Secondly, the homogenisation and mechanisation of clerical work should increase the mutual identification of 'office-factory' workers and accentuate the impersonality and mutual antagonism of their relations with management. Under these conditions, increases in union membership would be expected to be associated with increases in the militancy of the membership.

As we have seen, the 'office-factory' is very far from being a reality in banking, yet we find that this has not inhibited the density of unionisation in banking which was relatively high during the 'fifties and grew further during the 'sixties. On the other hand, banking unionism has been characterised by a rather low level of militancy. Here the small size of branches, their hierarchic organisation and the requirements of co-operation and versatility among the staff have together moderated the character of unionism

in banking (and hence 'unionisation') by minimising perceived divergences of interest and orientation between senior and junior branch staff. These characteristics have undoubtedly contributed to the historical dominance of the less militant staff associations and the widespread acceptance of 'internalist' ideologies among bank staffs. Thus the low levels of work situation bureaucratisation has diminished the militancy, but not the density, of trade unionism in banking. Insofar as this work situation has decreased militancy, it has, of course, decreased 'unionisation' in this field.

Turning to the impact of bureaucratisation of the market situation of bank employees, we argue that there can be little doubt that the progressive standardisation of the parameters of bank employment - that is, the adoption of bank-wide and industry-wide age related salary scales, the increasingly bureaucratic specification of work roles and grades of employee and the high level of inter-bank uniformity with respect to such specifications - which occurred during the early decades of this century and has undergone refinement ever since, is centrally associated with the generally high levels of staff participation in collective organisations in banking since the 'twenties.

At the same time however, the widespread availability of individual promotion opportunities within these bureaucratic



parameters has provided an element of individual market power which has significantly influenced the character of unionism in banking. Specifically, the availability of individual promotion opportunities firstly rendered collective means to salary advancement a less salient 'second string' for bank clerks oriented to the possibility of personal promotion, thus inclining them to join inexpensive organisations and to demand less from them. These tendencies favoured the staff associations. Moreover, individualistically oriented bank clerks were, secondly, inclined to join collective organisations favoured and recognised by bank employers on grounds of both personal and collective expediency. Again, this trend favoured the staff associations.

Thus while the progressive bureaucratisation of the parameters of the bank clerk's market situation favoured the growth of collective organisations in banking from the 'twenties onwards, the continued significance of a considerable degree of personal opportunity - allied with the particularisms of the work situation - favoured the largely pacific and predominantly 'internalist' nature of collective representation in the industry.

Throughout the 'fifties, the element of individual opportunity alluded to above was available in a general way to approximately two thirds of all bank employees. The minority female 'underclass' of employees who broadly lacked individual promotion opportunities remained willing to endorse the organisational allegiances of their male



colleagues in approximately similar (if generally lower) proportions as a result of the operation of 'branch norms' and the motives of indifference, pragmatism and so on which we have found in this study.

The expansion of bank activities during the 'sixties' however, greatly increased the numbers and significance of female employees until, by 1968, they constituted a majority of all bank employees. Throughout the 'sixties' moreover, this group was actively courted by the union which increasingly sought to align its policies with the requirements and demands of this group. As this 'separate clerical class' grew both in size and in aspirations, its tenuous, male dominated and branch norm generated allegiance to the staff associations was eroded in both numbers and stability. Additional factors played a role in this development. The 'separate clerical class' was increasingly drawn from working class backgrounds and, because of the dependent domiciliary status of many of its members, it tended to retain greater social links with trade unionists in other fields of employment. Moreover the members of this 'clerical class' increasingly saw themselves as participants in a wider market of labour rather than as tied to a specific employer for the duration of their occupational lives. In short, the members of this class brought attitudes from the outside world of collective bargaining into the cosy 'internalist' world of banking and also brought sharper standards of performance to bear on the staff associations.

The creation of this separate 'clerical class' introduced a disturbing factor into the pattern of banking employment which had previously favoured 'internalist' collective organisations. For the first time, a majority of bank employees had no real individual market power to offset against collective failures and had no 'built-in' inclination to support the collective organisations favoured by the bank employers. Indeed, female bank employees had little reason to support organisations whose support for them was, at best, lukewarm. Faced with statements from the heart of the staff association framework such as the following:

"The turnover of young women is terrific and they are not an integral part of banking; they are just the labour force. They are not worth their membership as they are mainly birds of passage. I am negotiating for the senior man; the person who is making his career in banking". (21)

female staffs could legitimately infer that their second class status in bank employment was paralleled by second class status in the bank staff associations. Thus, whilst the creation and enlargement of a separate 'clerical class' in banking was transforming traditional patterns of expectations and loyalties in banking, the staff associations made little attempt to adjust their outlooks and objectives in order to embrace the aims of the newly expanding female labour force which was developing in their midst.



The expansion of banking during the 'sixties created an institutionalised dual labour force within the industry. Under these circumstances, an institutional basis was established for the erosion of traditional 'internalist' loyalties. For the first time in banking, promotion opportunities (and with them individual market power) were distributed on a virtually ascriptive basis and, with this change, the possibilities for the development of a more vigorous form of trade unionism increased.

#### 8.5. The Composition of the Labour Force.

In a very real sense, any consideration of the composition of the labour force in banking cannot be separated from the bureaucratisation of the market opportunities in the industry which takes the form of a distinct segregation of opportunities for men and women in the industry. The 92 per cent expansion of the female labour force during the decade was straightforwardly an expansion of a group of employees whose major prospects for economic advancement were collective in character and whose participation in a wider labour market mitigated any effects which employer hostility towards unionisation may have had. At the same time, however, the comparative youth and short-run orientation towards bank employment which was predominant in this group tended to offset the pro-unionisation tendencies stimulated by its structural location in the industry.



As we have seen, the expansion of the female labour force was concentrated in the youngest age groups, the majority of whom envisaged that their period of employment with the banks would be of short duration. This belief is amply borne out by the labour turnover figures from the industry. The youth of the female labour force is highly correlated with their dependent domiciliary status, a low level of extensive or long-term financial commitments and a relatively low level of long-term commitment to bank employment. The ambitions and perceived future prospects of the female labour force were not and are not focused upon the growth of their own careers and earning capacities, but are focused instead upon marriage and the termination of bank employment. As a result, the commitment of this group towards trade union objectives tends to be short-run and, to this extent, weakened.

This low level of commitment to bank employment and to organisations with long-term objectives in changing the levels of salaries and conditions of employment in the industry has a number of corollaries. As the results of the survey showed, there was a relatively low level of interest in union affairs<sup>(22)</sup> among female bank staffs as compared with their male colleagues. In this context, female interest in trade unionism in banking tended to be instrumental in character. The female staff tended to see trade union membership as a form of 'investment' which should yield 'dividends' in the form of improved levels of earnings

preferably in the short term. This 'instrumentalism' is, we would hypothesise, responsible for the high level of female turnover in both types of staff organisation which was equivalent to or higher than male levels despite the very much shorter periods which the surveyed female staff had spent in bank employment.<sup>(23)</sup> Overall, female staffs were not sustained in long term commitments to trade unionism either by ideology or by economic interests.

Nonetheless, as we have seen, the growth in the female labour force was the central factor in the growth and recognition of NUBE. Here, we can only reiterate that the low level of commitment to trade unionism of the female labour force is paralleled by a distinct preparedness to join collective organisations in pursuit of concrete and tangible goals. Such a tangible goal which was deeply relevant to the relevances of the female work force did arise in 1967 and we may fairly state that, in the absence of that goal and the mobilising effect which it had upon female employees, the union could not have proceeded with its industrial action and the recognition of the union would have been deferred, perhaps indefinitely. In this context, the changing composition of the labour force in the banking industry was of quite decisive significance for the growth of trade unionism in banking.

As Table 8.1 demonstrates, the decisive shift in organisational allegiances which took place between 1960 and 1969 was the shift of female staff away from staff association



membership and towards NUBE membership. The proportion of female clearing bank staff organised by the staff associations fell by 35.5 per cent during this period, whilst the proportion of female staff organised by the union rose by 36 per cent. This shift was, of course, aligned with the union's espousal of policies geared to the interests of female staff. These policies are also reflected in the comparable growth figures for male staff. Here we find that, despite the growth and recognition of NUBE in 1967-68, the proportion of male staff organised by the union rose by only 4 per cent during the period 1960-69. At the same time however, male allegiances to the staff associations were undoubtedly weakened during this period and the staff associations' share of male staff fell by approximately 11 per cent during the same period. Here it seems probable that union successes, fuelled by its female-oriented policies, punctured male confidence in the staff associations without providing the kind of attractive force necessary to extend male membership. Some of the survey evidence points to the possibility that the union's policy of positive discrimination in favour of female clerks may have alienated sections of the male staff, and there may have remained a considerable proportion of men whose career interests and ideologies were such as to insulate them from the attractions of a more aggressive form of trade unionism.

During the 'sixties then, the staff associations straightforwardly lost the battle for the loyalty of female bank staffs. They lost this battle because their policies were crucially shaped by the years spent representing a predominantly male staff who regarded female bank employees as of merely secondary significance, as an adjunct rather than an axis of collective market power.



8.6. The Attitudes of the Bank Employers

There can be little doubt that the attitudes of the bank employers have been a crucial factor inhibiting the growth of trade unionism in the industry. The hostility of the employers to NUBE has expressed itself in recent years in a consistent refusal to recognise the union until compelled in 1967 and in support for the rival staff associations. In this context, it is unsurprising to find that NUBE density has been highest where there are no competing staff associations (as in the National and Williams Deacons Banks) or where the union has been recognised alongside the staff associations (as in Barclays Bank). We have also seen substantial divergences in union growth within individual banks during the 'sixties which are largely attributable to inter-bank variations in levels of hostility towards the union during this period.

The early part of the 'sixties witnessed a moderate erosion in the general level of employer hostility towards NUBE and union representatives were successful in making a number of direct contacts with senior officials in several of the clearing banks (Midland, Williams Deacons, Westminster and Lloyds) for the first time since the union's formation. However, whilst these changes in stance of the bank employers towards union representation were predominantly voluntary in character, <sup>(24)</sup> more forceful union action was required to generate further changes in attitude. This action took the

form of the union's complaint to the ILO. Although, as we have seen, the substance of the union's complaint was rejected by Lord Cameron, the complaint itself occasioned a certain degree of embarrassment both to the banks and to the government. It was an embarrassment to the government for the obvious reason that no national government can welcome appeals to international bodies to enforce the application of conventions to which it is itself a signatory, and such an application is doubly burdensome to a government which prides itself on its liberalism in trade union matters. The appeal was embarrassing to the banks since aspects of the banks' policies towards their employees (which were widespread throughout the industry and not confined to the banks named in the complaint) were exposed to public scrutiny for the first time. The banks' clear motivation to minimise this exposure is visible in their decision not to call witnesses to the Inquiry. Moreover, although the union's complaint was formally unsuccessful, Lord Cameron's comments on the question of union recognition were clearly favourable to the formation of national negotiating machinery.

The effects of the Cameron Inquiry were twofold. Firstly, Williams Doacons Bank took steps to recognise the union in 1964. Given that the bank had no internal staff association and the union had a substantial membership within the bank, this move was certainly prudent in the light of the Inquiry and it may also have reflected a growing



dissatisfaction with the piecemeal character of collective bargaining in banking as a whole in which an award to an internal staff association could rapidly become a guideline for the industry. The second, and more significant, development after Cameron was the formation of the inter-bank working party to develop national negotiating machinery. We can discern several influences at work in the formation of this working party. In the first instance, it is clear that the Cameron Inquiry gave a direct impetus to those employers (particularly Barclays Bank) who wished to reform, and in the process extend, collective bargaining procedures in banking. At the same time, the election of the Labour government in 1964 resulted in a more diffuse background pressure towards the same objective since the Labour government was itself exercised by trade union questions, as evidenced by the formation of the Donovan Commission and, ultimately, the CIR. Finally, as noted above, several of the smaller banks had a direct interest in organising collective bargaining in the industry along more orderly lines.

Despite this general improvement in the employers' attitudes towards the recognition of NUBE however, there remained substantial disunity among individual employers on the issue and the working party commenced its deliberations without the support or co-operation of two of the then 'Big Five' (Midland and National Provincial Banks). All in all, it cannot be stated that the moderation of the employers'



hostility, significant though it was, was a decisive factor in the recognition of the union. The proposals of the working party on national negotiating machinery were rejected by three of the 'Big Five' banks and received positive support only from Barclays Bank which had recognised the union for over twenty years. However the creation of the working party and the publication of its conclusions did create an atmosphere in which national recognition seemed a concrete possibility to union members and one moreover which, in conjunction with other issues, might be worth taking industrial action for. To this extent, the creation of the working party signalled a moderation in the employers' attitudes which ultimately contributed to the genesis of strike action in pursuit of other ends, which themselves were intimately bound up with the recognition question.

In his influential volume on union growth, Bain has argued that, in the case of white collar unionism, national governments bear a heavy weight of responsibility in influencing the attitudes of employers in favour of union recognition.<sup>(25)</sup> In a subsequent article with Price, this argument has been extended to suggest that, during the period from 1968 to 1970, this influence actually made itself felt with the result that:

All in all, an atmosphere seems to have been created in which much more importance was attached to industrial relations principles and procedures by employers and managers, and in which the growth of unionism among virtually all levels of employees was seen as, if not desirable, at least inevitable. In short, it would seem that unions found it easier to claim recognition and employers found it harder to resist these claims during 1968-70 than in any period since the Second World War". (26)

Without seeking to deny the general validity of these observations nor the specific relevance of the Donovan Commission and the envisaged CIR to the banking industry, it is by no means possible to uphold the centrality of the role of government with respect to the ultimate recognition of NUBE. This recognition was, it should not be forgotten, won by force. There can be no doubt that this force was absolutely necessary to overcome rooted opposition to union recognition from several large bank employers. Whilst it is possible that the prospect of the CIR may have persuaded several of the employers to recognise the union earlier in the conflict than might have been the case under different circumstances, there can be no question that force was necessary to achieve this recognition and that force would, in all probability, have proved necessary in pursuit of this end at some later date.

However, if the government did not play quite the direct role in the recognition of NUBE that was envisaged in the Bain recommendations of 1967, it nonetheless played a substantial role in the events leading up to the disputes of 1967. Direct government intervention, through the agencies of the

NBPI, the Minister for Employment and the Chancellor of the Exchequer, was undoubtedly a causal factor both in inhibiting a more substantial salary award in 1967 and in delaying Saturday closing. Both these issues were, as we have seen, directly contributive to the 1967 dispute and provided firm 'pegs' on which claims for the union's recognition could be hung. To this extent, that the government tied the hands of the bank employers at the very point at which they most needed flexibility and to the extent that independently and indirectly the government fostered a climate of opinion favourable to union growth and recognition, the government provided a substantial proportion of both the 'push' and the 'pull' factors necessary to launch NUDE on its first major industrial action against the bank employers and to secure their capitulation.

#### 8.7. Conclusions

At the conclusion of his study, The Growth of White Collar Unionism, Bain suggested that aggregate white collar union density could be expressed as a product of two equations:



$$D = f(C, R) \quad (1)$$

$$R = g(D, G) \quad (2)$$

where D = the density of white collar unionism;

C = the degree of employment concentration;

R = the degree to which employers are prepared to recognise unions representing white collar employees; and

G = the extent of government action which promotes union recognition. (27)

In arriving at this conclusion, Bain broadly discounted the influence of the following factors on white collar unionisation:

"(a) such socio-demographic characteristics of white-collar workers as their sex, social origins, age and status; (b) such aspects of their economic position as earnings, other terms and conditions of employment, and employment security; (c) such aspects of their work situation as the opportunities for promotion, the extent of mechanisation and automation, and the degree of proximity to unionised manual workers; and (d) such aspects of trade unions as their public image, recruitment policies, and structures". (28)

Our conclusions, by contrast, are broadly that the factors cited by Bain in the above equations do not explain the growth of trade unionism in banking during the decade under study but that, on the contrary, some of the factors dismissed by Bain (in particular, sex, opportunities for promotion and, more generally, bureaucratisation) do go a substantial way

towards explaining this growth. There are several ways in which these explanatory discrepancies can be reconciled.

Firstly, it could be claimed that, since Bain's study was directed to the analysis of aggregate, cross-sectional data concerning white collar workers in manufacturing industry, there is little reason to expect his conclusions to be supported in a disaggregated, longitudinal study of an industry wholly employing white collar workers. In short, it can be claimed that the differences between the analyses and the industries studied imply that there can be no conflict between the two sets of conclusions.

Secondly, it is possible to claim that we are here dealing with a 'deviant case' with respect to the Bain model. It can be suggested, in this connection, that any aggregative model of unionisation must deal with the central strategic variables involved. Given that no model of this type can conceivably be stretched to account for every deviant case, it can be argued that the banking industry is simply such a case. Thus, for example, employment concentration is simply not a major factor influencing unionisation in banking although, as Bain himself points out, bureaucratization is a major feature and in banking

"a considerable degree of unionisation was ... possible simply on the basis of large-scale bureaucratic organisation".  
(29)



The 'financial' industries may thus be considered deviant cases in that they are bureaucratized without this bureaucratization being associated with extensive employment concentration. Moreover the banking industry may, within this rubric, be further considered deviant insofar as inter-organisational rivalries have inhibited union growth and recognition which, if these rivalries had not been stimulated by employer hostility to NUBE - Bain's other major factor, might have resulted in the recognition of NUBE during the 'twenties. Once again therefore, there is, within this view, no inherent contradiction between Bain's conclusions and the conclusions of this study.

A third position that could be taken up is suggested by Bain's indication that the evidence he marshals with respect to some of the rejected factors

"was not sufficiently reliable to permit them to be discounted completely". (30)

Subsequently, Bain writes that

"All that is claimed on behalf of the model is that the variables it includes are those which have a systematic influence on aggregate union growth, while those it excludes behave in a random manner. If the equations in this model were to be estimated, they would both have to contain an error term which would represent not only the errors of measurement in the variables, but also the influence of the omitted variables which have a sporadic and unsystematic influence on union growth".  
(31)



There can be little doubt that we have been concerned in this study with what Weir has termed a 'sporadic and intermittent outbreak of white collar militancy',<sup>(32)</sup> However, as we indicated in commencing this study, this fact need not entail that the factors discussed are not of general applicability. Indeed, we believe that we may have isolated a complex of factors which may turn out to have a general influence on white collar unionisation insofar as this complex exists outside the banking industry. If we are correct, we would hope that this complex of factors should be reinstated from their 'discounted' status and rescued from their lowly location as a party of an 'error term' which, since it cannot easily be quantified, could hardly be a less satisfactory location.

Thus our judgement is that, whilst we have dealt with a special case which it would not be reasonable to expect the Bain model to account for, nonetheless analysis of this special case does reveal factors underlying the growth of white collar unionism which have general significance. Our argument is this: that whereas the general bureaucratisation of the white collar market situation (and, in particular, the blockage of upward mobility and the formation of a separate clerical class) conduces towards unionisation, this tendency can be blocked by employers who are opposed to unions using two connected strategies embodying:

- (1) the refusal to recognise the trade union(s) in question; and
- (2) the increased employment of short term female labour to perform routine white collar tasks.

Under these conditions, the process of unionisation is likely to be inhibited. However, if the events in banking have any wider significance, it is to suggest broadly that this strategy will remain successful only to the extent that short-term female labour remains in a numerical minority. Insofar as the above conditions are widespread within white collar bureaucracies, then, we believe, they will exert a considerable inhibitory influence on the process of white collar unionisation. Once however, the 'minority' condition is violated, then there is a likelihood that short-term female employees will begin to respond to the formulation of appropriate industrial objectives and to seek to organise accordingly. In the final chapter, we will briefly examine some features of female employment patterns which may prove likely to increase the propensity of women to unionise even in situations where employers seek to refuse recognition to the unions in question.

#### 8.7.1. Concluding Observations

The very language of social science conduces towards an imagery of determinism and objectivism which reduces the elements of agency and contingency in historical developments



to an apparently illusory status. This same language leads towards a cast of mind which results in an orientation to the conclusion of a series of developments as a point of departure from which to assert the necessary character of the elements and events adduced as contributing to the realisation of that conclusion. In these brief concluding comments therefore, we shall set out our conclusions concerning the growth of trade unionism in banking in the language of human agency rather than the language of social determination, if only to remind ourselves that in the last analysis trade unionism represents an attempt by men and women to achieve a greater degree of control over their working lives.

Our conclusion is that the changing composition of the labour force in banking, in association with the contingencies of bank and government policies during the 'sixties, was the central factor behind the growth and ultimate recognition of NUBE. In concluding this, we claim merely that there was during this period an expanding influx of persons into banking whose goals, aspirations and orientations - derived primarily outside the workplace - sharply diverged from the entrenched patterns of goals and interests characteristic of the male dominated industry of the 'fifties. In pursuit of these goals, the influx of female clerks turned toward the union as a means to achieve



their objectives and did so, moreover, at a crucial point in the union's development. The net result was a growth in the union's influence and significance in banking affairs which was unforeseen even in the mid-sixties.

It is not a novel conclusion to suggest that collective organisations are very often forced to engage in persistent efforts to reconcile the conflicting orientations and objectives of their members. Yet, in the case of banking, the dilemmas associated with such a reconciliation are potentially acute. At the end of Chapter 4, we suggested that during the 'fifties and 'sixties it was difficult for any collective organisation to establish a corpus of objectives having widespread appeal to all sections of the labour force in banking. One conclusion of this investigation is that it is the differing orientations to work of male and female clerks - expressed both in the conflict between long-term and short-term objectives and in a commonly held 'low salience' orientation to collective organisation - which underlies the difficulty in establishing objectives with powerful and widespread appeal. Indeed, without the 'hours' issue of 1967 which united bank staffs over a national question, raised the salience of collective organisation albeit temporarily and fuelled the willingness of bank employees to take industrial action, it is likely that NUBE would have been recognised by the bank employers only as a result of government action.

The difficulty of formulating policies commanding widespread appeal among all sections of the bank staff is by itself a major hindrance to the growth of collective organisation in banking. This hindrance is redoubled however by the persistence of competition between the collective organisations in the industry which has inhibited and continues to inhibit unionisation in two major ways.

Firstly, the ideological and policy competition between the union and the staff associations has presented the union with acute difficulties in establishing itself as a respectable and effective organising force. Thus it has historically shrunk from, or been unable to pursue, militant policies which have, in other contexts, proved extremely popular and successful. For example, as we have seen, aggressive union policies which were pursued in the Trustee Savings Banks in the early 'sixties attracted very substantial membership growth and resulted in recognition by the banks' management. In the clearing banks, by contrast, the union was inhibited from pursuing similar policies by the existence of the staff associations as the apparent crystallisation of moderate staff opinion. This inhibition persisted despite the fact that when industrial action was ultimately taken it attracted widespread support and very great membership growth prior to the union's recognition. The existence of the staff



associations has <sup>exerted,</sup> // and continues / to exert, a brake on the pursuit of aggressive industrial policies and raises the threshold at which such policies will be contemplated.

Secondly, as we have seen, competition between the union and the staff associations after 1968 contributed to the dissipation of 'credit effects' deriving from the firm pursuit of more militant industrial policies. This dissipation weakens both types of organisation in membership terms and contributes to a sense of confusion among bank staffs as to the means and objectives of collective industrial policy which is manifest in the frequent changes from one organisation to the other and decisions to drop out from both.

Thus the division in orientations to work and collective objectives among bank clerks continues in the post-recognition situation. Similarly, the competition between the union and the staff associations for membership, which is focused on control of the policies of the Banking Staff Council, persists wastefully and to ill-purpose up to the present day. At the same time, conflicting ideological beliefs relating to the two types of organisation do not continue to exert any great influence over bank staffs. In a survey of 44,000 employees of Barclays Bank, only 16 per cent agreed that 'NUDE doesn't really have bank staff's interests at heart whilst 26 per



cent agreed that 'the Staff Association is a tool of management'. In the same survey, 52 per cent of the Bank's employees agreed that 'NUBE and the Staff Association ought to merge'. Such a merger is, we believe, long overdue. Ultimately it is the condition not only of the formation of powerful and effective staff representation but also of the reunification of collective interests and objectives among all bank staff, whether male or female, career or non-career.

NOTES

1. G.S. Bain, Trade Union Growth and Recognition, (Royal Commission on Trade Unions and Employers' Associations, Research Paper No. 6, HMSO: 1967), para. 1.
2. Ibid, para. 4.
3. Ibid, para. 1.
4. R.M. Blackburn, Union Character and Social Class, (Batsford, 1967), pp.249-50.
5. R.M. Blackburn (1967), op.cit., p.262.
6. Ibid.
7. G.S. Bain, The Growth of White Collar Unionism, (Oxford, 1970).
8. Ibid, p.86.
9. R.M. Blackburn (1967), op.cit, p.244.
10. G.S. Bain (1967), op.cit., Chapter 4; G.S. Bain (1970) op.cit., Chapter 9.
11. G.S. Bain (1970), op.cit. Table 3.8, p.35.
12. G.S. Bain, (1970), op.cit, Table 6.1, p.76.
13. National Board for Prices and Incomes, Pay in the London Clearing Banks, (Report No. 106), Cmnd. 3943, (HMSO: 1969), para. 9.
14. Computed from Appendices 1.2 and 3.
15. G.S. Bain, R. Bacon and J. Pimlott, The Labour Force, in A.H. Halsey (ed.), Trends in British Society Since 1900, (Macmillan, 1972), p.119.
16. G.S. Bain and R. Price, Union Growth and Employment Trends in the United Kingdom, 1964-1970, British Journal of Industrial Relations, Vol. 10, 1972, p.375.
17. National Board for Prices and Incomes, Pay in the London Clearing Banks, (Report No. 106), Cmnd. 3943, (HMSO: 1969), paras. 12 and 13.
18. See Chapter 5, p. 287 et seq..
19. See Chapter 5, p. 283.
20. See Chapter 5, p. 286.

21. Statement from the Chairman of the CCBSA. Reported in New Society, 11/4/63.
22. See Chapter 6, pp. 347, 355-364, 381 and 397 et seq.
23. See Chapter 6, pp. 344-5.
24. With the probable exception of the Westminster Bank.
25. G.S. Bain (1970), op.cit., p.181-2.
26. G.S. Bain and R. Price (1972), op.cit., p.377.
27. G.S. Bain (1970), op.cit., p.183.
28. Ibid.
29. G.S. Bain (1970), op.cit., p.82.
30. G.S. Bain (1970), op.cit., p.183.
31. G.S. Bain (1970), op.cit., p.186.
32. D. Weir, Radical Managerialism: Middle Managers' Perceptions of Collective Bargaining, British Journal of Industrial Relations, Vol. 14, 1976, p.325.



CHAPTER NINE.

THE WHITE COLLAR WORKER IN THE OCCUPATIONAL STRUCTURE:  
PROLETARIANISATION, FEMINISATION AND THE PROSPECTS FOR  
THE FUTURE.

9.1. Introduction

In the introduction to this thesis, we noted that one major source of sociological interest in the growth of white collar unionism derives from the possibility that studies of white collar unions can shed some light on the class structure of modern industrial societies. A proximate political impetus for studies of the social location of the white collar worker derives from the commitment to theorise about the potential class identification and class alignment of white collar workers in conditions of socio-economic crisis. In this connection, it is held firstly that unionisation may be significant as an index of the perceptions of their social location by white collar workers and, secondly, that even where white collar unionisation may not be considered to be a response to perceptions of social location nor even to social stratificational variables,<sup>(1)</sup> nonetheless trade unionism as the 'vehicle of working class consciousness',<sup>(2)</sup> may exert a formative ideological influence inclining white collar workers to join with their blue-collar brethren in an assault upon capitalist institutions at the point of socio-economic crisis.<sup>(3)</sup>

Although the political incorporation of trade unions within capitalist society has proceeded to such an extent that their revolutionary potential may now be seriously doubted,<sup>(4)</sup> we may yet argue - contra the 'industrial relations critique',<sup>(5)</sup> - that the study of white collar unionisation in relation to the class situation of white collar workers may result in the mutual illumination of both these aspects of social life. Lockwood's<sup>(6)</sup> conclusions concerning the impact of the differentiated white collar market and work situations upon clerical unionisation stand as a most substantial confirmation that mutual illumination of this type may be achieved.

For most students of social stratification, the primary focus of attention must fall upon the market situations of different groups within society. Thus, as Giddens has so forcefully argued recently,<sup>(7)</sup> any analysis of the class structure must centre in the first instance on the distribution of 'life chances' mediated by the market structure of capitalism. For the majority of contemporary social scientists,<sup>(8)</sup> two social processes must be encompassed by any descriptive approach to the class system:

One is the allocation of rewards attaching to different positions in the social system; the other is the process of recruitment to these positions. (9)



Arguments about the proletarianisation of white collar workers have, by and large, tended to focus more extensively on the allocation of rewards to this group of workers than on the processes of recruitment to white collar occupations.

The question of the allocation of rewards to routine clerical workers as compared to their manual counterparts in Britain was extensively discussed in Chapter 2. There we found little to quarrel with in Giddens' assertion that there has been

A relative diminution of the income of clerical workers within the white collar sector and, secondly, the development of some degree of 'overlap' at the margins between non-manual and manual labour. (10)

Assertions of this kind have, in the past, formed the stock in trade of those analysts, such as Klingender, Allen, Mills and others, (11) who have been concerned to demonstrate the growing proletarianisation of the routine non-manual employee. Typically, these assertions are coupled with discussions of the declining promotion opportunities available to routine white collar employees. Thus, in arguing their case for the proletarianisation of the routine white collar worker, Westergaard and Rosler (12) have recently stressed that male clerical earnings have fallen below the earnings of skilled and semi-skilled male manual workers on the one hand whilst, on the other, there exists only a low level of opportunity for routine white collar workers to



achieve positions higher in the non-manual occupational structure, especially for those lacking educational qualifications. (13)

The conclusions of these studies are, in the main, quite unexceptionable. In the present study we have ourselves described the expansion of unionisation among female bank workers as a consequence of their 'proletarian' market position as an isolated and separate clerical class allied with their numerical growth as such. However these studies are primarily geared to accounting for the growth of unionisation and they are, in a majority of cases, only secondarily conceived as a contribution to the analysis of the class structure.

Ironically the present study, which lends support to the above-mentioned conclusions to a considerable extent, may also form a point of departure for the interrogation of these conclusions as a contribution to the analysis of the location of non-manual workers in the class structure. As we have seen, whilst studies of the class structure require a focus on the process of recruitment to the different social positions within it, most of the analyses cited above deal with this dimension of class structuration only from the stand-point of promotion within rather than recruitment to the white collar labour force. Whilst such an approach is consistent with an analysis of the market situation of the

white collar worker in relation to his or her unionisation, it is insufficient as a basis on which to gain a full appreciation of the position of the white collar worker within the class structure.

It is here that our data on bank workers yields rather more complex, and even ambiguous conclusions, than the above-cited studies. For, as we have seen, recruitment to positions within the white collar division of labour is, insofar as the case of banking is typical, increasingly based on a sexually ascribed division of labour. A major result of this process is that the 'proletarianisation' of the male white collar worker - at least as far as his 'market situation' is concerned - is averted by means of the full-blown 'proletarianisation' (if only for a temporary period) of his white-bloused colleague. This process is favourably influencing the inter- and intra-generational mobility of men and, since women are commonly excluded from consideration in studies of the class structure, this trend in turn creates the sense - whether 'illusory' or not - that (male) white collar workers are very far from undergoing a process of proletarianisation.

This study of bank employees has sensitized us to some of the social processes underlying what we may call the 'de-proletarianisation' of male clerical workers. In the next section, we turn to look at the degree to which the

evidence from studies of the British occupational structure confirms the existence of a general trend away from the proletarianisation of male white collar employees, a trend which depends for its continuation upon the increasing proletarianisation of the market situations of female white collar workers. In this connection, we will briefly examine the evidence relating to the inter- and intra-generational mobility of white collar workers in the context of the changing British occupational structure. Subsequently, we will turn to look at social forces which may operate in such a way as to reverse the trend towards the 'de-proletarianisation' of the male white collar worker.

#### 9.2. White Collar Occupational Mobility in a Changing Occupational Structure

It is an overwhelming fact that the major change in the British occupational structure concerns the growth of the 'new middle classes' in the white collar sector.





The facts about the growth of the white collar sector are quite unambiguous. Between 1911 and 1971 the white collar labour force grew from 3.4 millions to 10.4 millions, a growth factor of over 300 per cent. During the same period white collar workers expanded as a proportion of the total labour force from 18.7 per cent to 42.7 per cent.

What were the sources of this growth? Between 1911 and 1971, the manual labour force remained constant numerically but fell from 74.6 per cent of the total labour force in 1911 to 54.7 per cent in 1971. During this period the total occupied population rose by some six million persons (33 per cent). Thus one source of the growth in the white collar labour force is the expansion of the total labour force. This source accounts for by far the greatest proportion of the growth of white collar employees. A second source derives from the fall in the numbers of 'employers and proprietors' from 1.2 millions in 1911 to 0.6 million in 1971 and from 6.7 to 2.6 per cent of the occupied population during the same period.

Turning now to the white collar sector itself, by far the largest group is the clerical sector which has expanded by 400 per cent between 1911 and 1971. This group grew from 4.5 per cent of the total labour force in 1911 to 14.0 per cent in 1971. Second, the category of 'managers and administrators' in the labour force has more than tripled in

size from 0.6 million to 2.1 millions. This growth, from 3.4 per cent to 8.6 per cent of the labour force, more than compensates for the decline in the numbers of 'employers and proprietors'. Third, the category of 'lower professionals and technicians' has expanded from 0.5 millions in 1911 to 1.9 million in 1971 and constituted 7.7 per cent of the labour force in 1971. Fourth, 'sales personnel and shop assistants' have remained a broadly constant proportion of the labour force over the past sixty years, rising in the same proportion as the total labour force. Fifth, 'higher professional' workers have grown by 500 per cent to 0.9 million in 1971 and now constitute 3.8 per cent of the labour force. Finally the category of 'foremen and inspectors' has grown by 300 per cent and now constitutes 3 per cent of the labour force.

From these figures the challenge to the Marxian conception of the evolution of the labour force is clear. The white collar labour force has expanded at the expense both of the manual 'proletarian' sector of the labour force and also at the expense of the property owning classes, the classically bourgeois 'employers and proprietors'. Viewed from the perspective of the changing occupational structure, there has been less of a polarisation between bourgeois and proletarian than there has been an implosion of sections of both classes into the white collar sector.



If, with the aid of Table 9.2, we now concentrate on the redistribution of the non-property owning male workforce, we find that the decline of the male manual proletariat is less marked than the figures cited above might have implied. Between 1951 and 1971, 1.5 million male workers (10 per cent of the male occupied population) were lost from the manual labour force.

Table 9.2 (15)

Distribution of economically active population by occupational category, Great Britain 1911-71, by Sex.

Standardized census occupational category	1911		1921		1931		1951		1961		1971	
	M	F	M	F	M	F	M	F	M	F	M	F
Self-employed and higher-grade salaried professionals	1.5	1.0	1.6	0.9	1.7	1.0	2.8	1.0	4.5	1.1	6.1	1.4
Employers and proprietors	7.7	4.3	7.7	4.7	7.6	4.4	5.7	3.2	4.8	3.0	5.2	2.9
Administrators and managers	3.9	2.3	4.3	2.1	4.5	1.6	6.8	2.7	7.5	2.6	9.9	3.3
Lower-grade salaried professionals and technicians	1.4	5.8	1.8	6.3	1.8	6.0	3.0	7.9	4.0	9.2	5.5	10.8
Inspectors, supervisors and foremen	1.8	0.2	1.9	0.3	2.0	0.4	3.3	1.1	3.8	0.9	4.5	1.2
Clerical workers	5.1	3.3	5.1	9.8	5.1	10.3	6.0	20.3	6.5	25.5	6.1	28.0
Sales personnel and shop assistants	5.0	6.4	4.1	7.5	5.9	8.2	4.0	9.6	3.9	10.0	3.9	9.4
Skilled manual workers (including self-employed artisans)	33.0	24.6	32.3	20.3	30.1	19.2	30.3	12.7	32.3	10.8	29.4	9.3

percentage by column





However when we look at where these men were 'relocated' in the occupational structure, we find that two thirds of them (approximately one million men) are now to be found in the upper reaches of white collar occupations, that is, among the 'managers and administrators' and the 'higher professionals'. The remainder swelled the ranks of the 'lower professional' groupings and, to a lesser extent, the foremen and supervisors'. A marginal increase among the male clerks was almost exactly matched by a fall in the numbers of male sales staff. There has, therefore, been no absolute or proportional growth in the numbers of men in routine white collar occupations.

Turning to the female side of the table, we encounter a rather different picture. Once again, there has been a shift of approximately 10 per cent of the female labour force from the manual to the white collar sector although here the absolute numbers of female manual workers have remained broadly constant between 1951 and 1971. During this period however, 1.8 million additional women joined the white collar labour force. Of these, over one million women became a part of the much expanded clerical labour force and a further 160,000 women joined the sales sector. Of the remainder, approximately 400,000 women joined lower grade and technical occupations whilst a mere 150,000 were added to higher professional, administrative and managerial occupations.

In sum, considering the overall 'shake out' of men and women from manual occupations since 1951, we find that whereas approximately 60 per cent of the men 'lost' to manual employment were redeployed in the upper reaches of the white collar occupational structure only 8 per cent of the women were so redeployed. During the past twenty years therefore, there has been a very considerable redistribution of the labour force towards white collar occupations and here the men have been far more successful than their female counterparts in securing positions in the upper echelons of the white collar occupational structure. As a result, the proportion of men to women in the highest white collar positions ('higher professionals' and 'managers and administrators') has actually risen from 5.8 to 1 in 1951 to 6.1 to 1 in 1971. On the other hand, the proportion of men to women in the routine white collar occupations (clerical and sales) has fallen from 0.75 to 1 in 1951 to 0.42 to 1 in 1971.

The changing occupational distribution of the British work force indicates that there has been considerable upward mobility in British society especially since 1951. This upward mobility is clearly evidenced by the absolute loss of manpower from manual employment and the proportionate loss of female labour from this sector. Furthermore, as we have seen, the 'long-range' upward 'mobility' is concentrated

within the male labour force. Thus the data indicates that it is not the case that low level clerical and sales jobs accounted, as Westergaard and Rosler claim,

for well over one in three men with non-manual jobs both in 1921 and in the 1960's. (16)

In fact, in 1921 such routine jobs accounted for 48.9 per cent of all male white collar jobs. By 1951 this proportion had fallen to 38.6 per cent and it fell further to 27.8 per cent in 1971. During the same period, the proportion of the male white collar labour force occupying the two highest white collar categories rose from 31.4 per cent in 1921 to 44.4 per cent in 1971. Correlatively, the numbers of women occupying routine white collar jobs rose progressively as a proportion of the total female white collar labour force from 64.3 per cent in 1921 to 72 per cent in 1961 with a slight fall to 69.1 per cent in 1971. (17)

The proportion of women in the major occupational groups is set out in Table 9.3 below.



Table 9.3 (18)

The Proportion of Female Workers in Major Occupational Groups in Great Britain, 1911-71

Occupational group	1911	1931	1951	1961	1966	1971
Employers and proprietors	18.8	19.8	20.0	20.4	23.7	21.7
White collar workers	29.8	35.8	42.3	44.5	46.5	46.2
Managers and administrators	19.8	13.0	15.2	15.4	16.7	18.5
Higher professionals	6.0	7.5	8.3	9.7	9.4	10.0
Lower professionals and technicians	62.9	58.8	53.5	50.8	52.1	51.9
Foremen and inspectors	4.2	8.7	13.4	10.3	11.4	12.8
Clerks	21.4	46.0	60.2	65.2	69.3	71.9
Salesmen and shop assistants	35.2	37.2	51.6	54.9	58.7	59.4
All manual workers	30.5	28.8	26.1	26.0	29.0	28.6
Total occupied population	29.6	29.8	30.8	32.4	35.6	36.0

As Table 9.3 clearly demonstrates, the greatest expansion in the proportions of female workers in white collar occupations has occurred in the routine white collar occupations. The statistical evidence concerning the changing occupational distributions of men and women indicates that while sections of the male labour force may be experiencing a measure of long-range upward mobility, the mobility of women from manual backgrounds into white collar occupations is far more likely to be of a short-range variety. Insofar as female earnings and fringe benefits in the routine white collar sector begin to over-lap with female earnings and fringe benefits in the skilled manual sector, the movement into routine white collar occupations will itself to some extent be neutralised as 'upward mobility'.<sup>(19)</sup>

The evidence from the statistics of occupational distribution indicate that it is likely that there has been a substantial degree of male occupational mobility into the upper band of white collar occupations. These indications are confirmed by the results of a recently published survey into social mobility among men conducted by Goldthorpe and his colleagues in the Nuffield Mobility group. This study concludes that the extent of upward mobility among men in England and Wales has been under-estimated in the past and that this under-estimation is due, in some degree, to a failure to attend to the implications of the specific character

of the growth of the non-manual labour force and, in particular, the tendency for the concomitant occupational distribution shift among men to be from manual occupations to those in the higher reaches of white collar occupations. (20) Moreover, Goldthorpe and Llewellyn indicate that, although mobility opportunities to such white collar occupations are increasingly influenced by educational qualifications, this factor has not in the recent past inhibited access to these higher level white collar occupations by the indirect routes of 'work-life' mobility. (21)

Although there cannot, in the nature of things, be such a thing as a typical white collar worker, nonetheless the trends of change in the occupational structure described above are strikingly exemplified in changes in bank employment. Thus the 96 per cent expansion in total bank employment between 1951 and 1970 exceeded the growth (49.7 per cent) in the white collar sector as a whole between 1951 and 1971. However whilst the expansion of male employment in banking was, at 38.6 per cent, marginally lower than the expansion in male white collar employment as a whole (39.2 per cent), the growth of female employment in banking during this period vastly exceeded, at 209.9 per cent, the growth of female white collar employment as a whole (60.6 per cent) and the growth in the female clerical labour force as a whole (74.4 per cent).

As we have seen, the female labour force in banking is primarily recruited for routine clerical tasks. In



1951, women formed approximately 40 per cent of the clearing banks' clerical labour force. By 1963, this proportion had risen to 57.2 per cent and to 59.7 per cent by 1967.

Basing our estimate for 1970 on the banking occupational distribution of 1967, we estimate that women formed 62.3 per cent of the banks' clerical labour force by this date.

There was thus a rise in the proportion of women performing routine clerical occupations of 5.1 per cent in the seven years between 1963 and 1970. During the ten years between 1961 and 1971, the proportion of women in the routine clerical labour force as a whole rose by 6.7 per cent - a similar rate of growth.

Some estimate of the implications of the feminisation of the routine clerical labour force for male occupational mobility can be gained by an inspection of the banking pattern. Here the expansion of the banking system and the feminisation of the routine clerical labour force has increased 'within work' occupational mobility, i.e. promotion rates, for male staff. Thus between 1963 and 1967 alone, the overall proportion of 'appointed' to 'unappointed' men rose from 30.8 per cent to 32.7 per cent. Analysis of the changing proportions of 'appointed' to 'unappointed' men between 1963 and 1967 by age cohort reveals striking differences as Table 9.4 shows.

Table 9.4 (22)

Proportions of 'Appointed' Men by Age Cohort  
in 1963 and 1967

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<u>Age Cohort</u>	<u>1963</u>	<u>1967</u>
Under 18	0	0
18 - 23	0	0.02
24 - 31	4.1	10.5
32 - 40	36.9	46.9
41 - 50	53.2	69.2
51 - 60	64.3	68.6
60 +	7.5	49.0
	<hr/>	<hr/>
All	30.8	32.7

As Table 9.4 indicates, with the exception of the youngest and most junior age cohort, each age group exhibits some growth in the proportions of men in appointed posts between 1963 and 1967 and the growth in several of the age groups is quite spectacular. Assuming that the overall proportion of appointed to unappointed staff remains constant at approximately 17 per cent of the total banking labour force and the proportion of 'career' to 'non-career' staff falls to 36 per cent as estimated in the Wilde Report, (23) the proportion of appointed to unappointed male staff may rise as high as 46 per cent by the end of the 'seventies and will

have very substantial effects on the promotion opportunities of the male clerks. By contrast, again assuming that the overall proportion of appointed to unappointed staff of 17 per cent, only 25 per cent of the male staff would have held appointed posts in 1951.

These figures indicate that there has been a very considerable change in the 'male' occupational structure of banking since 1951. This change is manifested in the increasing proportions of men occupying administrative and managerial positions within the industry, all of whom would fall into classes I and II of Goldthorpe and Llewellyn's 'collapsed' typology.<sup>(24)</sup> This expansion of the upper echelons of the male occupational structure in banking is the result of the expansion in the industry which has taken place over the past twenty years and the progressive feminisation of routine clerical jobs. Thus the proportion of women occupying routine clerical positions in banking rose from approximately 40 per cent of the 'non-appointed' labour force in 1951 to 62.3 per cent in 1970. This expansion implies that the growth of opportunities for men did not depend on the growth of the industry, nor even upon the growth of the proportions of administrative posts within the industry, though both processes may have played a role in expanding male opportunities. For the feminisation of the labour force has meant that, whilst the numbers of 'appointed' posts may not



have risen greatly as a proportion of the total number of employees, the numbers of appointed posts will have risen greatly as a proportion of the male employees eligible to fill them. In short, the feminisation of the banks' labour force has left an increasing amount of 'room at the top' for the male bank employee.

In addition to being an area where the changing occupational structure described by Goldthorpe and Llewellyn is exhibited par excellence, the career structure of banking is a locus classicus for the observation of what Goldthorpe and Llewellyn term 'work-life' mobility. For the occupational mobility of the bank clerk is, by definition, 'work-life' mobility. Each and every male bank worker starts his career in Goldthorpe and Llewellyn's class III, and a high proportion of such starters experience occupational mobility to classes I and II. Moreover this mobility is achieved as a result of 'on the job' training and experience together with specialised commercial training. It is not, except in a small minority of cases, a result of educational qualifications achieved prior to entry into the banks.

We are thus justified in concluding that the growth of male access to managerial and administrative posts in banking and the 'work-life' mobility that such access involves has been largely dependent upon the growth of women as an 'underclass', <sup>(25)</sup> in the banking sector. This conclusion may also hold for other white collar bureaucracies.

2.3.

The Nature and Prospects of the Female 'Underclass' in  
White Collar Employment.

The main sociological factors underlying the existence of this 'underclass', which were first set out by Caplow in 1954, still remain operative today.<sup>(26)</sup> The discontinuity of female employment engendered by culturally sanctioned norms assigning women the largest proportion of the burden attaching to child care and home maintenance, the secondary status of married women's incomes, the residential immobility of women sustained by the dominance of the husband's work-role and the large reserve of employable women 'overhanging' the labour market all continue to contribute to a situation in which:

a woman's job must be one in which employment is typically short-term, in which the gain in skill achieved by continuous experience is slight, in which interchangeability is very high, and in which the loss of skill during periods of inactivity is relatively small.  
(27)

However, if very general factors associated with the special role of women within the family have resulted in the constriction of employment and career opportunities for women, employers have reinforced this process by structuring incomes, fringe benefits and (among white collar workers) promotion opportunities in ways which discourage long-term female employment. Here again the case of banking during the 'sixties offers an instructive case study. Thus, as we have seen, clerical salary scales were identical



for men and women up to the age of 23 years after which point they diverged sharply in favour of men. Thus in the early stages of what Myrdal and Klein term the 'family phase' of the life-cycle, <sup>(28)</sup> the banks sharply decreased the incentives for women to remain in full time employment by contracting the size of annual pay increments to female staff by over 50 per cent compared to female increments received up to 23 years. Similarly, the banks have traditionally claimed that the short-term character of female employment makes it impossible to give women equal access to the 'fringe benefits' made available to male bank employees. Thus, prior to the passage of the recent legislation against sex discrimination, women were not permitted to benefit from the low interest loans for houses which were almost automatically made available to male employees and which constituted a very considerable economic benefit. Finally women are not encouraged to seek promotion to 'career' grades in banking nor to undertake the necessary training for such posts. Here it is possible that one of Caplow's 'central themes' in cultural attitudes towards women is operative: the notion 'that it is disgraceful for a man to be directly subordinated to a woman, except in family or sexual relationships'. <sup>(29)</sup> Thus the female supervisors in banking are almost invariably to be found in the 'machine room' supervising other women and outside the main channels of promotion to full 'career' grades.



Given the closing of channels of promotion to women in white collar occupations, it is certain that, despite the formal equality in 'rates for the job' now prevailing for men and women, the major source of inequality in the white collar market situation - inequality of promotion opportunities - will continue to exert a powerful influence in disadvantaging female white collar workers. As Caplow presciently put it over twenty years ago,

the principle of equal pay for equal work is often officially accepted and embodied in wage scales at about the time it becomes effectively meaningless - because of sharpening job segregation... or because of a system which provides rapid promotion for men only. (30)

Both of the features mentioned by Caplow are clearly operative in banking and, in all probability, in many other white collar bureaucracies of a similar nature.

The advantages to the employer of what amounts to a dual labour market derive, as Gordon has pointed out, (31) from the way in which 'secondary labour' can be used to enable the employer to maintain employment stability in jobs requiring a high investment in training and expertise and in allowing the employer to dissipate the potential for organised conflict. In banking the creation of the female clerical labour force has allowed the bank employers to hold out better prospects for pay and promotion to the male labour force whose identification with the bank and its policies is thereby made more secure. As a result the banks have successfully averted

the development of militant collective action by the male labour force and high labour turnover among experienced male staff in a post-World War II environment in which, in contrast to the inter-war years, male bank staffs' occupational loyalties could not be maintained simply by the spectacle of mass unemployment. Moreover the high turnover of female labour in banking has and continues to enable the banks to reduce average labour costs based on incremental scales. Finally, because their employment participation is projectedly short-term, female workers are not disposed to marked degrees of militancy over salaries and conditions of work or the character of work-tasks which, to the outsider at least, appear intrinsically dull. In short, female white collar employees constitute a docile and compliant labour force which is devoid of disturbing expectations or demands which would threaten the several advantages to be derived by employers from their employment. Thus the position of women in family life which structures the kinds of occupations they may enter, engenders a labour market and occupational structure which, in mirroring and reinforcing the impoverished range of opportunities for women, simultaneously creates an advantaged position for their employers and, in many cases, their male colleagues in the occupational structure.

Are there any factors which are likely to exert an influence for change on the prevailing state of affairs? Of



all the factors cited by Caplow as constraining female occupational choice and opportunity, the most significant is the discontinuity of employment engendered by the conventional female commitment to marriage and family support. Traditionally marriage and the birth of children have been the most widespread and general points at which employment is interrupted. Data from both the United States and the United Kingdom however indicate that marriage and child-birth may now be diminishing as points of interruption of female employment. Thus Oppenheimer has shown for the United States that there is a trend not only for increased overall female participation in the labour force, but also for increased participation after marriage, increased re-entry to the labour force after child-bearing and - most importantly from the point of view of career discontinuity - for increased labour force participation among young married women with children under school age. Thus, whilst in 1950 only 26 per cent of married women aged 20-24 worked, this figure had risen to 47 per cent by 1970. Even more significantly, the proportion of women aged 20-24 with pre-school children in the labour force has risen from 13 per cent in 1950 to 33 per cent in 1970.<sup>(32)</sup>

Similarly, there has been a substantial increase in the proportions of married women in Britain participating in the labour force. Thus in 1951 only 21.7 per cent of married women were employed whilst by 1971 this figure had risen to 41.9 per cent.



Table 9.5. (33)

Married Female Participation Rates in the Labour Force:  
Great Britain 1951-1971 by Age

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Year	14 or 15-24	25-34	35-44	45-54	55 and over	All ages over 14-15
1951	36.65	24.40	25.71	23.66	8.30	21.74
1961	41.77	29.47	36.37	35.32	14.00	29.43
1966	43.53	34.33	48.59	49.81	21.30	38.08
1971	45.27	38.39	54.54	57.00	23.27	41.92

As Table 9.5 shows, there have been sharp rises in the rates of female participation in the labour force among the various age groups of married women and, from the point of view of continuity of employment, the significant rises in participation rates are in the 25-34 and 35-44 age groups. Here the growth of participation has been substantial and must, in all probability, indicate an underlying increase in the continuity of employment among women in these age groups. Given such an underlying increase, it is likely that, assuming that the legislation against sex discrimination provides a further incentive (or at least diminishes disincentives) for married women to maintain their continuous participation in the labour force, this continuous participation should itself constitute a major source of pressure towards the elimination of job segregation and sharply differentiated opportunities for promotion.

The pressures hypothesised above may be conceptualised as exerting their influence in the following ways. Initially, increased continuity of labour participation among female routine white collar workers is likely to increase their levels of unionisation and, in turn, white collar unions may find it necessary to shape union policy so as to accord to a greater degree with feminine objectives and aspirations. A major aspiration of continuously employed female white collar workers is likely to be increased equality of promotion opportunities within their occupations. To the extent that this objective is realised, male white collar employees will no longer enjoy privileged promotion opportunities and their level of unionisation is likely to increase as a consequence. A possible outcome therefore of increasing continuity of female participation in the labour force is a greatly expanded level of unionisation among white collar workers in large scale bureaucracies and, less certainly, a consequential shift in the mode of class identification of the white collar worker.

This trend, if developed during the next quarter century, will undoubtedly provide a stimulus to rethink the sociological analysis of social stratification. As late as 1965 it was still possible for Crozier to write that

The proletarianisation of white collar employees does not have the same meaning at all if it is women, and not heads of family, who comprise the majority of the group. (34)

Such a comment reflects the sociological commonplace of this century that the occupational structure, and hence the class structure, must be defined and described in terms of the position of the male. (35) The persistent growth of permanent and continuous employment among married women must ultimately constitute a major challenge to such assumptions.

#### 9.4. Conclusion

The primary determinant of female market power during the past hundred years has been a universally held set of orientations - maintained inside and outside the workplace and internalised by the women themselves - which focus on the inappropriateness of long-term female commitments to employment and the subordination of female occupational opportunities to those of their husbands and male colleagues. The sexual differentiation of roles within the family, as Oppenheimer puts it, 'is carried into the occupational world'. (36) The erosion of this orientation presents a profound challenge to both employers and trade unions. This challenge will, in all probability, be experienced first in the white collar sector because of the concentration



of female employment in this sector and its occupational structure. The erosion of this orientation may further be decisive for the class identification of whole sections of white collar employees and hence the changing characteristics of the class structure of advanced industrial societies for, as Marx once wrote, 'anyone who knows anything about history knows that great social changes are impossible without the feminine ferment'.

NOTES

1. This position is argued by G.S. Bain, V. Coates and D. Ellis, Social Stratification and Trade Unionism, (Heinemann Educational Books, 1973); see also R. Crompton, Approaches to the Study of White Collar Unionism, Sociology, Vol. 10, 1976, pp.407-426.
2. D. Lockwood, The Blackcoated Worker, (George Allen and Unwin, 1958), p.13.
3. Marx himself, of course, stressed the role of combinations as a potentially formative influence in the development of class conflict.
4. R. Hyman, (1971), Marxism and the Sociology of Trade Unionism (Pluto Press). R. Hyman (1975), Industrial Relations: A Marxist Introduction, (Macmillan).
5. R. Crompton, op.cit.
6. D. Lockwood, (1958), op.cit.
7. A. Giddens, The Class Structure of the Advanced Industrial Societies, (Hutchinson, 1973).
8. This view certainly encompasses such divergent positions as those adopted by Giddens and Parkin on the one hand and Westergaard and Resler on the other. See Giddens, op.cit.; F. Parkin, Class, Inequality and Political Order (Paladin, 1971); J. Westergaard and H. Rosler, Class in a Capitalist Society, (Penguin, 1976). The mobility dimension of the analysis is rejected as part of a 'bourgeois problematic' by Poulanzas. See N. Poulanzas, Classes in Contemporary Capitalism, (New Left Books, 1976). The topic of mobility also receives scant attention in the 'structuralist' approaches to class developed by Carchedi.
9. F. Parkin, op.cit., p.13.
10. A. Giddens, op.cit., p.180.
11. F. Klingender, The Condition of Clerical Labour in Britain, (Martin Lawrence, 1935); V.L. Allen, 'White Collar Revolt?', in V.L. Allen, The Sociology of Trade Unionism, (Longmans, 1971), pp.91-98; C.W. Mills, White Collar, (Oxford Galaxy, 1956).

12. J. Westergaard and H. Resler, op.cit., p.74-6.
13. Ibid. p.292-6.
14. Table 9.1 is taken from R. Price and G.S. Bain, 'Union Growth Revisited: 1948-1974 in Perspective', British Journal of Industrial Relations, Vol. 14, 1976, p.346, Table 5.
15. Table 9.2 is taken from J. Goldthorpe and C. Llewellyn, 'Class Mobility in Modern Britain: Three Theses Examined', Sociology, Vol. 11, 1977, p.279, Table 3.
16. J. Westergaard and H. Resler, op.cit., p.73.
17. All calculations based on Table 9.2.
18. Table 9.3 is taken from R. Price and G.S. Bain, op.cit., p.348, Table 7.
19. J. Westergaard and H. Resler, op.cit., p.100.
20. J. Goldthorpe and C. Llewellyn, op.cit., p.278. See also R.D. Barron and G.M. Norris, Sexual Divisions and the Dual Labour Market, in D.L. Barker and S.Allen (eds.), Dependence and Exploitation in Work and Marriage, (Longman, 1976), pp.47-69.
21. J. Goldthorpe, and C. Llewellyn, op.cit.
22. Table 9.4 is based on figures cited in Appendix 5.
23. The Institute of Bankers Educational Policy Review, Part 1: The Institute's Future Role as a Qualifying Association: A Report by the Wilde Committee, (Institute of Bankers, 1973).
24. J. Goldthorpe and C. Llewellyn, op.cit., p.259. The Goldthorpe and Llewellyn categories are formed by aggregating categories from the collapsed (36-category) version of the Hope-Goldthorpe occupational scale. See J.H. Goldthorpe and K. Hope, The Social Grading of Occupations: A New Approach and Scale, (Oxford, 1974).
25. The term 'underclass' is Giddens'. See A. Giddens, op.cit., p.288.
26. T. Caplow, The Sociology of Work, (McGraw Hill, 1964), pp.230-247.
27. T. Caplow, op.cit., p.245.



28. A. Myrdal and V. Klein, Women's Two Roles, (Routledge, 1968), p.59.
29. T. Caplow, op.cit., p.238.
30. T. Caplow, op.cit., p.234.
31. D.M. Gordon, Theories of Poverty and Underemployment (Lexington, 1972).
32. V.K. Oppenheimer, 'Demographic Influence on Female Employment and the Status of Women', American Journal of Sociology, Vol. 78, 1973, pp.946-961.
33. Table 9.5 derived from G.S. Bain, R. Bacon and J. Pimlott, 'The Labour Force', in A.H. Halsey (ed.), Main Trends in British Society since 1900, (Macmillan, 1972), Table 4.7 p.118 with additions from the 1971 census.
34. M. Crozier, The World of the Office Worker, University of Chicago Press, 1965, p.15.
35. This assumption is virtually universal in the literature on social stratification.
36. V.K. Oppenheimer, op.cit., p.959.

APPENDIX 1.

MALE AND FEMALE MEMBERSHIP OF THE NATIONAL UNION OF BANK EMPLOYEES IN THE LONDON CLEARING BANKS, 1948-1970

	MALE		FEMALE		TOTAL	
	NUBE Total	% Membership	NUBE Total	% Membership	NUBE Total	% Membership
1948	17,479	29.4	4,908	19.4	22,387	26.4
1949	17,738	29.4	5,195	19.4	22,933	26.3
1950	17,636	29.2	5,341	19.2	22,977	26.0
1951	20,728	34.6	6,667	22.0	27,395	30.4
1952	21,775	36.3	7,473	23.7	29,248	31.9
1953	21,346	35.8	7,543	25.3	28,889	32.3
1954	20,459	34.8	7,263	23.5	27,722	30.5
1955	25,991	42.9	10,719	32.2	36,710	39.1
1956	26,390	43.3	11,207	31.3	37,597	38.9
1957	26,869	43.9	11,745	31.3	38,614	39.1
1958	26,535	43.1	11,995	30.9	38,530	38.4
1959	26,333	41.8	12,042	28.1	38,375	36.3
1960	27,091	41.1	13,004	26.6	40,095	35.0

APPENDIX 1 (continued)

	MALE		FEMALE		TOTAL	
	NUBE Total	% Membership	NUBE Total	% Membership	NUBE Total	% Membership
1961	28,078	41.2	15,113	28.4	43,191	35.6
1962	28,801	41.0	16,596	28.7	45,397	35.4
1963	28,979	40.4	17,448	28.7	46,427	35.0
1964	26,964	36.6	14,796	22.5	41,760	30.0
1965	27,664	36.5	16,057	23.3	43,721	30.2
1966	26,998	34.8	16,147	22.4	43,135	28.8
1967	32,800	41.7	25,978	33.9	58,778	37.9
1968	34,771	43.5	29,722	36.5	64,493	40.0
1969	35,229	42.8	32,620	36.2	67,849	39.4
1970	-	-	-	-	68,749	38.9



APPENDIX 2

MALE AND FEMALE MEMBERSHIP OF THE COMBINED STAFF ASSOCIATIONS IN THE LONDON CLEARING BANKS, 1948-70

	MALE		FEMALE		TOTAL	
	S.A. Total	%	S.A. Total	%	S.A. Total	%
1948	26,940	45.3	11,069	43.6	38,009	44.8
1949	27,563	45.6	11,221	41.9	38,784	44.5
1950	28,099	46.5	11,471	41.3	39,570	44.9
1951	28,573	47.7	11,910	39.4	40,483	44.9
1952	29,959	49.9	12,783	40.5	42,742	46.7
1953	32,735	54.8	13,682	45.9	46,417	51.9
1954	35,273	59.9	14,752	47.6	50,025	55.1
1955	34,478	57.0	14,756	44.3	49,234	52.5
1956	35,361	58.0	15,274	42.7	50,635	52.4
1957	35,999	58.8	15,744	42.0	51,743	52.4
1958	36,501	59.2	16,441	42.3	52,942	52.7
1959	37,947	60.2	17,952	41.9	55,899	52.8
1960	39,964	60.7	20,035	41.1	59,999	52.3
1961	40,431	59.4	21,144	39.7	61,575	50.8
1962	41,205	58.7	20,955	36.3	62,160	48.6
1963	41,620	58.0	23,077	37.9	64,697	48.8
1964	44,146	59.8	25,229	38.4	69,375	49.8
1965	45,495	59.9	26,971	39.1	72,466	50.0

Continued .....

APPENDIX 2 (continued)

	MALE		FEMALE		TOTAL	
	S.A. Total	%	S.A. Total	%	S.A. Total	%
1966	46,323	59.6	27,134	37.7	73,457	49.1
1967	45,325	57.7	25,473	33.3	70,798	45.6
1968	44,212	55.3	24,649	30.3	68,861	42.7
1969	44,279	53.8	23,812	26.5	68,091	39.5
1970	45,155	54.3	23,290	24.8	68,445	38.7

APPENDIX 3

THE GROWTH OF MALE AND FEMALE EMPLOYMENT IN THE LONDON  
CLEARING BANKS 1948-1970

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	<u>MEN</u>	<u>WOMEN</u>	<u>TOTAL</u>
1948	59,505	25,364	84,869
1949	60,391	26,785	87,176
1950	60,423	27,750	88,173
1951	59,946	30,255	90,201
1952	60,055	31,543	91,598
1953	59,679	29,771	89,450
1954	59,851	30,954	90,805
1955	60,530	33,303	93,833
1956	60,936	35,771	96,707
1957	61,187	37,517	98,704
1958	61,630	38,813	100,443
1959	63,018	42,801	105,819
1960	65,840	48,778	114,618
1961	68,082	53,191	121,273
1962	70,243	57,730	127,973
1963	71,698	60,863	132,561
1964	73,682	65,647	139,329
1965	75,866	68,909	144,775
1966	77,658	71,958	149,616
1967	78,565	76,507	155,072
1968	79,875	81,404	161,279
1969	82,270	89,984	172,254
1970	83,100	93,775	176,875



APPENDIX 4

NUBE AND STAFF ASSOCIATION MEMBERSHIP, BY SEX, IN BARCLAYS BANK,  
LLOYDS BANK, MIDLAND BANK, NATIONAL PROVINCIAL BANK AND WESTMINSTER  
BANK, 1948-1970

	Men		<u>BARCLAYS BANK</u> Women		All	
	NUBE	SA	NUBE	SA	NUBE	SA
1948	6353	4723	1713	1217	8066	5940
1949	6407	4927	1881	1301	8288	6228
1950	6250	4956	1962	1334	8222	6290
1951	6768	4936	2354	1344	9122	6280
1952	7198	5161	2705	1513	9903	6674
1953	7170	5414	2838	1702	10,008	7116
1954	7023	5727	2775	1858	9798	7585
1955	8455	5790	3832	1793	12,287	7583
1956	8503	5735	3905	1713	12,408	7448
1957	8671	5803	4083	1881	12,754	7684
1958	8628	6005	4144	1904	12,772	7909
1959	8582	6027	4185	2365	12,767	8392
1960	8777	6355	4548	2976	13,325	9331
1961	9078	6402	5446	3233	14,524	9635
1962	9233	6602	6116	3415	15,349	10,017
1963	9175	6730	6500	3516	15,675	10,246
1964	8707	7342	5924	4024	14,631	11,366
1965	9034	7558	6862	4737	15,896	12,295
1966	8902	7821	6929	5053	15,831	12,874
1967	10,352	7821	10,232	5053	20,584	12,874
1968	10,715	7680	11,153	4961	21,868	12,641
1969	10,654	9676	12,033	5920	22,687	15,596
1970	--	9898	--	5976	25,513	15,874

LLOYDS BANK

	Men		Women		All	
	NUBE	SA	NUBE	SA	NUBE	SA
1948	3490	7227	1173	4429	4663	11,656
1949	3343	7363	1209	4513	4552	11,876
1950	3122	7581	1229	4646	4351	12,227
1951	3077	8017	1221	4914	4293	12,931
1952	3012	8653	1228	5303	4240	13,956
1953	2796	8695	1103	5329	3899	14,024
1954	2594	9316	1028	5710	3622	15,026
1955	3235	9191	1540	5683	4775	14,874
1956	3278	9479	1654	5809	4932	15,288
1957	3483	9301	1827	5808	5310	15,109
1958	3367	9418	1805	5817	5172	15,235
1959	3257	9633	1813	6042	5070	15,675
1960	3339	9978	1940	6215	5279	16,193
1961	3635	9890	2393	6061	6028	15,951
1962	3928	9913	2711	6075	6639	15,988
1963	4073	9858	2732	6042	6805	15,900
1964	3811	10,141	2120	6216	5931	16,357
1965	3858	10,533	2111	6456	5969	16,989
1966	3812	10,647	2145	6525	5957	17,172
1967	4779	10,506	3634	6440	8413	16,946
1968	5342	10,308	4242	6318	9584	16,626
1969	--	11,091	--	6120	10,397	17,211
1970	--	12,338	--	5461	10,787	17,799

MIDLAND BANK

	Men		Women		All	
	NUBE	SA	NUBE	SA	NUBE	SA
1948	2687	--	637	--	3324	--
1949	2773	--	632	--	3405	--
1950	3149	--	665	--	3814	--
1951	5061	--	1204	--	6265	--
1952	5540	--	1436	--	6976	--
1953	5503	2454	1467	534	6970	2988
1954	5115	3786	1383	890	6498	4676
1955	6032	3817	1917	911	7949	4728
1956	5976	4172	1988	1236	7964	5408
1957	5999	4465	2069	1651	8068	6116
1958	5999	4869	2218	2052	8217	6921
1959	5874	5258	2193	2342	8067	7600
1960	5883	5557	2275	2875	8158	8432
1961	6020	5710	2735	3026	8755	8736
1962	5995	6227	2851	3009	8846	9236
1963	5906	6098	2898	3298	8804	9396
1964	5385	7108	2457	3867	7842	10,975
1965	5501	7348	2748	4015	8249	11,363
1966	5305	7603	2858	4111	8163	11,714
1967	5967	7862	4428	4278	10,395	12,140
1968	6105	7781	4860	4250	10,965	12,031
1969	--	7537	--	3591	10,907	11,128
1970	--	7355	--	3435	10,920	10,790



NATIONAL PROVINCIAL BANK

	Men		Women		All	
	NUBE	SA	NUBE	SA	NUBE	SA
1948	1440	5546	238	1891	1678	7437
1949	1488	5605	248	1840	1736	7445
1950	1309	5548	189	1823	1498	7371
1951	1611	5379	281	1937	1892	7316
1952	1689	5575	322	2051	2011	7626
1953	1608	5648	312	2132	1920	7780
1954	1522	5836	308	2233	1830	8069
1955	2363	5405	596	2315	2959	7720
1956	2421	5446	697	2437	3118	7883
1957	2459	5384	742	2421	3201	7805
1958	2368	5447	743	2387	3111	7834
1959	2363	5447	7799	2674	3142	8121
1960	2497	5975	846	2746	3343	8721
1961	2560	6042	925	3127	3485	9169
1962	2555	6235	1023	3256	3578	9491
1963	2510	6483	1134	3748	3644	10,231
1964	2185	6693	861	3865	3046	10,558
1965	2211	6767	897	3964	3108	10,731
1966	2080	6731	897	3889	2977	10,620
1967	2855	6271	1831	3290	4686	9561
1968	3086	5970	2352	3308	5438	9278
1969	--	--	--	--	17,494*	23,502*
1970	--	--	--	--	18,824*	23,321*

\* National Westminster Bank Membership

WESTMINSTER BANK

	Men		Women		All	
	NUBE	SA	NUBE	SA	NUBE	SA
1948	1305	7085	328	2621	1633	9706
1949	1260	7352	294	2719	1554	10,071
1950	1289	7629	313	2822	1602	10,451
1951	1462	7752	389	2867	1851	10,619
1952	1467	8058	403	2980	1870	11,038
1953	1392	7996	411	2957	1803	10,953
1954	1361	7982	400	2952	1761	10,934
1955	2280	7720	789	2855	3069	10,575
1956	2347	7939	846	2936	3193	10,875
1957	2372	8337	894	2704	3266	11,041
1958	2301	7992	924	2956	3225	10,948
1959	2349	8434	936	2983	3285	11,417
1960	2601	8598	1199	3471	3800	12,067
1961	2759	8741	1384	3746	4143	12,487
1962	3080	8662	1676	3040	4756	11,702
1963	3214	8932	1857	4299	5071	13,231
1964	2990	9466	1338	5003	4328	14,469
1965	3076	9771	1262	5378	4338	15,149
1966	3039	9931	1269	5246	4308	15,177
1967	4093	9270	2411	4402	6504	13,672
1968	4534	8833	3214	3872	7748	12,705
1969	--	--	--	--	17,494*	23,502*
1970	--	--	--	--	18,824*	23,321*

\* National Westminster Bank Membership.

APPENDIX 5

DISTRIBUTION OF MANAGERIAL, APPOINTED AND UNAPPOINTED STAFF BY AGE AND SEX IN THE  
LONDON CLEARING BANKS (EXCLUDING COURTS & CO.), 1967

Age	MALE				FEMALE				TOTALS			
	Man- gerial	Appoin- ted	Unap- pointed	Total	Man- gerial	Appoin- ted	Unap- pointed	Total	Man- gerial	Appoin- ted	Unap- pointed	Total
Under 18			1,562	1,562			11,208	11,208			12,770	12,770
18-23		4	17,940	17,944	6	39,944	39,950	39,950	10	57,884	57,894	57,894
24-31	38	1,506	13,204	14,748	97	10,375	10,472	10,472	38	23,579	25,220	25,220
32-40	1,371	5,379	7,640	14,390	3	3,998	4,242	4,242	1,374	5,620	18,632	18,632
41-50	4,132	3,804	3,541	11,477	23	3,216	3,588	3,588	4,155	4,153	15,065	15,065
51-60	4,564	1,938	2,981	9,483	10	955	1,129	1,129	4,574	2,102	10,612	10,612
Over 60	104	25	134	263	2	23	25	25	104	27	288	288
Totals	10,209	12,656	47,002	69,867	36	859	69,719	70,614	10,245	13,515	116,721	140,481

Source: National Board for Prices and Incomes (1969), Pay In The London Clearing Banks, Report No. 106,

Cmd. 3943, (HNSO), Appendix G, p.24.



APPENDIX 6

AGE-RELATED ANNUAL SALARY SCALES (ADJUSTED) OF MIDLAND  
BANK EMPLOYEES, EFFECTIVE 1.9.65.

Age	Men	Women
	Adjusted scale effective 1.9.65	Adjusted scale effective 1.9.65.
	£	£
17	365	365
18	445	445
19	500	500
20	550	550
21	595	595
22	645	645
23	685	660
24	725	675
25	770	685
26	865	695
27	910	705
28	945	715
29	990	730
30	1,035	755
31	1,090	780

Note: Scale Excludes London Allowances (150 p.a. inner London and £80 p.a. outer London).

Source: National Board for Prices and Incomes (1965),  
Salaries of Midland Bank Staff, Report No. 6, Cmd.  
2839, HMSO, Appendix 2, p.20.

APPENDIX 7

THE INTERVIEW SCHEDULE

Interview code:

Interview No:

Name:

2. Married/Single

3. Male/Female

SECTION 1 - WORK HISTORY

Now I would like to begin, if I may, by asking you some questions about your job here and the jobs which you may have done in the past. Perhaps we could begin by asking

- (1) When it was that you first came to the Bank.....
- (2) Have you ever worked anywhere other than at the Bank?....
- (3a) What was the last post you held before coming here (see Q.1)
  - (i) Name of Firm.....
  - (ii) Location of Firm.....
  - (iii) Actual Type of Job.....
  - (iv) Industry or Profession.....
- (b) What were the main posts you held before that (over 1 year)
- (c) Did you like any of your other jobs more than the one you are in now?
  - If Yes: Which Ones?.....
  - Why was that?.....
- (4) Have you ever thought of leaving the Bank?.....
  - If Yes: Why was that?
  - Have you ever done anything about it? (Prompt).....
  - What is it then that keeps you here?
- (5a) What sort of work does your father do (did he do if he is no longer alive or retired)?.....
- (5b) Has he (had he) been in that sort of work for most of his life?.....

SECTION 2 - JOB SATISFACTION

In this next section I want to ask you some questions about the actual nature of your job with the Bank, and how you feel about it.

(1) First can I check with you your actual job title?.....

(2) Could you tell me briefly what your job entails?.....

(3) What other jobs have you done within the Bank?.....

What were they                      Where were they                      When was that

(A)

(B)

(C)

(D)

(E)

(F)

(4) Do you prefer this job to your previous ones?.....

If Yes: Why is that?

If No : Which of your other jobs did you prefer?.....

Why is that?.....

(5) On the whole how responsible would you say your job was? Would you say you had (a) a great deal of responsibility, (b) some responsibility, (c) a little responsibility, (d) no responsibility at all?

(6) How about initiative? Is your job one in which you can use (a) a great deal of initiative, (b) some initiative, (c) a little initiative, (d) no initiative at all?

(7) Hand card. Here are some of the things which are often thought important in a job: which would you look for first in a job, and which next? Interest and Variety... Good promotion opportunities... Pleasant social Atmosphere... Good Salary... Convenient Working Hours... A Chance to take responsible decisions... A Strong Union... Security of Prospects... Other...

(8) So far as those two things are concerned, would you say that your job is

(i)

(ii)

First Rate

Pretty Good

Not Too Bad

Bad



- (9) What do you like most about your job? .....
- (10) What do you like least about your job? .....
- (11) Do you think that on the whole the switch to the new clerical grades has been a good thing or a bad thing?  
Why do you say that?

- (12) If the bank were to ask you to work on a Saturday, how happy would you be about it?
  - (a) Would not mind a bit.
  - (b) Would mind a lot but would do it for time/overtime
  - (c) Would mind a great deal
  - (d) Would be disgusted.

SECTION 3 - PERCEPTION OF THE BANK AS AN EMPLOYER

This next series of questions is about how you see the Bank as an employer.

- (1) Check back to section 1, question 4 and ask if appropriate: you said you stayed at the Bank because ..... Do you think that there are many firms which would give you these advantages? .....
- (2) How would you say that the Bank compares with other firms you know of as a firm to work for? Would you say it was (a) better than most, (b) worse than most, (c) about average?
- (3) Do you think you would be better off or better looked after if you worked for the government in a similar kind of capacity?.....  
If yes: In what way is that?
- (4) Hand Card. Here are two opposing views about industry generally. I'd like you to tell me which you agree with more. Some people say that a firm is like a sports team - because good teamwork brings success and is to everyone's advantage. Others say that teamwork in a business firm is impossible because employers and employees are really on opposite sides. Which view do you agree with more? .....
- (5) It has been said that banking is characterised by very good relations between employers and staff. Do you agree? .....  
Why do you think it is (isn't) .....

- (6) What do you think about the pay of men in industry generally as opposed to your own? (income of say £22-32). Would you say that in general they earned (a) too little, (b) too much or (c) about right?
- (7) Do you think that the bank could afford to pay you more without damaging its competitive position or commercial prospects? .....
- (8) How do you think the standard of service at the Bank compares with that of other banks? (a) better, (b) worse or (c) about the same?
- (9) How do you feel about your earnings compared to other people's? Do you think they are (a) good, (b) about average, (c) not very good?

SECTION 4 - SECURITY AND PROSPECTS

Now we come to a slightly more complicated section about banking as a career.

- (1) Have you ever been unemployed for any length of time, (say for more than a month)?  
If Yes: When was that? .....  
For how long were you unemployed? .....
- (2) How secure do you think your position is at the Bank?  
Would you say it was (a) very secure, (b) quite secure, (c) rather insecure, (d) very insecure.  
For those who answer (a) or (b)
- (3) If you were offered a job in which you could earn £30.00 per month more and have the same promotion prospects, but which was rather insecure, would you take it? .....
- (5) (Hand Card) Here are a list of things which might help someone to get on in the world. Which do you think would help most? and the next? Ambition Education Character Hard Work  
Knowing the right people Intelligence Luck.
- (6) How much would you say that your standard of living had risen over the last ten years? Would you say it had risen (a) a great deal, (b) a fair amount, (c) not very much, (d) not at all?
- (7) How about the next five years. Would you expect things to be better, (b) worse or (c) about the same.  
Why do you say that?  
How far up the Bank do you expect to be when you leave?



- (8) Now I want to ask you some questions about promotion  
If unappointed  
(a) How would you estimate your chances of reaching an appointed post?  
Would you say that your chances were (a) good, (b) fairly good, (c) not too good, (d) poor?
- (9) Do you have any particular reasons for your optimism/pessimism?
- (10) Ask All: How would you estimate your chances of a branch managership? Would you say they were (a) good, (b) fairly good, (c) not too good, (d) poor?
- (11) Do you have any particular reason for your optimism/pessimism?
- (12) In general, what sort of a chance to you think a man has of reaching a branch managership? (a) good, (b) fairly good, (c) not too good, (d) poor?  
Why do you say that?
- (13) How about a woman, What sort of chance do you think a woman has of reaching a branch managership? (a) good, (b) fairly good, (c) not too good, (d) poor?  
Why do you say that?
- (14) If a person of ability really made the effort, how far up the bank do you think he or she could rise in the end? .....
- (15) Ask all who were working at the branch before it was computerised. Do you think that the changeover to the computer has affected clerical work as a career for men? .....  
In what way?  
How about for women? .....  
In what way? .....
- (16) If you had all your opportunities over again, would you choose a career in banking? .....  
Why is that? .....

SECTION 5 - STAFF REPRESENTATION

Now if I may, I would like to talk to you about the staff organizations which operate in banking.

- (1) First of all, could you tell me the names of any staff organisations you may be eligible to join? S.A. .... NUBE .....  
Other .....



(2) Have you ever been a member of the Bank Staff Association? .....

If No: Move to Q.3.

If Yes: When did you join? .....

How did you come to join (probe)? .....

Was there any particular reason why you joined? .....

What do you feel is the most important function of the Staff Association?

Have you ever attended any meetings sponsored by the Staff Association (including fashion shows, public meetings etc.)? .....

How often would you say you go to them? .....

Have you ever held office in the Staff Association (specify)?.....

Here is a list of activities undertaken by Staff organizations of various types. Could you tell me which of these activities you think are most important for the Staff Association to do? Which is most important? And which next?

- (1) Assist members who are in difficulty.
- (2) Represent members opinions to Employers.
- (3) Make sure that members are not unfairly treated.
- (4) Promote the good name and status of members generally.
- (5) Negotiate with employers over salaries and conditions of work.
- (6) Provide the organization of social activities for members.
- (7) Consult with employers over aspects of the firm's operations.
- (8) Other.

Some people say that the Staff Association should consider the interests of the Bank when representing the opinions of its members, whilst others say that they should not. What do you think? .....

Are there any times when the Staff Association need not act in the way you have suggested? .....

If the Staff Association were ever to recommend some form of industrial action to you (eg a letter of protest, not doing paperwork, or even a one day strike) how acceptable do you think you would find this recommendation?

Are you a member of the Staff Association now? .....

If No: When did you leave? .....

Were you ever a member of any other staff organization before you joined the Bank? (Specify) .....

(3) Ask All

Is there anything you particularly like about the Staff Association?  
Is there anything you particularly dislike or would want to change about the Staff Association?

(4) Have you ever been a member of NUBE? .....

If no: move to Q.5.

If yes: When did you join? .....

How did you come to join? (probe) .....

Was there any particular reason why you joined?

What do you feel is the most important function of the Union? .....

Have you ever attended any meetings sponsored by the Union (including fashion shows, public meetings etc)? .....

How often would you say you go to them? .....

Have you ever held office in the Union (specify)? .....

Here is a list of activities undertaken by staff organizations of various types. Could you tell me which of these activities you think it is most important for the Union to do? Which is most important? And which next?

- (1) Assist members who are in difficulty.
- (2) Represent members opinions to Employers.
- (3) Make sure that members are not unfairly treated.
- (4) Promote the good name and status of members generally.
- (5) Negotiate with employers over salaries and conditions of work.
- (6) Provide the organization of social activities for members.
- (7) Consult with employers over aspects of the firm's operations.
- (8) Other.

Some people say that the Unions should consider the interests of the Bank when representing the opinions of its members, whilst others say that it should not. What do you think? .....

Are there any times when the Union need not act in the way you have suggested? .....

If the Union was ever to recommend some form of industrial action to you (eg a letter of protest, not doing paperwork, or even a one day strike) how acceptable do you think you would find this recommendation? .....

Are you a member of the Union now? .....

If No: when did you leave? .....

Why did you leave? .....



Were you ever a member of any other staff organization before you joined the Bank (specify)? .....

(5) Ask All

Is there anything you particularly like about the Union?

Is there anything you particularly dislike or would like to change about it?

(6) Ask all answering Yes to Q's 2 and/or 4.

Is there any reason why you joined X rather than Y (changed from X to Y)

(7) Ask all who answered No to Q's 2 and 4.

Have you ever been a member of any staff organization? .....

If yes: Which was that?

When was that? .....

Why did you leave? .....

Have you ever really considered joining either of the two organizations in Banking? .....

If Yes: Why didn't you then? (probe) .....

If No: Do you have any particular objection to them? .....

(8) Ask All

Some people say that Unions are basically for manual workers, whilst others say that unions are for all kinds of employees and not just for the manual sector. Which view do you agree with most? .....

SECTION 6 - SOCIAL LIFE AND LEISURE

In these next few sections, I would like to ask you about some aspects of your life which are less directly connected with the bank. This first set of questions which is to do with social and leisure activities includes a few about the bank.

(1) Do you have a lot of contact with your colleagues at the Bank? Would you say you saw them to talk to (a) a good deal, (b) occasionally, (c) hardly at all during the day?

(2) When do you find you talk to them? (a) mainly in the office, (b) mainly during breaks or (c) quite a lot during both.

(3) If answering "a good deal" or "occasionally" to Q.1.

What sorts of things do you talk about? Is it mainly about work or mainly about things outside the office?



- (4) How would you feel if you were moved to a similar job in a different branch of the bank in Leeds/Coventry/London?  
(a) Pretty upset, (b) quite upset, (c) not too upset, (d) not upset at all?
- (5) If you had to ask somebody's advice about a problem at work (for instance whether to accept a promotion) whose advice would you be most inclined to take? (Name and position, prompt)
- (6) Are there any people in the branch you would call friends? .....  
How many people would you call friends (names and positions)?
- (7) When do you see them outside the office? .....

Now some questions about life outside the office.

- (1) Are you married? .....  
If single: move to Q.8.
- (2) Could you tell me whether your wife(husband works) .....
- (3) Is that full time or part time?
- (4) Could you tell me what he/she does exactly? .....
- (5) Do you have any children .....  
If yes: How many ..... Names Ages
- (6) For eldest son still at school; or daughter at secondary school:  
Do you know what X would like to be when he finishes his education?.....  
What is it? .....  
Is that the kind of job you would like him to settle down in? .....  
If No: what do you hope for then? .....
- (7) If No to Q.5 or Q.5 inapplicable.  
What kind of job do you hope X will eventually settle for? .....  
Why is that? .....
- (8) Roughly how many nights a week do you see anything on television?  
Most (a) 3 or 4 (b), 1 or 2 (c), Less than 1 (d).  
And roughly, how long on the average do you watch when the television set is on in the evenings? .....  
Under an hour (e) 1+ (f), 2+ (g), 3+ (h), 4+ (i), 5+ (j)
- (9) Do any of your relatives live near you in Leeds/Coventry or the surrounding area? (probe for relationship)  
How many? .....

Here is a list of some of things you might do during your spare time. Could you indicate how often you do them by ringing the appropriate code on the form?

How often do you

	Once a week or more	About once a month	Less than once a month	Never
Visit a local park	a	b	c	d
Meet your relatives to chat	a	b	c	d
Go to a cinema	a	b	c	d
Attend a place of worship	a	b	c	d
Watch television	a	b	c	d
Entertain friends at home	a	b	c	d
Go out for a drink	a	b	c	d
Participate in sports	a	b	c	d
Dine out	a	b	c	d
Play bingo	a	b	c	d
Entertain relatives at home	a	b	c	d
Go to a public dance	a	b	c	d
Go to the theatre, concerts or recitals	a	b	c	d
Go to sports as a spectator	a	b	c	d
Go out into the country	a	b	c	d

SECTION 7 - POLITICS

So far we have talked a bit about your work, your family and your leisure. Can we now have a look at some more general topics so as to get a rounded picture of the way you look at things?

(1) Firstly, in the event of an election do you think that it will make a great deal of difference whether the Conservatives or Labour win. Or do you feel that it won't make much difference who wins? .....

If difference: In what ways would it make a difference?

If no difference: Why do you say that?

(2) When the election comes, how do you think you will vote?.....

Could you tell me how you voted in (a) 1970?.....

(b) 1966?.....

If no change: Have you ever voted for (opposite side).....

If no: You seem pretty attached to the Conservative/Labour party.

Why is that?

If Change: Why was that? .....



- (3) As you know most Unions support the labour party; do you approve of this or do you think they should keep themselves separate?.....
- (4) Some people say that the trade unions have too much power in this country: would you agree or disagree on the whole?.....
- (5) Would you say that the new Industrial Relations Act was fair or unfair to the unions? .....
- (6) Some people say that big businessmen have too much power in the country; do you agree or disagree on the whole?.....

#### SECTION 8 - IMAGES OF CLASS

What I want to do in this section is to find out what you think about class. People often talk about there being different classes, what do you think? .....

Well, thinking about it, how many classes do you think there are? ....

Who would you say are in these classes:

Where would you say the dividing lines are between the classes?

Different people have different ideas about what it is that puts people in one class rather than another. What do you think?

Where would you put yourself in all this?

Why (is there any justification) do you think people are in the classes they are?

How easy do you think it is for a person to move from one class to another?

What is your opinion of the English class system? (Probe for views on necessity and desirability)

General comments.

#### SECTION 9 - PERSONAL DETAILS

In this section we are concerned with a number of aspects of your personal history as well as a small attitude test.

- (1) First of all, would you mind telling me your age? .....
- (2) How old were you when you left school? 14 or less (a), 15 (b) 16 (c), 17 (d), 18+ (e).

What kind of secondary school did you attend? None (a), Secondary Modern (b), Comprehensive (c), Secondary Technical (d), Grammar (e), Public/Private (f), Other (g).

Did you undertake any further education? ....

Was it full time or part-time?.....

What kind was it? (Specify) .....

Have you ever done any work for the Institute of Bankers Examinations? .....



(3) If married.

How old was your spouse when he/she left school?

14 or less (a), 15 (b), 16 (c), 17 (d), 18+ (e).

What kind of secondary school did he/she attend?

None (a), Secondary Modern (b), Comprehensive (c),  
Secondary Technical (d), Grammar (e), Public/Private (f),  
Other (g).

Did he/she undertake any further education? .....

Was it full time or part-time? .....

What kind was it? .....

(4) Here is another question I would like you to fill in for me.

WHICH OF THE FOLLOWING DO YOU FAVOUR OR BELIEVE IN?

(circle 'yes' or 'no'. If absolutely uncertain, circle '?')

1. Modern art	Yes	?	No
2. Conventional Clothes	Yes	?	No
3. Bible truth	Yes	?	No
4. Military drill	Yes	?	No
5. Mixed marriage	Yes	?	No
6. Royalty	Yes	?	No
7. Coloured immigration	Yes	?	No
8. Chastity	Yes	?	No
9. Death Penalty	Yes	?	No
10. Hippies	Yes	?	No
11. Disarmament.	Yes	?	No

(5) Finally a question about personalities.

Could you tell me who is Foreign Secretary? .....

Could you tell me who is the Chairman of your Bank?  
.....

Could you tell me who is the General Secretary of the T.U.C? .....

Could you tell me who is the General Secretary of NUBE? .....

Could you tell me who is the General Secretary of your Bank SA?..

Finally could you tell me who was the Democratic candidate for the  
Presidency of the U.S.A.? .....

SECTION 10 - EXPENDITURE AND SAVINGS

In this last section I have a few questions about saving and spending money: first of all -

- (1) I'd like to ask you if you use a number of different ways of saving money:
- (a) Do you have a Post Office account?.....
  - (b) Do you have a bank account?.....
  - (c) Do you have anything in a building society or savings banks or National Savings?.....
  - (d) Do you have anything in stocks or shares or a unit trust?.....
  - (e) Do you have any kind of insurance policy?.....
- (2) Do you have a car?.....
- (3) Do you have a telephone?.....
- (4) Do you own your own house?.....
- (5) If rented: Who do you rent the house from?.....

Finally we come to the family income.

- (7) Is your salary paid by the week or by the month?
- (8) Hand appropriate card. Can you tell me into which category your net income falls?

Weekly	A. Under £15	B. £15 - 17.99	C. £18-20.99
	D. £21 - 23.99	E. £24 - 26.99	F. £27-30.99
	G. £31 - 35.99	H. £36 - 40.99	I. £40+
Monthly	A. Under £60	B. £60 - 71.99	C. £72-83.99
	D. £84 - 95.99	E. £96 - 107.99	F. £108-123.99
	G. £124-143.99	H. £144-£160	I. £160+

Well, now that you've answered all these questions, can I ask you one final general one.

- (9) Looking at the years ahead, what kind of improvement or change in your life are you most expecting?



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