

# Wharton

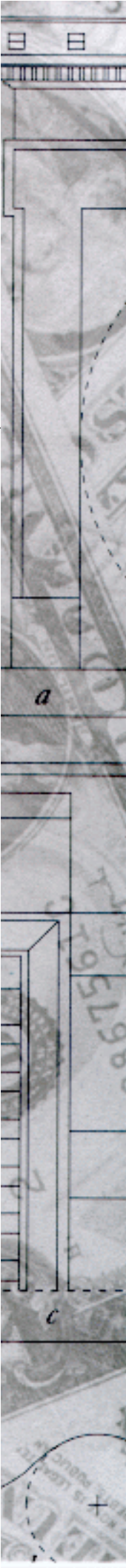
---

Financial  
Institutions  
Center

*Where Do Women's Jobs Come  
From? Job Resegregation in an  
American Bank*

by  
Eva Skuratowicz  
Larry W. Hunter

01-27

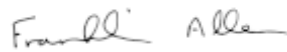


## The Wharton Financial Institutions Center

The Wharton Financial Institutions Center provides a multi-disciplinary research approach to the problems and opportunities facing the financial services industry in its search for competitive excellence. The Center's research focuses on the issues related to managing risk at the firm level as well as ways to improve productivity and performance.

The Center fosters the development of a community of faculty, visiting scholars and Ph.D. candidates whose research interests complement and support the mission of the Center. The Center works closely with industry executives and practitioners to ensure that its research is informed by the operating realities and competitive demands facing industry participants as they pursue competitive excellence.

Copies of the working papers summarized here are available from the Center. If you would like to learn more about the Center or become a member of our research community, please let us know of your interest.



Franklin Allen  
Co-Director



Richard J. Herring  
Co-Director

*The Working Paper Series is made possible by a generous  
grant from the Alfred P. Sloan Foundation*

**WHERE DO WOMEN'S JOBS COME FROM?  
JOB RESGREGATION IN AN AMERICAN BANK**

Eva Skuratowicz  
Sociology Department  
University of California, Davis  
Davis, CA 95616  
(916) 454-2909  
[emskuratowicz@ucdavis.edu](mailto:emskuratowicz@ucdavis.edu)

Larry W. Hunter  
Management Department  
2000 Steinberg-Dietrich Hall  
The Wharton School,  
University of Pennsylvania  
Philadelphia, PA 19104  
(215) 898-5739  
hunter@wharton.upenn.edu

The authors thank the Wharton Financial Institutions Center for funding the research on which this paper is based. Thanks also to Sidath Gunawardena for excellent research assistance. We appreciate comments from Beth Bechky, Annette Bernhardt, Mauro Guillen, Julie Kmec, Robin Leidner, Estee Neuwirth, Eileen Lake, Preston Rudy, Bindi Shah and Vicki Smith. An earlier version of this work was presented at the American Sociological Association Annual Meeting, San Francisco, August 21, 1998.

Approximate word count for Abstract, Text, References, and Notes: 14,200.

**WHERE DO WOMEN'S JOBS COME FROM?  
JOB RESGREGATION IN AN AMERICAN BANK**

**ABSTRACT**

We document changes in the gender composition of jobs in a large American bank. This change was occasioned by a restructuring initiative that created new positions. Through interviews with employees and direct observation of work in four geographic regions, we identify five factors that underlie the process of resegregation: managers built gendered assumptions into the new jobs; managers framed employees' choices based on these assumptions; employees responded to these cues and to the characteristics of the jobs; management made job assignments that were consistent with both their assumptions and employees' choices; and both managers and employees developed shared gender norms associated with the new positions.

## **WHERE DO WOMEN'S JOBS COME FROM? JOB RESSEGREGATION IN AN AMERICAN BANK**

Sex segregation of jobs, occupations, and industries characterizes the labor markets of industrial economies, including the U.S. Predominantly female jobs and occupations command lower earnings than those that are predominantly male, even controlling for required skills and the experience of job holders (England et al 1994; Tomaskovic-Devey 1993; Tomaskovic-Devey et al. 1996), and sex segregation of the workforce is the single biggest contributor to the wage gap between women and men (Kilbourne et al. 1994; Petersen and Morgan 1995; Reskin and Padavic 1994; Tomaskovic-Devey 1993). The separation of women and men into different jobs is quite resilient; while sex segregation in the U.S. appears to be in decline (Cotter et al., 1995; Jacobs 1989; Jacobsen 1994), there is also evidence of considerable resegregation of occupations over time (Reskin and Roos 1990). Identification of these large-scale phenomena raises a further question that we address in this paper: What are the processes within organizations that lead to the separation of jobs by sex?

In order to understand these processes, we studied a large U.S bank, which we call Bank Holding Company (BHC), in the midst of a major organizational restructuring. Dismantling and re-creation of jobs in BHC's retail division led to changes in the gender composition of key positions. Managerial positions emerged from the restructuring with lower authority, status, and salaries; the share of women in these jobs increased. The bank created a new sales job, which featured higher pay and status; the share of men in this position increased in comparison with similar jobs before restructuring. Restructuring provided an opportune moment to examine both the initial interactions that produce sex segregation and how jobs are constructed as gendered.

Our study allows us to identify the sequence of decisions that led to a re-definition of the association between gender and jobs, and to trace out the consequences of those decisions. We

focus on the design of new jobs, how the jobs were filled, and the initial experiences of workers in their new positions. We investigate workers' and managers' actions during the process of restructuring, and the actors' accounts of those actions. Were gendered assumptions part of the process of constructing new jobs? How did women's and men's understandings of gender influence their reactions to changes in their occupational specialties? As individuals made job choices, what role did the framing of these choices by managers play in guiding and constraining those individuals' opportunities? And how did women and men come to understand these new jobs as gendered?

### **Explanations for job segregation and resegregation**

Acker (1990) argues that organizational practices are not gender neutral, but function to maintain sex segregation and male privilege. In bureaucratic hierarchies, higher-ranking jobs go to workers who are fully committed to employment. Employers assume that such a worker is likely to be a man "whose life centers on his full-time, life-long job, while his wife or another woman takes care of his personal needs and his children." (Acker 1990: 149). Less desirable positions, in contrast, are filled with workers who divide their loyalties between domestic responsibilities and organizational duties. Employers may also reinforce jobs as women's or men's work through processes of "social closure" (Tomaskovic-Devey 1993) in order to maintain control (Thomas 1982), a low-paid workforce (Hossfield 1994; Milkman 1987), as a "proxy for productivity" (Reskin and McBrier 2000: 210), to reduce uncertainty (Kanter 1977), or, along with male workers, to preserve patriarchy (Morgan and Knight 1991; Reskin 1988).

Interactions between employers, employees, and customers further imbue occupational positions with qualities associated with masculinity and femininity, and these qualities also contribute to job segregation. People in workplaces draw upon gender norms, the shared cultural understandings of gender (Reskin and McBrier 2000), thus reproducing and reinforcing specific

jobs as gendered. Employers hire men or women expecting them to carry gender-specific attributes. The gender norms associated with jobs are not determined solely by the task content of those jobs; job-related tasks become viewed as men's or women's work within a particular social and historical context (Leidner 1991; Milkman 1987). For example, Milkman's (1987) historical analysis of the process of sex segregation in the auto and electrical industries during WWII shows that methods of control and the organization of the labor process determined whether employers pursued a male or female workforce within relatively similar industrial environments.

Both male and female workers themselves contribute further to the maintenance of sex segregation in organizations, using the norms associated with their occupations to reinforce their own identity (Leidner 1991; Pierce 1996; Thomas 1982; Wharton 1999). For example, female paralegals "reproduc[e] gender in their interactions with others by being nice, reassuring, and attentive..." (Pierce 1996: 203). Workers also enact gendered behavior under structural constraints including job descriptions, hiring criteria, uniforms, management requirements, and co-worker and customer expectations (Hall 1993; Leidner 1991; Pierce 1996).

Once a job is sex-typed, divisions of labor may be perceived as natural by both workers and managers. Women in nontraditional occupations often face vehement opposition from their male co-workers. Males may seek to exclude women to preserve economic advantages (Tomaskovic-Devey 1993) but also because women co-workers, by performing work that requires stereotypically masculine traits such as strength, aggression and courage, challenge the ways in which men use their jobs to enact identity (Martin 1988; Williams 1989; Yount 1991; Zimmer 1987). Men in nontraditional occupations face suspicions that they are gay (Williams 1995) and must actively differentiate themselves from their female co-workers (Pierce 1996) in order to maintain their own gender identities. The relationships between workers' gender and

work roles are additionally complicated because gendered work role behaviors do not necessarily correspond directly to the gender of the worker (Hall 1993). Female table servers may enact “waitering” and male table servers may “waitress”; “job tasks, not just the workers performing them, are loaded with gender meanings” (Hall 1993: 454). Since jobs themselves become identified with gendered characteristics, a worker who displays those characteristics can perform the position even if her or his own individual gender does not match the one traditionally associated with that job.

Many studies consider how job gendering is maintained and reproduced, and trace out the effects of this segregation. The gender composition of jobs, however, changes over time. Reskin and Roos (1990) offer a theory of gender resegregation to explain such shifts. Historically, employers have preferred to hire men, so better jobs employ more male workers. A male dominated occupation becomes feminized when employers find that the demand for workers exceeds the supply of qualified men or they discover cost advantages to hiring women, when integration is required by regulatory agencies, or when male workers abandon jobs they begin to find undesirable. Male flight may occur in response to a decline in earnings or autonomy, to fewer entrepreneurial opportunities, to a lack of full-time work, or to a shift from “masculine” to “feminine” tasks. The women who take men’s places are not integrated, but are resegregated into increasingly undesirable occupational specialties.

Reskin and Roos’ support their theory explanation with findings from case studies of eleven feminizing occupations. These analyses depend primarily on industry-wide, macro-level data, supplemented by secondary sources and, occasionally, by interviews with industry observers or job incumbents. The specific actions taken by managers and workers that result in shifts in occupational gender composition, however, remain to be understood. Though historical studies (e.g. Milkman 1987) provide some perspective on these phenomena, subsequent changes in the



economic, social and political environment have shifted the context for resegregation. Such changes include new ideologies regarding women's roles at home and at work, an increase in women's labor force participation, and outlawing of explicit discrimination in hiring or pay. In this context, the decisions that establish structural features of jobs associated with sex segregation, and the sorts of interactions that instill occupational positions with attributes associated with masculinity or femininity, and enable workers to recognize jobs as gendered, remain to be identified.

In this paper, we use the opportunity provided by the implementation of a new occupational structure in a large American bank to examine the processes of how jobs become gendered and sex resegregation occurs. We examine the proportion of women and men in bank branch positions before and after restructuring. Drawing on interviews and on-site observation, we show how the new positions were constructed, portrayed to bank employees, perceived by those who would apply for the jobs, and filled. We also consider the initial experiences of employees in the new jobs. Our data and analyses lead us toward a detailed understanding of the gendering process.

### **Restructuring**

Triggering a process of resegregation as identified by Reskin and Roos requires either the establishment of new occupational subspecialties, or the modification of the attributes of existing jobs. Organizational restructuring could provide such a trigger. Recent restructuring has altered employment arrangements in U.S firms considerably, by flattening organizational pyramids, introducing self-managed work teams and other versions of employee empowerment, and increasing the use of variable pay (Cappelli 1999; Smith 1997).

There are two reasons to suspect that restructuring of large organizations may provide an occasion for gender re-segregation. First, as organizations flatten, the structure of opportunities

changes. As Smith (1993) notes, reducing the ranks of middle management eliminates a set of “positions that have only recently provided mobility for women... (shrinking) opportunities for financial remuneration and career opportunities that would improve women's economic power and status in the long run.” (Smith 1993: 208). A second feature of restructured organizations is the demand for increased levels of employee commitment and involvement. Kanter (1990) notes that these demands create conflicts between work and women's disproportionate domestic responsibilities. She cautions that unless work organizations provide support for other responsibilities, “either they will become more antagonistic to the family than they have been in the past or they will eliminate the prospect of ever reaching equal opportunity goals...” (Kanter 1990: 300). For employed women who face a second shift of childcare and household duties, requirements for additional time and commitment to the job may make these positions untenable.

### **Segregation and resegregation in American banking**

U.S. banking, which provides the context for our study, has been one of the exemplars of aggregate-level gender integration, and has provided a rich environment for the study of occupational integration and resegregation (see Bird 1990; Rich 1995; Strober and Arnold 1987). Women made substantial progress in entering management jobs in banking in the second half of the twentieth century (Rich 1995). Bird (1990) attributes the changing sex composition of bank management to industry restructuring that made positions such as branch manager less attractive to men. Large banks increasingly featured geographically dispersed branches offering a standardized set of financial products at fixed prices. Over time, ATMs and telephone banking began to enable customers to bank without entering the branch, and branch managers became less likely to meet their retail customers, thereby losing some of their traditional status in the community (Bird 1990: 153). The changes reduced the discretion associated with local managerial positions (Hunter et al. 2001) and limited branch managers' control over local

personnel decisions and policies (Smith 1990). Salaries of branch managers declined in comparison with other white-collar jobs, and job security, once a key attribute of the job, also diminished. As these changes unfolded, qualified men sought other employment opportunities; as a result, branch management became a “female ghetto” (Bird 1990: 164). Studies of restructuring financial institutions in the U.K. (Halford and Savage 1995; Morgan and Knight 1991; O’Reilly 1994), France (O’Reilly 1994) and New Zealand (Austrin 1991) report similar shifts in the gendered division of labor.

Below, we examine changes in one bank that restructured its retail branch system in the 1990s. Restructuring in this bank provided the occasion for choices that resulted in changes in the authority and prestige associated with branch jobs. The earnings associated with these jobs also changed. Most importantly, the changes were accompanied by re-sorting of employees across jobs, and this re-sorting was not neutral with respect to gender. Our field research focused on the processes that assigned gender to jobs and jobs to women and men.

## **Methods**

We studied the retail division of BHC, an American bank with an extensive branch system that spans a number of U.S. states. BHC branches in four cities were sites for this study. Two smaller cities, Oaktown and Pineville, and one large metropolitan area, Maple City, implemented pilot versions of the new organizational design in 1996 and 1997. Another large metropolitan area, Redwood Bay, was part of the 1998 corporate-wide implementation. In order to maintain promises of confidentiality, this paper features some pseudonyms: “BHC” and the names of all the cities are invented. We also altered slightly some of the titles for the jobs we studied, though not in a way that would affect any of the interpretations in the paper.

Table 1 shows when we collected our data. The first author observed workers at 27 branches, conducted in-depth, semi-structured interviews with 61 branch workers and four

members of BHC's city management, and numerous informal interviews with other city and regional managers. She also attended job information and job reselection meetings. Initial branch observations were one day, but later in the fieldwork phase evolved into week-long visits. Interviews ranged from 20 minutes to three hours. Both authors also conducted multiple interviews with senior bank managers, including the two women who led the team that implemented the BHC restructuring plan. We also obtained personnel data, enabling us to assess the gender composition of branch positions in all four cities.

(Table 1 about here.)

## **Restructuring at BHC**

### *Change in the retail division*

BHC embarked on a restructuring of its retail divisions in 1996. The restructuring was relatively swift in an industry more inclined towards incremental change (O'Reilly 1994), but the substantive changes we observed at BHC were typical both of financial institutions and of other service sector firms (Hunter 1999). Branch managers ran BHC's retail branches before the redesign. Some larger branches also had assistant managers. The system also featured a number of different sales and service, or "platform" positions, with differing specialties and levels of responsibility. Customer Service Representatives performed basic service functions and opened checking and savings accounts for customers. Platform positions at higher levels required expertise in specific products: loans, or investments, for example. Table 2a shows the distribution and gender composition of the branch system jobs prior to restructuring. Women held nearly 90% of the lowest-level platform jobs. The share of men in platform jobs was slightly higher at each step up the platform ladder. Women made up nearly 70% of the branch managers and nearly 80% of the assistant branch managers across the four cities we studied.

(Tables 2a and 2b together, about here.)

In 1996, BHC began to implement a new organizational design. The primary goal of restructuring was to increase sales in the branches. Over a period of decades, administrative functions had accumulated in the branches, so that local managers and platform workers spent a considerable amount of time on administration rather than in contact with customers. Further, platform workers spent much of their time with customers on simple transactions and basic servicing of accounts, rather than in pursuit of sales opportunities. Restructuring included both architectural and organizational transformation of branches. Redesigned branches had more ATMs with more functions, as well as direct banking phone lines, and a video unit. Much of the routine customer service work that had been done in branches was shifted to telephone centers, in order to provide branch workers with even more time to pursue sales.

Our research focused on changes in the platform positions inside the branch, and on branch management, though there were other changes associated with restructuring. Management sought to simplify the teller job as part of the redesign, but the initiative did not alter the basic duties associated with this position, which was 91% female both before and after restructuring. Restructuring also established “sales consultant” positions operating outside the branches, but there were fewer than 10 consultants in each of the cities we studied.

#### *Customer Relations Managers*

The BHC redesign eliminated all branch manager and assistant branch manager positions, and shifted managerial responsibility for tellers and platform workers to a small number of centrally located regional supervisors. With the relocation of supervision off-site, the redesign “empowered” all branch employees to make a wider range of decisions without management approval, and to move beyond narrow job descriptions to meet the needs of the customer. The redesign also established a “Customer Relations Manager” (CRM) in each branch. These CRMs reported to remotely located CRM supervisors. CRMs’ job descriptions charged them with

helping customers to avoid transactions with tellers by encouraging the use of ATMs and direct banking phone lines. They were also, according to the job description, to “lead and motivate the branch team to facilitate a positive experience for the customer.”

The CRM position was the only “management” position remaining in the branch after restructuring. In Pineville, the second city to implement the change, senior management pitched it to the group of ten branch managers (half men, half women) as the logical way to position oneself in the new bank. A woman who worked in the Pineville administration said, “When they [BHC management] talked to the target group to be CRMs, it was the branch managers. That’s who they ideally wanted to go into this.”

Before the implementation of the redesign, branch managers had personally attended to more affluent customers, settled disputes that could not be resolved at lower levels, and approved non-standard transactions. They were often members of local civic and professional groups. Branch managers reported that their title had a great deal of cachet; friends and family regarded their position at the bank as evidence of achievement. Under the redesign, CRMs’ domain included all customer service problems, but no actual sales efforts, even for affluent customers. CRMs performed a range of activities that branch managers had not: encouraging customers to use the ATMs and direct phone line, and demonstrating how to use them; handling customer service that could not be solved by using the direct phone; making wire transfers; clearing up problems with ATM cards; and identifying potential sales and referring customers to salespeople.

The redesign also diminished the managerial role dramatically, taking further the general hollowing out of branch-level responsibilities that the literature shows had been typical of the industry even before this period. BHC branch managers had evaluated branch employees, determined raises, recommended employees for promotions, and disciplined and terminated poor performers. These job characteristics were either eliminated or sharply reduced in the new CRM

position. CRMs were expected to monitor the performance of their co-workers, but only as it related to interactions with customers, and to provide verbal feedback when they saw problems. CRMs had no supervisory power and no input in employee hiring, promotion, discipline, termination, or formal evaluation. The CRMs themselves could not sanction unacceptable behavior, but were expected to report branch workers to regional supervisors when issues were not resolved. In addition, CRMs were expected to motivate fellow employees to act as a team and to encourage branch workers to increase sales, but had no means to ensure compliance.

The redesign also established a new physical location for the work of the CRM. Branch managers had occupied the largest office in the branch, and this office was typically outfitted with higher quality furniture. Restructuring stationed the CRM behind a small counter that was flanked by storage cabinets, typically located in the middle of the branch or close to the main entrance. The CRM station blocked direct access to the tellers, positioning CRMs to greet customers as they entered, with the idea being to divert customers from using the tellers or seeing salespeople for mundane service activities.

### *Personal Bankers*

Restructuring erased all distinctions among platform jobs, and introduced a single platform position, the Personal Banker (PB). In the past, a typical branch had been staffed by a loan officer, an investment specialist, and one or more representatives who opened deposit accounts and provided customer service. In the restructured bank, all PBs had the same job classification, reporting directly to a remote manager who supervised PBs in as many as ten branches. PBs had to become conversant with every type of account, loan and investment product offered by the bank, and to become trained and (in the case of investment offerings) licensed to sell each product.

Activities such as looking up account numbers, issuing ATM cards, and tracing discrepancies between the customer's version of a problem and the bank's records, had been a substantial component of working on the platform in the past, but PBs no longer provided these routine services. Instead, they were expected to turn service requests over to CRMs. PBs' salaries were also more heavily based on commission, and their sales goals were substantially higher than the goals in platform jobs before restructuring. PBs had their own fully enclosed offices in which to conduct sales; before the redesign, platform jobs had featured open desks or desks surrounded by six foot high glass partitions.

#### *Jobs and gender composition*

Table 2b shows the gender composition of the jobs following restructuring. Comparisons with Table 2a are instructive. In all four regions, the share of women who were CRMs increased in comparison to the share of women who had been branch managers prior to restructuring. In Pineville, following restructuring, 100% of the CRMs were women, and in the large cities of Redwood Bay and Maple City about 90% of the CRMs were women. Overall, managerial positions went from slightly more than 70% female, to nearly 90% female upon restructuring in the four sites we studied. The share of women in platform positions dropped slightly in each region, with the size of the drop varying from nearly 20 percentage points in Pineville to under 5 percentage points in Redwood Bay. The share of men in the Personal Banker jobs after restructuring, across the bank, exceeded the share of men in any of the major platform job categories prior to restructuring (though men had made up nearly half of the tiny number of lending specialists).

#### **Restructuring and Resegregation: What Happened at BHC**

The immediate results of restructuring were driven by what the implementation team termed the "reselection" of existing employees into the new positions. The reselection process



began with the implementation team introducing the new positions to local managers and to employees, and identifying the roles that city-level executives and middle managers would take on in the restructured bank. Branch workers then applied or “posted” for the new CRM and PB jobs. The city executives and newly appointed middle managers then made job assignment decisions in all four cities (the distribution of men and women in these managerial positions was roughly equal in each local area). Below, we describe in further detail the different stages in this process, followed by an account of employees’ early experiences in the job, before turning to analysis of the process.

### ***Introducing the jobs- Gendered Assumptions and the Framing of Choices***

#### ***Representations of the New Branch Positions***

As the new positions were introduced, first to the pilot cities and later corporate-wide, the BHC restructuring team presented the jobs in a manner that began to gender them. The characteristics and images associated with the branch roles in the new bank reinforced female and male distinctions. This was particularly apparent in the visual representations of those positions. In the pilot sites of Oaktown and Pineville – the first two cities to restructure— signs designed to orient customers to the new layout introduced the customer to the position of “Personal Banker,” describing for customers how PBs might serve them. The signs contained a list of activities a customer could do with a PB including “learn about investment strategies” and get “credit to meet your needs.” All of these signs had, at the top, a small graphic representation of a man wearing a tie.

Other visual representations suggested similar gender-typing of jobs. Redesigned branches included Direct View, a two-way video system that enabled customers to see a remotely located “financial expert”. In front of the Direct View unit, a flattened column featured a larger than life photo of a man in a suit and red tie. Above the photo a caption read "Meet the Experts of Direct

View...right now.” On the right side of the unit, a display featured the same graphic of a man with a tie that was found on the PB qualifications signs. Text accompanied the graphic: “Speak with our Financial Experts through a Live Video Conference...”

Other signs in the branches featured women. Many branches had large, six-foot flattened columns near the CRM desk, the ATMs and the teller line. Some of these columns displayed slick, advertising-style pictures of people in the new positions, including pictures of women and men in the PB role. Similar columns near the Direct Line telephones illustrated the bank's new approach to customer service: these columns displayed a photograph of a woman wearing a phone headset, with accompanying text urging customers to “Call Me at Direct Line Anytime”. Direct Line, unlike Direct View, was staffed by customer service representatives rather than sales experts and was intended not for sales but for customers with service needs or questions.

Customers and branch workers in Pineville and Oaktown were not the only people to view these signs. Pineville employees and managers visited the Oaktown sites before implementing restructuring themselves. BHC employees at all levels from other cities and other states traveled to both pilot sites to learn what the “new bank” would look like and to acquaint themselves with the new jobs, extending the influence of these images even though they were not reproduced in the later stages of restructuring. By the time Maple City and, later, Redwood Bay went through restructuring, these signs had disappeared from all the branches, with the notable exception of a male PB in Oaktown who kept the sign with the graphic of a man wearing a tie and displayed it in his office.

Job information meetings in Redwood Bay, attended by the first author, provided further insight into how BHC management conceived of these new positions. Like other job information meetings held corporate-wide, these were led by a member of the local human resources department and by a representative from corporate headquarters. Employees watched a video,

shot in Maple City and produced by the restructuring team, that introduced the rest of the corporation's employees to the new jobs, the alternative service channels and new branch structure. The Maple City regional president narrated the video, which started with a quick tour of a new branch, with its enhanced ATM, direct banking phone, and video unit. He then said, "The ladies who bring that all together are the Customer Relations Managers." The camera panned to two female CRMs standing at their station. The regional president asked them, "How do you like this, ladies?" and they enthusiastically responded "We love it." Later in the video, two female CRMs each explained different aspects of their job and after that a male PB and a female PB talked about their typical duties.

*Job characteristics: Compensation and part-time work*

Two characteristics of the PB and CRM jobs had important implications for the results of restructuring. First, though the official position expressed repeatedly by the implementation team was that the CRM and PB positions were equally valuable to the bank, BHC established very different compensation schemes for the two positions. The new plan set CRM earnings at more than some of the previous platform positions, but considerably less than the current branch managers. To reduce the impact of restructuring, and to make the CRM position more attractive to existing BHC employees, those who moved into CRM jobs did not have to take pay cuts. New CRMs would carry their previous salaries into the position unless they made below the CRM minimum of \$28,300, in which case they were to be raised to this level. CRMs also received 15% of a "branch pool" each month; this branch pool consisted of 20% of the commission made by the branch's PBs. In addition, BHC added other small incentives to the branch pool; for example, early restructuring added to the pool based on increased customer usage of Automatic Tellers Machines and on decreased customer visits to live tellers. CRMs, like other management employees in BHC, were eligible for annual merit raises.

PBs, in contrast, were to receive a base salary of \$44,000. This represented a substantial raise for any branch employee who landed the position except for those who had been managers in branches of at least medium size. The employees who moved into these positions were scheduled to have their existing salaries gradually increased or decreased, over time, until they reached exactly that level. The PB compensation plan made no provisions for annual merit raises. Rather, lucrative commissions were to reward PBs whose yearly sales exceeded targeted figures. Sales goals were set at high levels and increased every year. Management expected that within two years, PBs who met or exceeded their sales goals would be making an additional \$30,000 per year. PBs were also eligible for a share of the branch pool.

A second key characteristic of the jobs was the way in which part-time work was treated. Unlike the compensation package, decisions over the treatment of part-time work were made during the reselection process rather than in advance. At Redwood Bay, for example, we observed as supervisors and city directors debated the status of part-time workers considered in the reselection processes. All of the part-timers in question were women. While some of them had had their hours reduced involuntarily in a previous reorganization, most part-time workers had sought this status for themselves. Redwood Bay conducted separate reselection processes for its urban and suburban branches. The part-time issue first came up when managers were making reselection decisions in the urban area, and one PB supervisor requested a part time position for one of his potential PBs. The City Director discouraged this choice. The supervisor angrily responded, "It's such a mistake to throw away part time positions," turning to another supervisor to observe "My part time employee has twice as many sales as this full-time employee and we're throwing her away." The city director said he was making an "executive decision" and decided to allow no part-time CRMs or PBs.

Supervisors in the suburban region debated this issue extensively. One woman PB supervisor argued that, “as a PB supervisor, I’d want a full time CRM in my branch so my PBs can do their job.” Others chimed in with possible ways to accommodate part-timers and another woman declared, “I don’t want someone who works 20 hours a week when I could get a full-time person.” She said she was still responsible for her branches’ performance, and they “would still have to make the same goals.” This group decided that the only part-time positions they would offer would be to rovers (CRMs or PBs with no permanent location, who substitute for others on vacation or sick leave). The representative from corporate headquarters who was at the meeting, observed that “the corporation views the rover position to be less desirable” because they “don’t participate in [branch] incentive and they don’t receive a differential [extra compensation given to rovers before restructuring].” Thus, anyone seeking part-time work in Redwood City either had to accept reduced compensation or, in the case of those in urban branches, had to accept full-time hours or lose their jobs. In cities other than Redwood Bay, in contrast, managers allowed a few CRMs to work part-time from the beginning, but we identified only one part-time PB in any of the four cities. This PB, a woman, began by working full-time. She dropped to part-time after having a child and continued to be a top salesperson in her area, but was told that should a full-time PB want to relocate to her branch, that person would have priority over her.

### ***Employees’ choices***

#### *The re-selection process*

The re-selection processes in Oaktown and Pineville were relatively informal. Through meetings, employees learned what restructuring would entail, and they communicated their interests in new positions to managers. Managers then assigned the employees to jobs. The larger cities had more formal processes. After attending job information meetings, employees in Redwood Bay and Maple City completed telephone applications indicating their job preferences.

In all cases, the uncertainty resulting from the limited written job descriptions and lack of institutional history with the new positions left employees to rely upon on rumors, visual representations presented by management, and a mixture of facts and assumptions about the types of characteristics relevant to these jobs.

Even as the restructuring team gained experience, the level of uncertainty among employees facing reselection remained high. In Maple City and Redwood Bay, which restructured one year and two years after Oaktown, respectively, employees attended meetings and received three-ring binders containing explanations of how to post for the new positions and details regarding the duties and responsibilities for all the new jobs. Yet, information on the reselection procedures and the actual content of the jobs remained elusive to many people. A Maple City employee explained that the information handed out did not spell out what the new positions would entail. Rather, the employee said, they had been hearing things in “bits and pieces” about compensation and job expectations: “we don’t know exactly what we’ll be doing until we start the job.”

Employees’ interpretations of the restructured jobs reflected both the ways in which BHC management established these positions and the ways in which employees created their own understandings as to what was appropriate for the new jobs. Management claimed, repeatedly, that both the PB and CRM positions were important to the success of the redesign, and that neither position should be understood to outrank the other. This espoused equality meant a relative gain in prestige and status for the platform jobs, since these had, under the old system, been subordinate to the managerial position. Branch workers generally viewed the PB job as a step up from the old platform jobs. Employees in all four cities clearly believed the CRM position had lower status than that of branch manager.

Despite management's claim of equality, many employees believed that the status associated with the PB position exceeded that of the CRM. None believed the opposite. Some of this reaction was fueled by the continuing emphasis placed on compensation and potential commissions. During a job information meeting at Redwood Bay, for example, employees learned that while salaries for CRMs would exceed those of some of the existing platform positions, PBs would earn significantly more than CRMs. Through the pay structure and commissions, BHC intended to emphasize the new strategic focus on sales. The primary responsibility of PBs was, according to the facilitator at the meeting, to "increase the wallet share of the customers' banking." When the PB compensation package was explained during a job information meeting comprising mostly branch managers at Redwood Bay, the group expressed collective astonishment at the high pay. Someone yelled out, "So, are we all going to be PBs?" The facilitator introduced an information sheet detailing additional PB incentives by saying, "This is the knock your socks off page."

Open-ended interview questions targeted specifically at the topic of job choice yielded further insight into how the process of job choice developed. We interviewed 31 PBs (18 women, 13 men) and 19 CRMs (17 women, 2 men) from the four cities, with questions focusing on whether employees were selected into the job they preferred, and why they chose the position they did. We oversampled male PBs to explore more fully the gender differences in job perception and job choice; we attempted to do the same for male CRMs but were unsuccessful, and so our sample of two male CRMs reflects the proportion of men in this job. We also sampled to ensure that the interviewees held a broad mix of jobs prior to restructuring.

### *Personal Bankers*

With the exception of two PBs who wanted to be sales consultants, all the PBs interviewed received their first choice position. In explaining how they ranked their job

preferences, most contrasted the PB position with the CRM role. Slightly fewer than half of the men stated that they preferred the PB job because they liked sales or wanted to continue using their sales experience. According to a male PB who specialized in high-level loans before restructuring, "I felt like I was very well qualified for the PB position in terms of commercial background, as well as the lending aspects...I felt I was a perfect fit." An equally popular reason was the desire for more money; as a top producing male PB and former branch manager said, "[I]f I'm gonna work in a branch environment for now anyway, I'm going to stay in a job where I can at least make some money and the PB plan is designed to help you do that."

One-third of the women associated their choice of the PB position with their desire to continue in sales. Money was also the second most common response from the women. One former assistant branch manager, despite enjoying customer service, chose to be a PB rather than a CRM because "I felt like, in all truth, it wasn't an opportunity to make any money as the CRM, where if I was going to be on my own, which I am [divorced], my potential was greater here [as an PB] to be able to support myself." Only four of the eighteen cited money as their primary reason for choosing the PB job, however, and answers among the women PBs ranged more widely than the men's. Three female higher level platform workers and one male branch manager attributed their choice of the PB position mainly to the low prestige of the CRM position; the man declared CRMs to be "glorified Wal-Mart greeter[s]". Other women described their dislike of service or felt the CRM role would feature too many screaming customers.

Follow-up questions probed the PBs for further comparisons. The women's views again ranged widely, but the men were more consistent. Half pointed to the lack of prestige or the tasks associated with the CRM position. Faced with choosing between positions, said a PB who had been a branch manager, "it [CRM] was just going to be this job where you were standing up at the front of the branch all day long.... It seemed like you were the shepherd, that's all you were



doing, shepherding people around.” A man who was previously a high-level lender ranked PB over CRM in part because, “I get mad at a customer when a customer starts yelling at me.”

### *Customer Relations Managers*

We found more variation in expressed rationales for job preferences among CRMs than among PBs. Again, most of the interviewees had received their first choice of job; the exceptions were two of the seventeen women, who had wanted to be PBs. Among the women, four of the seventeen who answered the question chose CRM because they did not want the pressure associated with the PB role. One CRM, who was a high-level lender before restructuring, explained that selling itself was not as crucial to her reaction as were the goals that she expected management to impose on PBs: “I mean the sales aspect is not that bad, when you’re allowed to just sell. But when you have to have a specific dollar goal every single month, it’s a lot of pressure....” Three CRMs claimed that they enjoyed customer service; the remaining women listed various factors such as previous experience, trying something new, not wanting to sell investments, and needing the shorter hours due to young children.

One of the male CRMs offered a revealing perspective on his choice of position. This man came from outside the branch system. In addition to enjoying customer service, he applied for the position because

I also want to move up. I just see as a male, I’ve got a better chance of moving up as a CRS (Customer Relations Supervisor), than I would as an PBS (Personal Banker Supervisor). From what I’ve seen in other states from merger support and everywhere else, just about all of the CRSs are male<sup>1</sup> ... I mean I’m old, I’m starting over again and I don’t have a whole lot of time for competition. I’ve got to pull whatever edge I can to try to move up. So, this was another way I saw moving up the ladder.

The other male CRM we interviewed said that he picked this position because he did not like sales pressure.

---

<sup>1</sup> In fact, about half of the Customer Relations Supervisors were women.

### *Managers' assignments*

At reselection meetings in Pineville, Maple City and Redwood Bay, the first author observed managers making job assignments. The human resources staff ranked workers who had requested new jobs, using as guides the employees' previous evaluations, their prior management or sales experience, and their scores on formal tests designed to assess their management and sales skills. The final decisions about where employees ended up were made in city-level management reselection meetings.

In the early pilot stages of BHC restructuring, reselection was informal. At Pineville, for example, there were only ten branches, and the middle managers and city-level executives who made job assignment decisions knew each of the candidates personally. Early on, the process provided managers with opportunities to establish gendered characteristics for the jobs, as indicated by the discussions that accompanied the decisions of both male and female managers. During the discussion of a particular pairing of a female PB and male PB in one branch, for example, one of the Pineville supervisors expressed confidence they would make a good team, noting, "she'll have to be strong because of him." Another pairing of a man and woman was described positively because "he's a leader in investment sales, top lender... he's already dialing for dollars. She has customer trust, she soft sells and does more referrals."

At Maple City and Redwood Bay, the process was more formal and bureaucratic than in the earlier sites, chiefly because these large cities had considerably more branches, platform employees, and managers. As the redesign unfolded across the organization, the reselection process became less personalized. City management anticipated layoffs would accompany reselection in the larger cities, whereas layoffs had been declared off limits in the earlier sites. Throughout the process, managers ranked branch workers based on evaluations, testing, and previous experience: those scores alone determined who would be retained and who was to be

laid-off. More explicit rules also governed treatment of employee preferences for position and location.

At Maple City and Redwood Bay, supervisors were not as explicit as they had been at Pineville, but they continued to describe jobs in terms of the personal characteristics required to do them, and the fit of these characteristics with the perceived traits of individuals remained important. PB and CRM supervisors who did not know personally the employees they were placing made the final decisions on job assignments. These supervisors relied not only on the scores, but on the assessments of other supervisors who were more familiar with the employees. The Maple City selection process illustrated the characteristics that supervisors had in mind when seeking PBs. The discussions consistently raised contrasts between “strong” and “aggressive” employees with “weak” ones: the supervisors with direct knowledge of the employees were expected others to assess employees on this dimension. Managers looked for different traits in CRMs. To take one example, a private, side conversation among female supervisors during a reselection meeting featured one saying to another that she wanted a specific woman as a CRM because the woman was “nurturing.”

The selection of PBs in Maple City and Redwood Bay featured no explicit preferences for men over women in this regard. Generally, they associated gender-type characteristics with the job. Supervisors were choosing from a largely female group of existing employees, and the ability to enact the gendered attributes associated with the PB role influenced selection outcomes. In the selection process, such characteristics were more important than individuals' gender identities. For example, a male city director described a female applying for a PB position as “very good, very aggressive.”

In fact, the job assignment process was roughly neutral with respect to gender and employees' preferences. Nearly all the BHC employees in the regions we studied were placed in

the job they preferred. Human resources staff with expertise in Equal Employment Opportunity regulation were involved in the reselection and appeared to guard carefully against discriminatory outcomes that might have been associated with the restructuring. Because Redwood Bay and Maple City used more formal processes for applying for the new positions, we were able to obtain bank records recording the first preferences and actual assignments of branch employees in these cities. According to the records, 87% of the women and 89% of the men who requested PB positions as a first choice received them. Women who requested a CRM position received their first choice 91% of the time, while men requesting CRM jobs received their first choice 87% of the time (only three men did not receive the CRM jobs they asked for). In the two smaller cities, we did not have access to these kinds of records: we interviewed three women who did not get the positions they sought in the new bank; all three wanted to be PBs, and one ended up as a CRM, another as a head teller and the third eventually found a position outside the branch system; we interviewed no men who did not receive their first choice, but were not able to ascertain whether there were any such men.

One further theme appeared consistently throughout restructuring. BHC human resources managers and supervisors in all four sites expressed concern about the expected low level of sales performance among platform workers (over 80% of whom, prior to restructuring, were women). Recruiting from outside the bank did not feature prominently in the early stages of the implementation plan; the plan emphasized minimizing the displacement of current employees. Nevertheless, the implementation team expected that PBs would soon be sought outside the bank, as some of those who were re-selected into the positions would be unsuccessful in meeting the challenging sales goals. Managers had a great deal of enthusiasm for recruiting from brokerage houses, predicting that former brokerage employees would provide a pool for filling upcoming PB vacancies. Managers showed much less concern to the outside staffing of the CRM positions;

their expectation was that these would be stable, low-turnover positions, particularly because there were no sales goals associated with the jobs.

Results of the reselection processes are further summarized in Tables 3 and 4. Table 3 begins with the population of branch workers before restructuring, and tracks them into their subsequent post-restructuring positions. Table 3 shows that only 12.6% of the branch managers took up the CRM job, and that, for each position, men were about half as likely as women to become CRMs. Men and women, regardless of prior position, were about equally likely to land in the more desirable PB positions. Men, whether in management or on the platform, were far more likely than women to leave the branch system entirely. Male branch managers were also more likely than women to take up the scarce “sales consultant” jobs.

(Tables 3 and 4 about here.)

Table 4 examines the composition of jobs from a direction opposite to Table 3, beginning with the population of employees in new jobs immediately following restructuring in each city, and grouping these populations by the jobs the employees held before restructuring. Only about 1% of the employees in the restructured bank were new to BHC, reflecting the bank's commitment to filling the jobs with existing branch employees. Table 4 shows that, in comparison with women PBs, a relatively larger share of male PBs held managerial jobs before taking up their new sales positions. More male PBs had been branch managers, and more had also held other jobs inside the bank. Employees in the latter category were typically supervisors and middle managers who had not been chosen for new managerial roles subsequent to restructuring, but had been given the opportunity to return to jobs in the branches.

Table 4 reinforces the evidence provided in Table 3 by showing that very few branch managers, men or women, saw the CRM job as an appropriate placement. Only one in eight of the CRMs had been branch managers prior to restructuring. In fact, nearly half the CRMs had been

platform workers before restructuring. Because branch managers were unlikely to take up these jobs, the bank turned to a further internal staffing source: 20% of the new CRMs were former tellers or head tellers.

***Employees' experiences – recreating gender on the job***

*Employees' interpretations of the process*

The field work that followed reselection indicated that branch workers were aware of the disproportionately low percentage of male CRMs. In order to understand how employees were viewing these jobs, we asked our interviewees what they thought of this phenomenon. Women and men differed in the explanations they offered, more women had given more consideration to the issue, and women who had considered it expressed deeply felt opinions about the subject.

Nearly two thirds of the women we interviewed believed that males had avoided the CRM position because of its lack of status or its relatively low compensation. A CRM in Maple City pointed to the CRM's kiosk-type location as the culprit:

I think by the nature of where the station is ... [the] appearances of that. Most men enjoy being in an office, or at least the ones that I have worked with.

A Maple City PB answered the question by stating the benefits of choosing to be a PB rather than a CRM, "The salary. The sales definitely because you can make a lot of money on the incentive side."

Another quarter of the women attributed the unattractiveness of the CRM job to men to more specific gender norms embedded in the duties of the job itself. For example, interviewees variously suggested that men were less willing to take care of details, were less friendly, were more suited to sales, more aggressive, and less nurturing (or, conversely, that women were more willing to take care of details, friendlier, and more nurturing). Two women extended this gender-

typing further by questioning the sexual orientation of men who preferred to be CRMs. A PB in Maple City said,

I met one CRM when I started training, to me he was a regular guy. He couldn't get hired as a PB because of his background, he was doing CRM like a stepping stone to a PB. I talked to [another] CRM the other day...just from hearing him over the phone, he sounded gay to me. Which didn't surprise me.

Only five of the women queried did not offer a reason for the dearth of male CRMs.

The men's responses provided a contrast. Of the eleven men asked the question, slightly more than a third said they did not know why the percentage of male CRMs was lower than the percentage of male branch managers. Only two men attributed the differences to structural components, such as the pay and status associated with the CRM position. One of these was himself a CRM:

It seems like you're downgrading yourself and I don't think that males are apt to do that as quick as females are. Especially older ones, 40 and above, I can't see the males being CRMs.

*Q. Because it's a lesser position?*

Even though it's not, it just seems that way to the public eye, to their friends, to their golf group. They'd have to refer them to someone else who is able to do what they used to do. They'd rather be the ones to take care of it themselves.

The remaining five men attributed the division of labor to various differences between women and men: the CRM position was perceived as a woman's job, was not challenging enough for men, or observed that men are better at sales, less patient, or less friendly and nurturing.

#### *Employees' initial experiences with the jobs*

Management placed a great deal of pressure on PBs to maintain high levels of sales activity. One PB summarized the redesign by saying that management "turned up the heat." Sales supervisors expected their PBs to sell to walk-in customers as well as to pursue bank-generated sales leads. The leads identified existing customers for telephone "cold-calls" aimed at sales of further financial services. Cold-calling, and the ever-increasing sales goals, increased the

workload for many PBs. Incentives were difficult for most PBs to attain; the 1999 average yearly sales for PBs in the four cities we studied was less than the amount required to attain the lowest level of incentive pay. Some PBs reported putting in as many as 15 additional hours a week to meet their goals, frequently staying at work until well into the evening, participating in weekly “call nights” (assembling at regional offices to call customers), and attending sales training seminars. In addition, a sales tracking system ranked all branch employees, including PBs, by their daily, monthly and yearly sales figures, and this information was available to any BHC employee.

Despite the pressure and stress, the PB position continued to be regarded by its incumbents, branch customers, tellers, and even some CRMs as the most prestigious or lucrative in the branch. As a CRM put it, customers had a higher regard for PBs than CRMs, “the way customers look at the position, the sense of who runs the bank now. The one sitting in the office [PBs] are the ones who have the power and authority, that’s what the customers think.” A number of CRMs discussed their goals of eventually trying to move to a PB position, often citing the increased opportunity to earn more money in sales or the challenges of selling investments as motivating factors.

Working hours continued to emerge as a theme in interviews following restructuring. The incompatibility of childcare responsibilities with the demands of the PB position, for example, was raised explicitly by two different women. One PB said she may become a CRM when she starts having children:

There’s no way [I would have kids while I’m a PB] because I’m working probably 50-60 hours per week and I just don’t think it’s fair to a family...to have those obligations all the time and have work over here pressing you, ‘you gotta produce, you gotta produce, you gotta stay, you gotta call.’



This PB did not consider the transition to a CRM position as a move up the ladder; an Oaktown CRM made the same point in the opposite way, noting that she would consider moving into the PB position “down the road” after her infant got older.

There were a number of advantages to the CRM job. Most importantly, CRMs maintained regular work hours. Unlike PBs, CRMs were not expected to work from their homes or put in evening and weekend hours, and many CRMs saw this as a positive characteristic. As a former branch manager explained, “I had so many challenges as a branch manager that now I’m in hog heaven.” She said that as a branch manager, “My husband didn’t know who I was in the daylight. I’d go in at 8:30 in the morning and come home at 8:30 at night. We actually have a life now.” This ability to leave work behind contributed to the low levels of stress reported by CRMs. Others said they enjoyed the satisfaction of solving peoples’ problems and the art of turning a disgruntled customer into a BHC fan.

Lower status, however, accompanied these advantages. While CRMs were charged with leading their branch, they had no supervisory power. Management typically described CRMs as “coaches” or “quarterbacks”. When asked if she had any authority in her branch, a CRM in Oaktown quickly replied “no, it’s who I am, I don’t have authority.” Where individual employees in the branch did not conform to acceptable behavior, CRMs addressed the issues as peer counselors rather than as supervisors. CRMs were required to report continued problems to the appropriate remote supervisor. As a male CRM explained, this reinforced his lack of authority, and “you feel like you’re tattle-taling.”

A female PB in Oaktown voiced a very common observation of the CRM position:

The CRM job is a Wal-mart greeter. I wouldn't have that job. I would be bored. The customer has no more respect for the CRM than a Customer Service Representative [the lowest rung on the former platform hierarchy] because where the CRM is standing -- in the booth [a small booth/counter at the entrance to the branch]. Nine times out of ten if a

customer wants to talk to a manager, they want to sit down in an office. They [CRMs] don't get the respect they deserve in the booth.

The experiences of CRMs confirmed these observations. As a Maple City woman stated, “you get screamed at a lot. The CRM is the first and last person a customer sees.” Direct observation also revealed that the CRM was often put in the position of apologizing for the actions of others in the branch or other departments in the bank. A typical statement by a Pineville CRM reflected the position's responsibility for placating customers: “I hate that you feel so bad and I'm sorry.” In fact, direct observation of CRM work revealed “I'm sorry” to be the most common phrase uttered by CRMs across all branches.

Deprived of authority, CRMs developed other strategies to motivate their fellow employees. They encouraged their branch co-workers to compromise and work out problems as a team, and acted as bridges between PBs and tellers. One CRM explained that she led by example, since her job was “less of a position based on intimidation.” Another used a gender strategy to manage others in the branch, maintaining a schedule for all the PBs so that she would know when they were available for customers. As she explained it, “I'll be the mama -- they have to get it by me as far as whether they want to leave the branch.”

## **Discussion**

At BHC, women moved disproportionately into diminished managerial positions, while newly prestigious sales positions attracted an increased share of men. Table 2 showed that, after restructuring, women occupied a much larger percentage of the Customer Relations Manager jobs than of the earlier branch management jobs. CRM jobs had lower status, salary, and authority than branch management positions. Table 3 showed that men in branch management and platform jobs prior to restructuring were less likely than women to take up these jobs upon restructuring. Instead, a few male managers took up new “sales consultant” positions, and other men left the

branch system in higher proportions than did the women. Table 4, in turn, showed that the bank turned to the ranks of tellers to staff the CRM position. Immediately following restructuring, 90% of the CRMs were women; nearly a quarter of the PBs were men.

Our field research leads us to identify five factors that explain the emergence of a set of jobs with newly established gender assignments. First, as BHC managers clarified the strategic goals of the company and began to design new jobs to meet those goals, they built gendered assumptions into the new jobs. Second, based on these assumptions, managers framed employees' choices in the job selection process. Third, employees responded to these cues by making choices about which jobs were appropriate. Fourth, management made job assignments that were consistent with both their assumptions and employees' choices. And fifth, gendered associations with the new positions became clearer as both employees and managers continued to draw upon shared gender norms in establishing these new jobs during the period immediately following restructuring.

#### *Gendered assumptions and framing of choices*

The job requirements, visual representations, and compensation and status of the new branch positions indicate that BHC management presumed gendered workers when creating new jobs. The signs and photographs displayed in the pilot branches suggest that from the beginning, bank management gender-typed PBs and CRMs. The graphic of the man with a tie on every sign describing the PB position, the photographs of women with Direct Line headsets, the identities of exemplary workers and the language used to describe them, indicate that bank management constructed the new positions with gendered assumptions about who would be likely to occupy sales and service positions.

These representations helped employees to come to understandings about what the new jobs entailed and who ought to fill them. Visits to the pilot sites introduced other managers and

employees to the new jobs, where they saw the graphical representations in the Oaktown site, or noted that all Pineville CRMs were women. These themes were revisited as management presented the new jobs to workers in ways that guided their future choices, as in the informational video that featured only women as CRMs (referred to as “ladies”) while presenting both male and female PBs.

The discussion over part-time workers and their suitability for the PB position also illustrated the scope of these assumptions. The long hours and overtime required for the Personal Banker were based on a worker who would not divide time between work and family loyalties; in short, managers assumed the workers would have male characteristics (Acker 1990). One possible solution for women seeking a PB position more compatible with home and childcare duties would have been part-time work; middle management decisions in Redwood Bay (and the other cities) either completely eliminated this option or made part-time work possible only in lower paid, temporary rover positions. The shorter, more predictable hours of the CRM, in contrast, were compatible with the domestic responsibilities of the women that the implementation team imagined would fill these positions. In the cities other than Redwood Bay, part-time CRM positions accompanied restructuring from the beginning.

The assumptions associated with the new positions were nested within the more general BHC strategy of redirecting the goals of its branch system away from service on standard accounts and toward sales with an emphasis on investment products. One might even associate this general strategy with gender-typing, to judge by the metaphors associated with restructuring. Numerous managers referred to the new emphasis on sales performance, at-risk compensation, and diminished job security by noting that BHC could no longer be employees' “mama.” The security associated with the metaphor of BHC as nurturing mother was replaced by a new focus on internal and external competition complete with accompanying metaphors drawn, most

typically, from sports. The sports metaphors, we note, extended to the CRM jobs as well, with the CRMs in the role of “coaching” or “quarterbacking” the branch, guiding the activity between customers, tellers, and PBs towards the goal of high sales levels.

BHC's strategic emphasis on sales of a wider range of products has further implications. Financial services such as investment products have traditionally been the domain of salesmen, and BHC has positioned the PBs as financial experts in order to encourage customers to do all their financial planning by utilizing bank products and services. With its new strategy, BHC is directing its customers increasingly toward salespeople who act as financial advisors and pursue sales aggressively. BHC seems to envision the requirements of the PB jobs as similar to those in male-dominated occupations such as stockbrokers and financial planners, with corresponding implications for the masculinization of the position.

Members of the restructuring team and local supervisors anticipated having to fill PB positions vacated by branch workers who were unable to meet sales goals, and developed plans to recruit new PBs from jobs traditionally held by a greater proportion of males than jobs on the retail banking platform; for example, brokerage houses figured prominently. In contrast, the bank targeted existing branch managers and platform workers for the diminished CRM positions: for the most part, it filled these with women, including some former tellers, the vast majority of whom were female. There were no expectations that recruiting from outside would be required for these jobs. Managers considered experience at BHC to be a distinctive advantage for prospective CRMs.

#### *Employees' choices of jobs*

Branch employees made their job choices within the structural constraints established by management and in ways that allowed them to enact their gender identity. The occupational choices made by the PBs who were interviewed demonstrated that the primary motives of women

and men seeking specific jobs did not differ much. Both groups sought high compensation and the ability to use previously established job skills. Both men and women in the PB position found the sales pressure and time commitment associated with this position to be very stressful. These conditions, however, disproportionately affected women with young children or those who anticipated childbearing. As the demands associated with the position became clear, and BHC made no provisions for part-time PB work, it became less attractive to this group of women.

The strong secondary theme found in the male PBs' reasons for choosing their job suggests that men decided against the CRM role based in part on their perception of its lack of prestige and authority, and of the emotional labor the job required. This was also a consideration for the women, but to a much lesser extent. A particular concern of the men was the anger often directed at CRMs by the customers. Male workers in customer service often find that restraining themselves from getting angry at customers compromises their masculinity (Leidner 1991); male PBs did not want to be put in such situations, and felt they could not trust themselves to withstand abuse from a customer without responding in kind.

The interpretations offered by interviewees for the overall pattern of job choices were also revealing. Many of the women understood men's occupational decisions to be similar to their own: as responses to compensation and prestige, structural aspects of the jobs. Other women saw the distinction in terms of gender norms, asserting that men were too aggressive to be CRMs, or expecting male CRMs to be gay, for example. These explanations are consistent with the assumptions about masculinity and sexual identity that often face men in non-traditional occupations (Williams, 1995).

All of the male PBs indicated that their own occupational choices were based on structural job characteristics: compensation, or the matching of the sales aspects of the jobs with their interests or previous experience. Yet the ways in which some men categorized others' perceptions

of the jobs were suggestive. The men who expressed an opinion on the matter interpreted their male co-workers' occupational decisions as issues of identity; men did not choose to be CRMs because the job involved qualities that were not consistent with gender norms for masculinity. Further, over half the men who attributed their interest in the PB position to its structural characteristics also cited the required emotional labor and the lack of associated prestige as secondary reasons for avoiding the CRM job. Thus these men's interpretation that their male colleagues made occupational choices based on gender identity is not surprising.

An especially interesting counter-example provides further support for our interpretation of the gendering process. One man both explicitly identified the CRM job as a female job, and sought that job, making a strategic decision to enter this clearly female-dominated occupation with the expectation that his gender would help him advance quickly. Although promotion will be difficult for any CRM due to the small number of supervisory positions, this man may have an advantage; Williams (1995) found that men in female dominated occupations ascend job hierarchies faster than do their female co-workers.

#### *Managers' assignments*

Mid-level managers, or supervisors, taking their cues from the job descriptions created by BHC upper management, loaded more gendered meanings onto the new positions by assigning gendered traits to them. Initially, during the more informal selection in Pineville, the workers themselves were described in gendered terms; "strong" and "leader" were used to describe men, while women were either expected to "be strong" due to competition from their male co-worker or acclaimed for their ability to inspire "trust" and to "soft sell". These practices were refined during the reselection process thus creating the new jobs as gendered and facilitating sex segregation. By assigning the quality of "nurturing" to CRMs and "aggressive" to PBs, they

invoked gendered understandings of customer service and sales, and then in turn chose women and men based on the judgment that they were likely to carry these gender-specific attributes.

The large cities of Maple City and Redwood Bay had more bureaucratized, less personal assignment processes, and by this point, gender began to be embedded in the job tasks themselves (Hall 1993); requirements for the positions, in particular PB, became the performance of gendered traits rather than gendered identity of the individuals being considered for the job. At Maple City and Redwood Bay, men and women considered for the PB role continued to be assessed as to whether they were “aggressive” and “strong.” Such terms have significant gendered connotations.

This type of sex-based ascription “does not necessarily involve invidious intent” (Reskin and McBrier 2000: 210), but it carried lasting implications for women's and men's opportunities in BHC. Among other considerations, for example, managers, guided by the norms of who typically possesses the appropriate traits, looked for opportunities to pair women with men in order to make up complementary teams of effective PBs. The existing pool for PB positions had a large proportion of women. To the extent that managers believed it would be desirable to staff branches with pairs of female and male PBs, this was likely to have the secondary consequence of increasing the attention paid to outside recruiting for male PBs, while reducing the demand for women in the same position.

During this process, BHC managers paid close attention to Equal Employment Opportunity guidelines in assigning workers to jobs. The overwhelming majority of workers received their first choice of job in the restructured bank; there was no evidence of sex discrimination in assignments to any specific position. As Reskin and McBrier (2000) have noted, the increasingly formal, bureaucratic forms of job assignment carry with them benefits for women,



by decreasingly the likelihood that unwritten rules and informal networks exclude them from better jobs.

In this light it is interesting to compare the sites in which placement was done less formally with the sites following more rule-based methods. The small numbers of employees in Oaktown and Pineville allowed for informal processes. In Oaktown, the first pilot site, neither managers nor employees had clear ideas of what the positions they were being asked to fill entailed. Employees and managers in Pineville, in contrast, observed Oaktown closely before restructuring. The results were striking in Pineville: only women took up the CRM positions, while half the Personal Bankers in Pineville were men. (We qualify this observation by noting that the same small numbers that permitted informality leave us reluctant to make too much of the differences across the sites.)

Redwood Bay and Maple City implemented job selection and assignment more formally, as required by their larger size. The gender compositions of the jobs in these cities were quite close to one another, with a slightly larger share of women in CRM jobs in each than in Oaktown, and a slightly larger share of men on the platform.

*Recreating gender on the job: early evidence at BHC*

Workers in their initial understandings and experiences of the jobs reflected the gender-typing management had already established. Men and women also brought in their own assumptions about these jobs and gender, and enacted their own gender identities while performing their new work roles. Prior to taking on the new branch positions, employees' knowledge of these positions focused on status, compensation, time commitment, and the skills necessary to perform effectively. Employees also, however, quickly came to perceive the duties associated with the CRM position as women's work. Their experiences in these positions reinforced the perceptions: CRMs, still responsible for customer satisfaction and the performance

of the branch, had to do the often intense emotional labor of their job without the authority and prestige that was bestowed upon the branch manager. During their interactions with customers they were often put in the position of apologizing and placating, often for the actions of other BHC employees. CRMs frequently drew upon gendered strategies in their putative role as leaders of the branch team. Unable to use supervisory authority, CRMs elicited desired behavior from tellers and PBs by being encouraging, supportive and even in one case, running the branch like the “mama.” PBs, on the other hand, enjoyed a higher level of status and compensation, put in long hours, and the emotional labor they performed centered on persuading customers to buy bank products. The extent to which changes in gendered roles differentiated these jobs from previous platform work, as more men began to occupy them, was not evident.

## **Conclusion**

Sex segregation across sets of occupational subspecialties nested inside organizations is the result of a set of complex, interactive processes. This is particularly true in contemporary large American businesses, which are governed by EEO considerations and inside which an increasing number of key decision-makers are women. In the case of BHC, none of our interviews or observation suggested direct or explicit decisions by managers to segregate jobs, nor did they suggest conscious attempts at “social closure” in which males deliberately excluded females from the relatively more desirable positions. Teams of managers made all practical decisions regarding job assignments. These teams included roughly equal shares of women and men. Further, managers assigned male and female workers to their first choice jobs in similar proportions.

Despite the absence of evidence of any deliberate or even conscious resegregation, our analysis pointed to a pronounced and involved role for management in creating gendered jobs and facilitating sex segregation. Upper management restructured its branch system in response to changes in the broader environment and in its business strategy. Cost containment strategies with

respect to the mixed-sex branch management position resulted in a new position with lower salaries, and diminished status and authority. The new emphasis on sales, in contrast, led to an upgrading of platform work. In the process of restructuring, middle managers, consistent with Acker's (1990) account, constructed these jobs in ways that presumed gendered workers, and embedded those positions within a new hierarchy that rewarded the jobs that were more likely to be performed by men. Based upon shared gender norms, managers in charge of implementing the restructuring plans began to associate these jobs with feminine or masculine characteristics, and to introduce the jobs to employees in ways that reinforced those associations, and then to select workers for those jobs based in part on those characteristics.

Workers, in turn, proceeded to make choices within the constraints framed by management, seeking work that resonated with their own interests and gender identities. In the employees' choices, we saw their role in the process of sex segregation. Women and men primarily responded to jobs' structural characteristics in making their occupational decisions. However, the gender norms associated with the branch jobs clearly resonated with bank employees, as some women and many men made decisions based in part on choosing roles that reinforced their own gender identities. Perhaps most interesting is the finding that many men, regardless of the reasons they cited for their own personal occupational decisions, interpreted the choices of other male employees as based on the desire to perform a job associated with masculine traits rather than one seen as women's work. As Leidner (1991) notes, men are more inclined to seek work that reinforces their gender identity because it enables them to "assert dominance, while doing femininity often means enacting submission." (p. 174)

Along with management, employees continued to draw upon gender norms in the initial stages of their new jobs. These actions in turn began to establish the job of Customer Relations Manager as a woman's job. The Personal Banker job, in contrast, emerged as one suited to both

men and women, reversing the long trend of feminization on the branch platform. The PB job began to embody a set of role expectations relatively more suited to males than did the platform job it replaced.

Gender-typing of the restructured jobs had serious economic and status implications for women. Despite being pitched as the logical transition jobs for branch managers, the CRM jobs carried with them much lower compensation than previous branch management positions; the compensation was also lower than that of the PBs. The status of the CRM position was low, owing not only to the low pay, but to the large percentage of the job devoted to customer service and to the open work station. For the PB jobs, in contrast, the compensation was high relative both to previous platform jobs and to the CRM jobs in terms of salary and incentive pay. PBs also acquired the authority and prestige accorded to the occupant of a private, enclosed workspace.

Our examination of these micro-level processes provided insight into how jobs are gendered, and allowed us to expand upon Reskin and Roos's (1990) structural explanations for sex resegregation. Our data support the claim that male flight from feminizing occupations is driven not simply by feminization itself but by declining earnings, authority, and shifts in the tasks associated with jobs. Both women and men raised these themes in our interviews, especially when they considered the bank's transformation of the branch manager job into the new CRM position. Though work on the retail banking platform at BHC remained a largely female occupation, the restructuring of the platform jobs made them relatively more attractive to men, and men were recruited and selected to the position in proportions that exceeded those of the earlier entry-level platform positions. The PB position, therefore, may be in the early stages of masculinization, a phenomenon that merits further study in its own right.

In general, the evidence supports both Smith's (1993) and Kanter's (1990) speculations on the effects of restructuring and the diffusion of the flexible workplace on managerial and professional women. At BHC, the Personal Banker positions, which were central to the performance of the restructured bank, carried with them increased pay and responsibility, but also required high levels of commitment and hours spent at work. The CRM jobs, which were better matches for workers requiring predictable, limited schedules, were associated with diminished pay and authority. As American corporations continue to pursue more flexible working arrangements, in the context of a persistent gendered division of labor, this outcome is both a cause for concern and a subject for further analysis.

## References

- Acker, Joan. 1990. "Hierarchies, Jobs, Bodies: A Theory of Gendered Organizations." *Gender & Society* 4 (2): 139-158.
- Austrin, Terry. 1991. "Flexibility, Surveillance and Hype in New Zealand Financial Retailing." *Work, Employment & Society* 5 (2): 201-221.
- Bird, Chloe E. 1990 "High Finance, Small Change: Women's Increased Representation in Bank Management." Pp. 145-166 in *Job Queues, Gender Queues: Explaining Women's Inroads into Male Occupations*, edited by Barbara Reskin and Patricia Roos. Philadelphia: Temple U. Press.
- Cappelli, Peter. 1999. *The New Deal at Work: Managing the Market-Driven Workforce*. Boston: Harvard Business School Press.
- Cotter, David A., Joann M. Defiore, Joan M. Hermsen, Brenda Marsteller Kowalewski, and Reeve Vanneman. 1995. "Occupational Gender Desegregation in the 1980s." *Work and Occupations* 22 (1): 3-21.
- England, Paula, Melissa A. Herbert, Barbara Stanek Kilbourne, Lori L. Reid, and Lori McCreary Megdal. 1994. "The Gendered Valuation of Occupations and Skills: Earnings in 1980 Census Occupations." *Social Forces* 73 (1): 65-98.
- Halford, Susan and Mike Savage. 1995. "Restructuring Organisations, Changing People: Gender and Restructuring in Banking and Local Government" *Work, Employment & Society* 9 (1): 97-122.
- Hall, Elaine J. 1993. "Waitering/Waitressing: Engendering the Work of Table Servers." *Gender & Society* 7 (3): 329-346.
- Hossfield, Karen. 1994. "Hiring Immigrant Women: Silicon Valley's 'Simple Formula'." Pp. 65-93 in *Women of Color in U.S. Society*, edited by Maxine Baca Zinn and Bonnie Thornton. Philadelphia: Temple University Press.
- Hunter, Larry W. 1999. "Transforming retail banking: Inclusion and segmentation in service work." Pp. 153-192 in *Employment Practices and Business Strategy*, edited by Peter Cappelli. New York: Oxford University Press.
- Hunter, Larry W., Annette Bernhardt, Katherine L. Hughes, and Eva Skuratowicz. 2001. "It's not just the ATMs: Technology, firm strategies, jobs, and earnings in retail banking," *Industrial and Labor Relations Review* 54 (2A), pp: 402-424
- Jacobs, Jerry. 1989. "Long-term Trends in Occupational Segregation by Sex." *American Journal of Sociology* 95 (1): 160-173.
- Jacobsen, Joyce. 1994. "Sex segregation at Work: Trends and Predictions." *The Social Science Journal* 31 (2): 153-169

Kanter, Rosabeth Moss. 1990. "The New Work Force Meets the Changing Workplace." In *The Nature of Work: Sociological Perspectives*, edited by Kai Erikson and Steven Peter Vallas. New Haven: Yale University Press.

Kanter, Rosabeth Moss. 1977. *Men and Women of the Corporation*. New York: Basic Books.

Kilbourne, Barbara Stanek, Paula England, George Farkas, Kurt Beron, and Dorothea Weir. 1994. "Returns to Skill, Compensating Differentials, and Gender Bias: Effects of Occupational Characteristics on the Wages on White Women and Men." *American Journal of Sociology* 100 (3): 689-719.

Leidner, Robin. 1991. "Serving Hamburgers and Selling Insurance: Gender, Work and Identity in Interactive Service Jobs." *Gender & Society* 5 (2): 154-177.

Martin, Susan E. 1988. "Think Like a Man, Work Like a Dog, and Act Like a Lady: Occupational Dilemmas of a Policewoman." Pp. 205-223 in *The Worth of Women's Work: a Qualitative Synthesis*, edited by Anne Statham, Eleanor Miller and Hans Mauksch. Albany: State University of New York Press.

Milkman, Ruth. 1987. *Gender at Work: The Dynamics of Job Segregation by Sex during World War II*. Chicago: University of Illinois Press.

Morgan, Glenn and David Knight. 1991. "Gendering Jobs: Corporate Strategy, Managerial Control and the Dynamics of Sex Segregation." *Work, Employment and Society* 5 (2): 181-200.

O'Reilly, Jacqueline. 1994. *Banking on flexibility: a comparison of flexible employment in retail banking in Britain and France*. Aldershot, England: Avebury.

Petersen, Trond and Laurie A. Morgan. 1995. "Separate and Unequal: Occupation-Establishment Sex Segregation and the Gender Wage Gap." *American Journal of Sociology* 101 (2): 329-365.

Pierce, Jennifer L. 1996. "Reproducing Gender Relations in Large Law Firms: The Role of Emotional Labor in Paralegal Work." Pp. 184-219 in *Working in the Service Society*, edited by Cameron Lynne MacDonald and Carmen Sirianni. Philadelphia: Temple University Press.

Reskin, Barbara F. and Debra Branch McBrier. 2000. "Why Not Ascription? Organizations' Employment of Male and Female Managers." *American Sociological Review* 65, April: 210-233.

Reskin, Barbara F. and Irene Padavic. 1994. *Women and Men at Work*. Thousand Oaks, CA: Pine Forge Press.

Reskin, Barbara F., and Patricia A. Roos. 1990. *Job queues, gender queues : explaining women's inroads into male occupations*. Philadelphia: Temple University Press.

Reskin, Barbara F. 1988. "Bringing the Men Back In: Sex Differentiation and the Devaluation of Women's Work." *Gender & Society* 2 (1): 58-81.

Rich, Brian. 1995. "Explaining Feminization in the U.S. Banking Industry, 1940-1980: Human Capital, Dual Labor Markets or Gender Queuing?" *Sociological Perspectives* 38 (3): 357-380.

Smith, Vicki. 1990. *Managing in the Corporate Interest: Control and Resistance in an American Bank*. Berkeley: University of California Press, 1990.

Smith, Vicki. 1993. "Flexibility in Work and Employment: the Impact on Women." *Research in the Sociology of Organizations* 11: 195-216.

Smith, Vicki. 1997. "New Forms of Work Organization." *Annual Review of Sociology* 23: 315-339.

Strober, Myra H. and Carolyn L. Arnold. 1987. "The Dynamics of Occupational Segregation among Bank Tellers." Pp. 107-148 in *Gender in the Workplace*, edited by Clair Brown and Joseph Pechman. Washington, D.C.: The Brookings Institute.

Thomas, Robert J. 1982. "Citizenship and Gender in Work Organization: Some Considerations for Theories of the Labor Process." *American Journal of Sociology* 88 Supplement: S86-S112.

Tomaskovic-Devey, Donald. 1993. *Gender and Racial Inequality at Work: the Sources and Consequences of Job Segregation*. Ithaca, N.Y.: ILR Press.

Tomaskovic-Devey, Donald, Arne L. Kalleberg and Peter V. Marsden. 1996. "Organizational Patterns of Gender Segregation." Pp. 276-301 in *Organizations in America: Analyzing their Structures and Human Resources*, Arne L. Kalleberg, David Knoke, Peter V. Marsden, and Joe L Spaeth. Thousand Oaks, CA: Sage Publications.

Wharton, Carol S. 1999. "Real Estate Sales as Women's Work: Constructing Gender on the Job." American Sociological Association Annual Meeting, Chicago, Illinois, Aug 10, 1999.

Williams, Christine L. 1989. *Gender Differences At Work: Women and Men in Nontraditional Occupations*. Berkeley: University of California Press.

Williams, Christine L. 1995. *Still a Man's World: Men who do Women's Work*. Berkeley: University of California Press.

Yount, Kristen R. 1991. "Ladies, Flirts and Tomboys: Strategies for Managing Sexual Harassment in an Underground Coal Mine." *Journal of Contemporary Ethnography* 19 (4): 396-422.

Zimmer, Lynn. 1987. "How Women Reshape the Prison Guard Role." *Gender and Society* 1 (4): 415-431.



**Table 1**  
**Regions studied at BHC**

City	Oaktown	Pineville	Maple City	Redwood Bay
Size	Small city	Small city	Large metropolitan area	Large metropolitan area
Total number of branches in region	9	10	67	98
Total number of branches observed	5	5	11	6
Date of restructuring implementation	Spring 1996	Summer 1996	Spring 1997	Fall 1998
Timing of Interviews	4 months after restructuring 2 years after restructuring	Immediately before restructuring 1 month after restructuring 2 years after restructuring	3 months before restructuring 1 1/2 years after restructuring	7 months before restructuring 5 months after restructuring
Type of job selection	Informal	Informal	Formal/ Bureaucratic	Formal /Bureaucratic

**Table 2**  
**Branch Jobs: Salaries, Number of Employees, and Percentage Female**

**Table 2a**  
**Before Restructuring**

	Job (Annual salary)		Region				Total All Regions
			Oak- town	Pine- ville	Maple City	Redwood Bay	
Branch Manage- ment	Branch Manager (\$52,300)	% Female (N all employees)	72.7 (11)	50.0 (10)	64.7 (68)	66.7 (78)	65.3 (167)
	Assistant Branch Manager (\$42,350)	% Female (N)	100.0 (2)	66.7 (3)	82.2 (45)	92.9 (14)	84.4 (64)
	<b>All Branch Management</b>	<b>% Female (N)</b>	<b>76.9 (13)</b>	<b>53.8 (13)</b>	<b>71.7 (113)</b>	<b>70.7 (92)</b>	<b>70.6 (231)</b>
Platform Jobs	Lending Specialist (\$33,100)	% Female (N)	66.7 (6)	0.0 (2)	61.5 (13)	50.0 (2)	56.5 (23)
	Financial Sales Rep. (\$30,000)	% Female (N)	100.0 (6)	90.9 (11)	90.9 (55)	72.3 (65)	82.5 (137)
	Customer Sales Specialist (\$26,800)	% Female (N)	66.7 (3)	77.8 (9)	83.1 (71)	92.9 (56)	86.3 (139)
	Customer Service Rep. (\$24,400)	% Female (N)	100 (2)	77.8 (9)	100.0 (13)	87.1 (62)	88.4 (86)
	<b>All Platform Employees</b>	<b>% Female (N)</b>	<b>82.4 (17)</b>	<b>77.4 (31)</b>	<b>85.5 (152)</b>	<b>83.2 (185)</b>	<b>83.6 (385)</b>

**Table 2b: After Restructuring**

	Job (Annual base salary)		Region				Total All Regions
			Oak- town	Pine- ville	Maple City	Redwood Bay	
Branch Manage- ment	<b>Customer Relations Manager (\$28,300)</b>	<b>% Female (N all employees)</b>	<b>81.3 (16)</b>	<b>100.0 (15)</b>	<b>92.7 (96)</b>	<b>87.3 (102)</b>	<b>90.0 (229)</b>
Platform Jobs	<b>Personal Banker (\$44,000)</b>	<b>% Female (N)</b>	<b>72.2 (18)</b>	<b>58.3 (24)</b>	<b>78.0 (159)</b>	<b>78.5 (158)</b>	<b>76.6 (359)</b>

All data come from BHC records. Tellers and head tellers are not included. Figures in parentheses are for all full time and part time employees in the position, male and female. Salaries prior to restructuring represent the midpoint of the salary range on BHC's compensation schedule. Salaries after restructuring indicate the initial base pay for employees new to the position; no CRMs took pay cuts after restructuring. Pay for PBs with previous salaries exceeding the base pay for the position was reduced to the base level only gradually. Branch Management in Table 2b includes Branch Managers and Assistant Branch Managers. Platform Positions in Table 2b include all platform jobs listed in Table 2a.

**Table 3**  
**Where they Went:**  
**Destinations of Men and Women**  
**Branch Management and Platform Jobs**  
**4 BHC Regions**

Position held before Restructuring	N	Post-Restructuring Position					
		Became CRMs	Became PBs	Became "Sales Consultants"	Promoted to Higher-Level Manager Positions	Became Tellers	Left the Branch System
Men in Branch Management	68	7.4%	42.6%	11.8%	8.8%	0.0	27.9%
Women in Branch Management	163	14.7%	48.5%	3.1%	9.8%	0.0	23.9%
<b>All Branch Management</b>	<b>231</b>	<b>12.6%</b>	<b>46.8%</b>	<b>5.6%</b>	<b>9.5%</b>	<b>0.0</b>	<b>25.5%</b>
Men in Platform Positions	63	14.3%	47.6%	0.0	0.0	0.0	38.1%
Women in Platform Positions	322	30.4%	42.2%	1.0%	1.6%	2.8%	22.0%
<b>All Platform Positions</b>	<b>385</b>	<b>27.3%</b>	<b>43.6%</b>	<b>0.8%</b>	<b>1.3%</b>	<b>2.3%</b>	<b>24.7%</b>

All data taken from BHC records for Oaktown, Pineville, Maple City, and Redwood Bay. Full time and part time employees are included. Branch Management includes Branch Managers and Assistant Branch Managers. Platform Positions include all platform jobs listed in Table 2a.

**Table 4**  
**Where they came from:**  
**Previous jobs of workers in restructured bank**  
**Branch Management and Platform Jobs**  
**4 BHC Regions**

Post- Restructuring Position	N	Position held before restructuring				
		Had Been on Platform	Had Been in Branch Mgmt	Had Been Teller/ Head Teller	Other position inside BHC	New to BHC
Male Customer Relations Managers	23	30.4	21.7	8.7	34.8	4.3
Female Customer Relations Managers	206	47.6	11.7	21.4	19.4	0.0
All Customer Relations Managers	229	45.9	12.6	20.1	21.0	0.4
Male Personal Bankers	84	38.1	34.5	1.2	25.0	1.2
Female Personal Bankers	275	49.5	28.7	2.5	18.2	1.1
All Personal Bankers	359	46.8	30.1	2.2	19.8	1.1

All data taken from BHC records for Oaktown, Pineville, Maple City, and Redwood Bay. Full time and part time employees are included. Branch Management includes Branch Managers and Assistant Branch Managers. "Other position inside BHC" includes all jobs not covered by other columns of this table. "New to BHC" includes only employees whose hiring date of record was within 3 months of the date of restructuring, and whose record included no job code for a job prior to restructuring.