

DETERMINANTS OF UNIONISATION FOR PART-TIME WOMEN EMPLOYEES IN AUSTRALIAN BANKS

Sukhan Jackson^{*}, Helen Higgs^{} and Glenda Cooper^{*}**

^{*} School of Economics
The University of Queensland
Brisbane 4072
Australia

Corresponding author's email: s.jackson@economics.uq.edu.au

^{**} School of Economics
Queensland University of Technology
Gardens Point Brisbane 4000
Australia.

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Abstract:

Against the declining trend of Australian employees to join unions, unionisation of part-time female employees in the banking industry is relatively strong. For the finance and insurance industry in 2001, 30.3% of total part-time female employees were unionised compared to 25% of full-time female employees and 17.2% of full-time male employees. Overall, 22.3% of employees from this industry were members (ABS, 2002).

Under freedom of association, what can influence an individual's decision to unionise? A survey was conducted on three major Australian banks in August 2000. We use a binary choice regression model to analyse personal and union-organising characteristics that significantly influence individual's decision to unionise. Previous membership under union preference provisions and earning relatively high wages would lead to a higher probability to join the union. Union's role in enterprise bargaining and whether union did anything to recruit have significant impact on individual decisions. Thus, part-time female employees are not unwilling to join when they recognise the need for job protection.

1. INTRODUCTION

In the new millennium the issue of membership continues to be the most vexing for trade unions in Australia. The harsh reality is that in 2001, only 24.7 per cent (1.9 million members) of the Australian workforce belonged to a union although there were 23,600 members more than the previous year (*Weekend Australian* 31 Mar –1 April 2001: 5). The trend has been a steady decline from 46 per cent (2,593,900 members) in 1986 and 51 per cent (2,512,700 members) in 1976 (ABS *Ausstats* August 1999; ABS Cat No. 6325.0 1988: 5 and 1992: 7). The implications of a declining density are enormous in terms of a shrinking base for economic survival and political influence. To ask the question whether unions are obsolete is irresistible. Obviously the remaining members do not think so; what then influences the individual decision to participate in unions?

This question is relevant to the present situation of ‘freedom of association’ promoted by the 1996 Workplace Relations Act. Specifically, this paper investigates the probability of union membership among part-time women employees. This paper contributes to the debate on union membership by looking into a single industry with a dominant part-time female workforce - banking and finance. There are relatively few industry-specific studies and the few on banking and finance include Hill (1982), Hill *et al.* (1985), Griffin (1985) and Duffy *et al.* (1986); Buttigieg and Walsh (2000) are about female career prospects in banking, not unionisation. This is an exploratory study using primary data collected from a survey conducted in August 2000. A binary choice regression model is used to examine employees’ characteristics and union-organising characteristics (Finance Sector Union) in determining the likelihood of individual’s decision to participate.

2. LITERATURE ON UNION MEMBERSHIP

Most of the literature on union membership has been on a broad spectrum, pre-occupied with three related dimensions: causes of union density decline, determinants of membership, and gender differences. To provide a context for our analysis, we will briefly review the literature on these dimensions but will restrict to the past 10 years.

Causes of union density decline

Union density decline have attracted a number of studies into investigating its causes, but the literature is inconclusive and seems to be controversial. A comprehensive literature survey on density decline in Australian unions has already been undertaken by Griffin and Svensen (1996). This was published before the adverse impact of the 1996 Workplace Relations Act. The majority of Australian studies featured the five approaches used to explain changes in unionisation - structural changes (e.g. Peetz 1990; Andrew and Naylor 1994; Western 1996), macroeconomic factors of unemployment, wages and price inflation (e.g. Kenyon and Lewis 1992; Mason and Bain 1993), institutional and organisational influences (e.g. Bean and Holden 1992; Drago *et al.* 1992; Morris and Willman 1994; Western 1995), individual decision (e.g. Deery and de Cieri 1991; Peetz 1992; Deery *et al.* 1994) and comparative studies (e.g. Griffin *et al.* 1991; Bamber and Lansbury 1992; Western 1995).

Elsewhere, Hawke and Wooden (1997) suggest that flexibility strategies within the organisation (numerical, functional and work-time) could also be the nemesis of unions since the resulting smaller workforce means fewer employees likely to be members. They also observe that with

the onset of higher-technology workplaces the core workers, highly sought for their skills and relatively well paid, would need the union less.

In our view, there are factors that are unavoidable due to the business cycle, such as macroeconomic setbacks and economic sectoral shifts. There are other factors that are the outcomes of predetermined goals set by institutional actors including the federal and state governments, employers and unions. For example, the Accord (Kenyon and Lewis 1992) and union amalgamations (Wooden 1999) were thought to have a negative impact on unionisation. Perhaps the most influential factor is the abolition of union preference provisions under the 1996 Workplace Relations Act that also introduced 'freedom of association'. It is timely to engage in a discourse on the individual decision to unionise.

Determinants of union membership

In the literature, the second dimension of the debate on membership relates to what are the important determinants of membership. Various assumptions about workers and their motivations have promoted different explanations (Deery and Plowman 1991) that could be identified into three groups of explanations (Griffin and Svenson 1999:31): union instrumentality, ideological beliefs and compulsion or normative incentives. Here we concentrate on union instrumentality, the commonest reason for joining under a free-choice situation.

Deery and Plowman (1991) also discussed union membership. When explaining worker motivation to participate in unions, they emphasised the compelling views of Marx and the two British labour historians and social reformers, Beatrice and Sidney Webb. Marx asserted that

workers organised themselves for protection from the oppressive working conditions imposed by employers. The need of protection was also put forward by Beatrice and Sidney Webb but it was from wages exploitation in the unregulated marketplace where the unequal bargaining strength favoured the employers (Deery and Plowman 1991: 215-216). When Deery and Cieri (1991) investigated the effect of the union instrumentality motive on membership using a cross-sectional dataset from a 1987 Australian Election study, they found social and attitudinal factors to be important. Occupational and industry-related characteristics were also significant for explaining the differences in membership; workers in white-collar jobs, part-time employment, and the private sector were less likely to become members. Personal attributes such as age, gender, education and marital status had no effect on the probability of membership according to Deery and Cieri (1991:70).

Peetz (1998) examined the influences on individual decisions in workplaces that allowed the freedom of association. He found that ‘The desire for union protection was a far more important reason people gave for joining unions’ (1998:139). Although union sympathy had influenced membership, anti-union ideology was equally strong in the refusal to join unions.

Gender differences in membership: part-time women employees

In Australia, part-time female employees account for nearly three quarters of the part-time workforce (ABS 1998 Cat. No 6310.0). Studies specifically on the gender dimension are relatively few (e.g. Schur and Kruse 1992; Sinclair 1995). The general view is that females are less interested in union participation than their male counterparts and it is presumed that part-time workers are unlikely to join unions (ABS 1996 Cat. No. 6325.0; Fox, Howard and Pittard 1995: 174; and Deery and Cieri 1991). Because of the recent increase in their numbers (from

1,129,300 in 1988 to 1,916,400 in 1997 and to 2,253,100 in 2000), part-time workers are partly blamed for the fall in union density (ABS *Ausstats* 25 April 2000; ABS 1997 Cat. No. 6325.0; Hawke and Wooden 1997: 52). However, Peetz (1992) estimated that casual employment only accounted for a little over 10 per cent of the decline in union density since 1986.

Indeed, Thornthwaite (1996) refutes the usual assumption about women employees being disinterested in unions. In a study of Queensland telephonists in the 1970s she showed how the Telephonists' Union (Queensland branch) grew during 1972-78 to achieve 97% coverage without preference provisions, but with effective recruitment efforts (1996: 94). This was above the average for the 1970s when for example 46% of all female employees in 1975 joined unions (ABS 1981 Cat. No.6323).

We also argue that women are not unwilling to unionise. The Australian Bureau of Statistics (2002: 36-38) shows that for the finance and insurance industry in August 2001, 30.3 per cent of total part-time female employees were unionised compared to 25 per cent of total of full-time female employees and 17.2 per cent of full-time male employees. Unionisation of the group of part-time female employees exceeded the average (22.3 per cent) for total employees in this sector. It is relevant to ask 'What influence these part-time female employees to join the union?'

3. BANKING INDUSTRY AND UNIONISATION

Australia's major commercial banks in recent years have attracted public attention with reports of record profits year after year. For example, Westpac reported a full-year profit of \$1.9 billion for

2000 up 11 per cent from the year before, and ANZ reported profits totalling \$520 million, up from \$383 million (*The Courier Mail* 3 November 2001: 67).

The mergers and takeovers of financial institutions in the 1980s eventually resulted in only four major banks, namely the National Australia Bank (NAB), the Commonwealth Bank of Australia (CBA), the Australia and New Zealand Bank (ANZ) and Westpac. Briefly the following occurred. The Bank of New South Wales merged with the Commercial Bank of Australia to form Westpac which subsequently bought the Bank of Melbourne in June 1981. The National Bank of Australasia took over the Commercial Banking Company of Sydney to become the National Australia Bank (NAB) in 1981. The NAB in 1999 bought Mutual Life & Citizens Assurance Company. In 1983 Colonial Mutual Life Association bought the State Bank of New South Wales, and then in 1986 bought the life insurance operation of Legal and General and Prudential to become Colonial First State, which in 2000 merged with the Commonwealth Bank of Australia (*Australian Financial Review* 29 November 2000: 13).

In the late 1970s the banks began to reduce recruitment and replace many career positions with a short-term and non-career workforce. The banks also implemented numerical flexibility for an escalation of part-time jobs so that 44 per cent of the total 176,000 female employees now work part-time (ABS *Ausstats* 1998-1999: 3). The four major banks¹ closed a total of more than 2,000 bank branches since 1992; most of their operations are now run from their headquarters in Melbourne, with only a major branch in each other capital city, and the other branches employ minimal staff supported by part-time employees during the core-trading period. Restructuring in the banking industry for higher productivity during the 1990s resulted in the loss of more than

¹ National Australia Bank, Commonwealth Bank of Australia, Westpac, and ANZ Bank.

40,000 full-time jobs at the four major banks (Financial Sector Union 2000b). Therefore, it is not unexpected that bank employees should feel insecure and need protection.

Finance Sector Union (FSU)

Banking unionism began when the Bank Officials' Association (BOA) was granted registration as a federal union on 20 December 1919, after efforts by a group of frustrated and disillusioned bank clerks who organised themselves 'as a counter to the bank's seeming limitless power' (Hill 1982: 25 and 27). The BOA in 1938 became the Australian Bank Officials' Association (ABOA) and in 1978 the Australian Bank Employees Union (ABEU) (Hill 1982). Unionisation rate accelerated following the introduction of compulsory unionism for recruits after 1 July 1974 and an agreement between the banks and ABOA; for example, by mid-1975 Victoria achieved 77.5 per cent (Hill 1982:269). In 1991, the ABEU together with five small unions amalgamated to form the Finance Sector Union (FSU).

Unionisation of female employees

During the past decade, in line with the trend of declining density in Australia, Finance Sector Union density fell from 48 per cent in 1990 to 25 per cent in 2000 (Finance Sector Union, 2000a). More women than men belonged to the union, reflecting the dominance of female employees in the finance and insurance sector (see Table 1). The percentage of Queensland's part-time female employees who joined the FSU more than doubled during 1990-1996 from 12.5 to 26.5 per cent of the total membership. Although a slight slump occurred in 1997/98, their share of total membership rose to 25.9 per cent in 2000. The growth in part-time female members during 1990-1996 reflected the rise in the number of such positions in banking while the decline between 1997 and 2000 was the result of job cuts.

Table 1 *Part-time and full-time female as percentage of (a) members of Finance Sector Union Queensland, and (b) total employees in industry, 1990-2000.*

Year	Total Union Members	Union Numbers P/T Female	Part-time Female Members as % of Total Union Members	Full-time Female Members as % of Total Union Members	P/T Female Employees as % of total employees in industry*	F/T Female Employees as % of total employees in industry*
1990	9900	1239	12.5	46.4	11.3	41.3
1991	9632	1351	14.0	46.0	12.9	45.1
1992	9818	1578	16.1	45.0	19.3	34.4
1993	9505	1650	17.4	41.7	13.2	46.1
1994	9345	1986	21.3	39.3	11.6	49.0
1995	9626	2299	23.8	39.0	17.8	37.4
1996	9200	2434	26.5	40.8	15.8	39.8
1997	8685	2117	24.3	37.0	13.7	45.4
1998	7566	1825	24.1	35.6	20.0	38.0
1999	7133	1749	24.5	35.4	29.5	34.9
2000	6088	1579	25.9	36.6	13.3	40.1

Source: Compiled from ABS, *Labour Force, Selected Summary Tables, Australia* (Cat. No. 6291.0.40.001); Finance Sector Union Queensland Branch (2000a) *Membership Statistics 1990 – 2000*.

*In 2001, part-time females increased to 22.9% of total employees, but full-time females dropped to 35.4%.

4. DATA COLLECTION

In August 2000, a total of 107 responses were collected from a sample of 180 part-time female employees. The subjects were randomly chosen from three (of the four) major banks in Brisbane, using stratified sampling. The response rate was 63 per cent each from two banks and 50 per cent from the third. To minimize bias, we chose workplaces that employed a sizeable number of part-timers and all respondents worked in the banks located in the city. Thus, the sample achieved the homogeneity of location and workplace size that would enable us to draw inferences about this group of employees.

Preparation of the questionnaire was aided by information gained from four key informant interviews with a FSU official, a retired general manager of one of the three banks, a senior

manager and an industrial psychologist. As well, we implemented a pilot survey to help us to fine-tune the final questionnaires.

5. SUMMARY OF DATA ON UNIONISATION OF PART-TIME FEMALE EMPLOYEES

Table 2 *Summary of descriptive statistics*

	UP = 0	Mean	Std. Dev.	UP = 1	Mean	Std. Dev.	All	Mean	Std. Dev.
UP		0	0		1	0		0.6262	0.4861
PRE		0.6000	0.4961		0.9104	0.2877		0.7944	0.4060
PRS		0.7000	0.4641		0.7761	0.4200		0.7477	0.4364
SAL2		0.3750	0.4903		0.4776	0.5033		0.4393	0.4986
SAL3		0.4250	0.5006		0.4776	0.5033		0.4579	0.5006
SER		4.5450	3.1605		5.2313	3.1603		4.9748	3.1631
CAL		0.3500	0.4830		0.4925	0.5037		0.4393	0.4986
NEG		0.5000	0.5064		0.9851	0.1222		0.8037	0.3990
REC		0.5750	0.5006		0.1194	0.3267		0.2897	0.4558

Notes: n = 107. Mean is same as percentage, except for SER (years of service)

UP = 0 refers to non-union participation, UP = 1 refers to union participation

SAL1 = earning \$10,000 – 15,000 per annum

SAL2 = earning \$15,001 – 20,000 per annum

SAL3 = earning 20,001 – 25,000 per annum

Personal characteristics of union members

The majority (63%) of 107 part-time female workers were union members (Table 2). A preliminary analysis of the data showed that four personal characteristics have positive influence on the propensity to unionise. These are previous membership (under preference provisions before 1997), more pressure at work, annual income, and years of service.

Table 2 shows that of the union members (UP = 1), 91 per cent were previous members (PRE) [compared 60 per cent for non-members]; 78 per cent of members reported more pressure at

work (PRS) [but 70 per cent of non members reported the same]. For income, 48 per cent of the members earned 15,001- 20,000 per annum (SAL2) and another 48 per cent earned 20,001- 25,000 (SAL3). Union members worked for an average of 5.2 years [compared with 4.5 years of non-members]. Overall, 65 per cent of all respondents had worked in their banks for 3-10 years and 10 per cent for more than 10 years.

Union-organising activities

Three union-organising characteristics seemed to have the greatest influence on individual's decision to join unions. As shown in Table 2, the characteristics are union's role in enterprise negotiation (NEG), union representative calling at workplace (CAL), and whether the union did nothing to recruit the individual (REC).

Among the union members, 99 per cent thought union was important for enterprise bargaining compared to 50 per cent of non members (Table 2). The union kept 79 per cent of all respondents informed of developments in enterprise negotiations, and many voluntarily commented that they felt reassured with the union negotiating on their behalf.

Only 12 per cent of members said the union did nothing to recruit them compared with 58 per cent of non members (Table 2). However, less than half (49 per cent) of union members recalled a union representative calling at the workplace compared with 35 per cent non-members (Table 2), indicating that it was perhaps not easy to maintain personal contacts. For all respondents, 71 per cent received union flyers and brochures. Membership fee was not an issue. Only the sole parents (10% of 107) found it hard to pay. Indeed, membership fees for part-time employees

(working 21-30 hours per week) rose only modestly from \$3.40 per week in 1993 to \$4.40 per week in 2000.

Next section is a regression analysis on the probability of these employees being union members. Our regression model used the above explanatory variables - four personal characteristics and three union-organising characteristics – to test our hypotheses that they were significant influences on the individual decision to unionise.

6. MODEL ESTIMATION

This study uses a binary choice regression model to investigate the influence of characteristics of female part-time bank employees on the likelihood of their choice of union participation. The dependent variable (y) is regressed with personal and union-organising characteristics as explanatory variables (x). The nature of the dependent variable indicates discrete dependent variable techniques are appropriate. The binary probit model (Greene, 2000: 814) represents the choice probability as:

$$\text{Prob}(y = 1) = \int_{-\infty}^{\beta'x} \phi(t) dt = \Phi(\beta'x) \quad (1)$$

where x comprises a set of female part-time bank workers' and union involvement characteristics which influence the choice of union participation, β is a set of parameter to be estimated and the function $\Phi(\cdot)$ indicates the standard normal equation.

Explanatory variables

The requisite data set is composed of three sets of information. The first set of information relates to the female part-time employees' choice of union participation which is the dependent variable in the binary probit model as specified in (1). Part-time female bank workers are categorised as either members of the union ($y = 1$) or not members of the union ($y = 0$). Of the 107 female part-time bank workers 63 percent were members of the union.

The next two sets of variables, specified as explanatory variables, are considered to be the major determinants of union participation. The first set of explanatory variables from the survey relates to employees' personal characteristics. This information includes personal characteristic such as whether a worker was previously a member of the union (*PRE*), whether a worker was presently under more pressure at work than compared with five years ago (*PRS*), annual salary (*SAL*) and years of service (*SER*). The second set of explanatory variables are union-organising characteristics such as if union representatives called at workplace (*CAL*), the union was important for obtaining improved conditions and wages when an enterprise agreement was being re-negotiated (*NEG*), and union representatives did nothing to recruit new members (*REC*).

The personal characteristic such as whether the employee previously belonged to a union (*PRE*) is a dummy variable having values of 1 if yes and 0 otherwise. First, we posited that a worker who was a past union member (under preference provisions before 1997) was more likely to maintain union membership (Peetz 1998). Therefore the *ex ante* sign for the coefficient *PRE* is positive. Secondly, a personal characteristic relating to whether a worker was presently under more pressure at work than five years ago (*PRS*) had been included as an explanatory variable with *PRS* being 1 if yes and 0 otherwise. A positive coefficient is hypothesised when union

participation is regressed against *PRS*; there is a view that the introduction of computer-based technology might cast bank operatives in a work intensification process (Allan *et al.* 1999: 523). Indeed, part-time female workers in our study did mundane repetitive tasks that had to be performed at maximum speed, and each worker was expected to work at the fastest pace and with maximum efficiency. Thirdly, it is generally posited that those workers who had been employed for a long time tend to exhibit a higher rate of union participation, for we concur with Thornthwaite (1996) that they had a vested interest in protecting their employment conditions. Therefore, a positive sign is hypothesized when union participation is regressed against years of service (*SER*). The annual salary is represented as dummy variables. *SAL1* represents workers earning annual salaries between \$10,000 to \$15,000. *SAL2* and *SAL3* are dummy variables for income groups between \$15,001 to \$20,000 and \$20,001 to \$25,000 respectively. To overcome the multicollinearity trap, *SAL1* is chosen to be the control group and only *SAL2* and *SAL3* are included as explanatory variables. The expectation is that the higher the income level the more likely for workers to join the union hence positive *ex ante* signs are hypothesized for *SAL2* and *SAL3*.

The union-organising variables such as the union representatives called at the workplace (*CAL*), the union was important for obtaining improved conditions and wages when an enterprise agreement was re-negotiated (*NEG*) and the union representatives did nothing to recruit members at the workplace (*REC*) are dummy variables with 1 being yes and 0 otherwise. The *ex ante* sign on *CAL* and *NEG* is positive, while that for *REC* is negative.

Empirical results

The estimated coefficients, standard errors and p-values are presented in Table 3. For comparability, the marginal effects are also included in Table 3. The marginal effects for each estimated coefficient on the probability of part-time female bank workers' choice of being in the union are evaluated at the sample means. Table 3 also includes statistics for the joint hypothesis likelihood ratio (LR) tests and McFadden R^2 . Three separate models are estimated. The estimated coefficients and standard errors for the entire set of personal and union characteristics are shown in columns 1 to 4 in Table 3. The results using the first set of personal

Table 3 *Binary Probit Model Maximum-Likelihood Estimates*

Variable	Full Specification				No Union Effects				No Personal Effects			
	Estimated Coefficient	Standard Error	p-value	Marginal Effect	Estimated Coefficient	Standard Error	p-value	Marginal Effect	Estimated Coefficient	Standard Error	p-value	Marginal Effect
CONS	-3.1130	1.0642	0.0034	-0.7377	-1.6064	0.5686	0.0047	-0.5170	-1.1527	0.5775	0.0459	
PRE	0.7753	0.3859	0.0223	0.1837	1.1231	0.3338	0.0004	0.3615				
PRS	0.3098	0.3459	0.1852	0.0734	0.0577	0.3144	0.4272	0.0186				
SAL2	0.7419	0.5883	0.1037	0.1758	0.8489	0.4988	0.0444	0.2732				
SAL3	0.9318	0.5992	0.0600	0.2208	0.8603	0.5036	0.0438	0.2769				
SER	0.0402	0.0511	0.2162	0.0095	0.0474	0.0423	0.1314	0.0153				
CAL	-0.1953	0.3213	0.2717	-0.0463					-0.0911	0.2899	0.3767	-0.0237
NEG	2.1764	0.6755	0.0007	0.5158					2.0214	0.5611	0.0002	0.5247
REC	-0.2385	0.4843	0.3112	-0.0565					-0.5460	0.3839	0.0775	-0.1417
L	-45.0509				-60.9071				-49.6189			
$l(0)$	-70.7231				-70.7231				-70.7231			
LR	51.3444		0.0000		19.6321		0.0015		42.2085		0.0000	
R^2	0.3630						0.1388				0.2984	
Percentage	82.24				71.96				80.37			

Notes: l – log likelihood, $l(0)$ – restricted slopes log likelihood, LR – likelihood ratio statistic; p-value of LR calculated using $\chi^2(p)$ where p = number of explanatory variables; R^2 – McFadden R squared; Marginal effects calculated at means, p-values for the coefficients are for one tail tests with the exception of the constant terms (CONS).

characteristics and then the union characteristics are illustrated in columns 5 to 8 and 9 to 12 respectively.

The estimated models are all highly significant, with the likelihood ratio tests of the hypothesis that all the slope coefficients are zero rejected at the 10 percent or lower level of significance using the chi-square statistic. The results in all three models appear sensible in terms of both the precision of the estimates and signs of the coefficients with the exception of *CAL*. In the full specification model, the coefficients for *PRE*, *SAL3* and *NEG* are significant and conform to the a priori expectations. The estimated coefficients indicate that high income part-time female bank employees who were previous members of the union or thought that the union is important for obtaining improved conditions and wages when an enterprise agreement is re-negotiated are more likely to be members.

These results are generally consistent with the second regression where the set of personal characteristics is included. However, in the third regression with only the union involvement characteristics, the union is important for obtaining improved conditions and wages when an enterprise agreement is re-negotiated (*NEG*) is significant along with the union representatives did nothing to recruit members at the work place (*REC*).

The likelihood ratio test is compared with the chi-square value at the 5 percent level of significance. At the 5 percent level of significance, the likelihood ratio tests indicate that the explanatory variables as a group can be used in all three models to investigate the willingness of female part-time bank workers to participate in the union. The percentage of correct predictions is the highest (82.24%) for the full specification model and the lowest (71.96%) for the model with no union effects. According to the likelihood ratio test and the percentage of correct predictions,

the full specification model can be utilized to predict the probabilities of a part-time female bank worker's willingness to participate in the union.

The results indicate the most significant variables in determining the part-time female workers' willingness to participate in the union are: the worker previously belonged to a union (*PRE*), the highest income group (*SAL3*), and the union was important for obtaining improved conditions and wages when an enterprise agreement was re-negotiated (*NEG*).

7. DETERMINANTS OF MEMBERSHIP & POSSIBLE RECRUITMENT STRATEGIES

In conclusion, this study has used a binary probit model to investigate the role of personal and union-organising effects in determining the choice of union membership for female part-time bank workers. This analysis extends the empirical work in this area. As far as we are aware, this analysis represents the first attempt to apply qualitative statistical models of part-time female bank employees' choice of union participation.

Our regression analyses confirmed our hypotheses that the two personal characteristics pertaining to (1) belonging previously to the union under preference provisions and (2) annual salary within the highest range of \$20,001-\$25,000 were significant variables for explaining the individual decision to unionise. The union-organising characteristic significant for explaining membership was the union's role in enterprise bargaining; whether the union did anything to recruit the individual was also significant in the overall model.

We found that part-time female bank employees with a propensity to unionise were those who previously belonged to unions; this implies satisfaction with union performance. Any

recruitment strategy should include seeking out past members who are not current members. As well, the part-time females who were likely to unionise were earning relatively high incomes as determined by the number of hours worked every week. These are in the highest income group working for the longest hours. They would have an interest to protect and improve their pay and work conditions.

Union-instrumentality objective was transparent amongst union members for they regarded union presence to be important when re-negotiating an enterprise agreement. Perhaps there was also a resonance from the current pay claims of the FSU and the thorny question of performance-based pay as well as the CBA's proposal of individual contracts. Non-union employees are free-riding on the improved pay and work conditions hard won by the union. Recruitment strategy may include peer pressure and normative incentives of 'doing the right thing' by paying union fees. Employees should know that with more members, their representatives would carry more weight at the negotiating table.

Membership could be improved for we found that 29 per cent of those surveyed were never approached by the union (Table 2). They might work hours that were not compatible with union visits, or just not had the time to supply information. Therefore personal visits at different times of the day on different days of the week might be necessary.

The union, for its recruitment strategy, could take up the issue of career paths for these employees in addition to the usual agenda. We know from 47 per cent of the 107 part-timers that they would like to resume full-time work either now or in future when they were freed of child-caring responsibilities. Fifty-two per cent of the 107 employees were aged between 31 and 40 years and 36 per cent were 41-60 years old. They would want to continue in their employment

and many possibly need to enhance their retirement funding. It may be in the union's interest to bargain for career paths for employees in transition from part to full-time work at the next enterprise agreement negotiations.

White-collar workers and their unions (Cooper 2001) such as those in the banking and finance industry have traditionally not been militant. Union-instrumentality prevails. Unionism is not obsolete owing to union participation in enterprise bargaining, the need for job protection as banks continue to cut services and staff, and increase work pressure on employees.

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