

1997

Women and leadership working paper series: Paper no. 11: The employment status of women in the Australian finance industry

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Still, L. (1997). *Women and leadership working paper series: Paper no. 11: The employment status of women in the Australian finance industry*. Perth, Australia: Edith Cowan University.

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Paper No. 11

**The Employment Status of Women in the
Australian Finance Industry**

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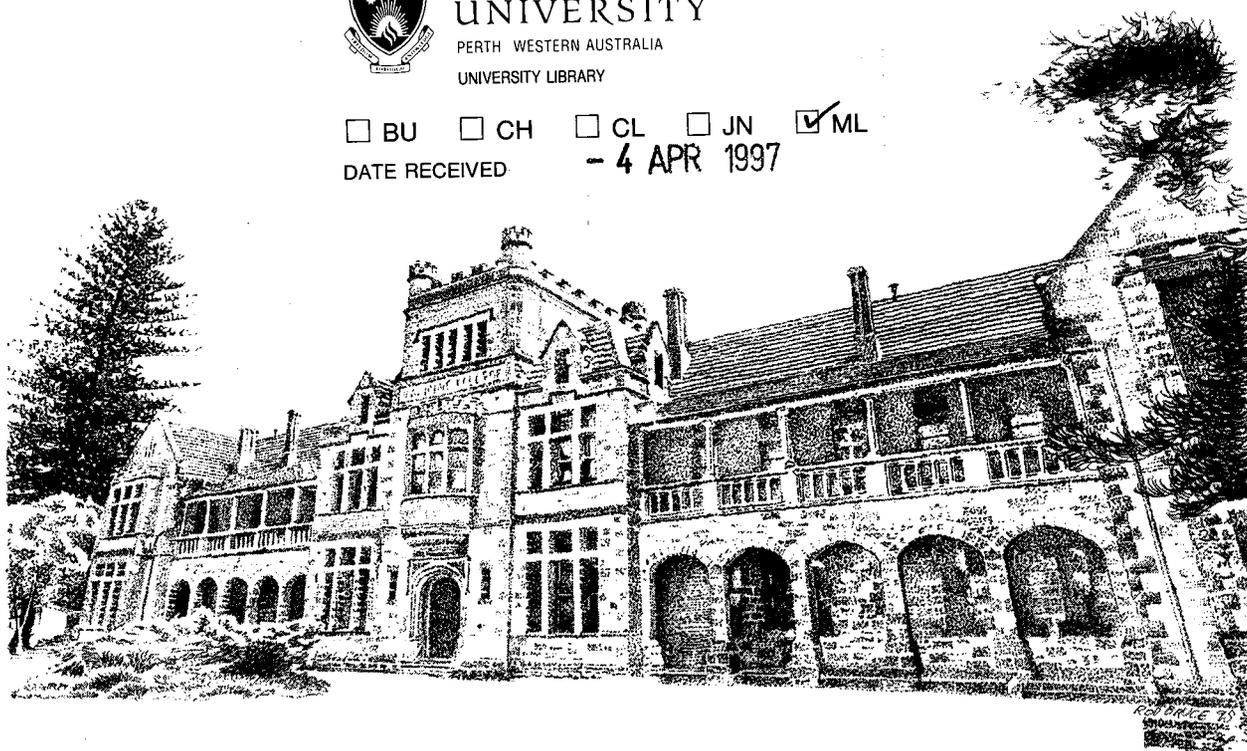
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ISSN: 1323-6075

ISBN: 0-7298-0329-5

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**The Employment Status of Women in the
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INTRODUCTION¹

The finance industry is the seventh largest employer of women in Australia (Australian Bureau of Statistics, *Labour Force Australia*, 1996, p46). Yet despite its importance to women as a source of employment, no major review of the general overall employment status of women in the industry has occurred. Instead, research has concentrated on particular aspects of the sector - for example, part-time employment in banking (Alexander & Frank, 1990; Manning, 1990; Britt, 1995; Junor, Barlow & Patterson, 1993, 1994).

The need for a more comprehensive understanding of both the overall employment status of women and their career prospects has arisen for several reasons. First, as a service industry the finance sector is considered by government at both a State and Federal policy level to provide key employment opportunities as Australia moves into the next millennium. Secondly, some sectors of the industry, particularly banking, have undergone considerable change recently as a result of deregulation. Internal restructuring and takeovers have been an outcome as the industry alters to meet changing times.

These latter changes have had an impact on employment conditions. For instance, some segments of the industry, notably banking, now make greater use of part-time employees than five years ago, while traditional career paths have altered in the move to regionalisation and divisionalisation. Moreover, in banking a number of the job responsibilities formerly handled at local branch office have shifted to regional or areas offices, while the restructuring into business units or divisions means that employee career paths are being channelled into narrower streams. Both these employment changes have impacted the career prospects of women. Further employment changes, such as greater flexibility in the use and numbers of part-timers, are being negotiated in enterprise bargaining agreements, leading to a possible blurring between part-time, full-time and casual employment (Junor, Barlow & Patterson, 1994; Still, 1996). Women already represent more than 90 per

¹ This research was funded by one of the research grants awarded to mark the 10th Anniversary of the Sex Discrimination Act. The joint sponsors of the research were the Human Rights and Equal Opportunities Commission and Westpac Banking Corporation.

cent of the part-time workforce in the industry and this segment is growing rapidly at the expense of full-time employment. Finally, various organisations are encouraging their employees to gain experience elsewhere after five to seven years service before returning to the organisation at a later stage with their new skills. The day of the long-term career, or 'cradle-to-grave' employment within one organisation (a former tradition within the industry) no longer applies as the industry becomes more competitive and adaptive to changing circumstances. These changes relate not only to banking but to other sectors of the finance industry.

The position of women within the finance industry is similar to that of women in other industries. Generally they are found to be concentrated in lower-grade employment categories, with few women in senior roles. With the increased moves towards part-time employment, however, the position of women becomes more significant. Women now account for approximately 75 per cent of the part-time workforce in Australia, both at a state and national level (Australian Bureau of Statistics, 1995), and over 90 per cent within the banking industry. Women already form the greater number of workers in the 'secondary' labour market and these trends will exacerbate the issue. Despite two decades of profound social, economic and legislative change for women, then, the question arises as to whether or not women will be able to build careers within such a rapidly changing environment or whether their prospects for improving their employment situation will continue to be frustrated by changing times.

The finance industry is thus in a complex transition phase. This review is timely and should provide information to assist employers and others to consider the impact and implications of the current changes on the career prospects of women who make up 60 per cent of the industry workforce (Australian Bureau of Statistics, 1996).

BACKGROUND

Despite being a major employer of women, much of the information on the finance sector comes from company-specific investigations into their staffing profiles rather

than academic research. A summation of the findings of some of these investigations follows.

In 1991 the Bank of Montreal investigated the employment status of women employees after its 1990 strategic plan committed the bank to give all employees equal opportunity to reach their career potential. It was found that three-quarter's of the bank's 28,000 full-time and part-time permanent staff were women, yet they comprised only 9 per cent of executives and 13 per cent of senior managers respectively (Martinez, 1995).

A number of outdated assumptions and false impressions both underlay and underlined the reasons why so few women had reached senior levels. These assumptions and impressions had become conventional 'wisdom', severely limiting both men's and women's expectations of what women could achieve. Not only had the bank not provided women with the kind of encouragement, access to opportunities, or even information, that they needed to achieve their full potential, but while most male bankers believed women had equal opportunities for advancement, female bankers did not.

Five shared beliefs amongst employees helped explain why women were under-represented at senior levels in the bank (Bank of Montreal, 1991, p6):

"women were either too old or too young to compete with men for promotion.

"women were less committed to their careers because they had babies and left the bank while their children were young.

"more women needed to be better educated to compete in significant numbers with men.

"women didn't have the 'right stuff' to compete effectively with men for more senior jobs.

"time would take care of women's advancement to senior levels."

Further investigation revealed that these widely held beliefs were not based on fact. A number of action plans were subsequently formulated to enable all employees to take charge of their own careers. The plans included providing more specific programmes to help employees enhance or advance their careers; formalising flexible work patterns; creating 'people care' days; providing a referral service to reduce child care stress; and endorsing extended leaves of absence. The bank also set targets to achieve a balance of men and women in all hierarchical levels and set up a monitoring process to examine achievement levels.

Three Australian company-specific studies revealed similar findings to the Bank of Montreal on the employment status of women.

The EEO Finance Sector Group (1991) reported on the role and future of women in the Australian Finance Industry. Their paper was prompted by the need to address the projected critical shortage of skilled managers in the industry by the year 2000. Their findings were as follows:

More females than males were employed in the industry. Despite this, there were very few women in senior management although a greater proportion of women were employed at supervisory, management and senior management positions in small, rather than larger, financial institutions.

Nearly three-quarters of women employees were in clerical duties.

Although there was a fairly proportionate distribution of male staff throughout all positional levels, female staff were concentrated at the lowest level.

The EEO group felt that indirect or covert forms of discrimination were preventing women from full participation in the workforce. The finance industry was perceived

to be a 'male' domain, with no 'real' career paths available for women. This feeling was exacerbated by a corporate culture which placed emphasis on work rather than a balance of work and family. Moreover, EEO/Affirmative Action programmes were designed to help women 'fit in' with existing employment practices and corporate cultures rather than accommodate their different needs.

The EEO group found a number of similar practices/attitudes to the Bank of Montreal which acted as barriers to female progression (1991, pp9-10):

"stereotypes and preconceptions.

"promotion based on length of service, particularly continuous service.

"the continuing view of management that women did not seek a career, only a job.

"low expectations of women's performance in the workplace.

"exclusion of women from informal communication networks.

"the foregone conclusion that women would leave the workforce to marry and have children.

"promotion dependent on mobility, when women are often automatically ruled out.

"a focus on youth and 'potential', thus overlooking a range of people-management skills possessed by mature women.

"scheduling meetings before or after work hours".

A wide number of changes were recommended including reviewing policies and programmes; taking a more creative and innovative role to achieve desired

outcomes; pursuing cultural change programmes; introducing flexible work policies; implementing training and development programmes for women to seek career opportunities; and addressing the skill gap of existing employees.

Burdett (1994) examined the role and participation of women in the Australian banking industry, concentrating particularly on part-time employees. Women were found to occupy lower status positions than their male colleagues, were over-represented in casual and part-time employment and under-represented in pre-management and management positions. A wide range of barriers, both structural and attitudinal, contributed to women's high attrition rate and low level of management representation. Chief amongst these were the concentration of women in the branch networks, the fact that a large number of women were in computer-based processing jobs, the diminishing numbers of promotion positions caused by organisational restructuring, diminished access of part-timers to training and career paths, the conservative nature of the industry, a lack of female role models and mentors, the nature of the prevailing culture, restricted opportunities for women to perform relief in higher positions, and the attitude of women themselves to promotion and career progression. Branch restructuring and technological change were also affecting the number of career opportunities for women and creating more demand for part-time employment with limited career prospects.

Burdett suggested a number of initiatives to improve the career outcomes and choices for women. These included an examination of workplace culture and management practices which may discourage women from seeking promotion; the establishment of flexible work arrangements to allow part-timers to structure work hours to provide access to training and professional development activities; making higher grade positions available on a part-time basis and establishing mechanisms for job-sharing; examining procedures for selecting staff for relief management roles; monitoring the effect of branch rationalisation on access to on-the-job experience in a range of higher level positions; and assessing the impact of computer-based processes and technology on the nature of work performed, skill requirements and career structures for women in the branch system.

Finally, Junor, Barlow and Patterson (1993,1994) focused on a range of finance industry issues including the skills and working conditions of part-time women workers, their contribution to productivity and the identification of productivity improvement in service industries. Their report pointed out that while part-time workers were perceived to provide numerical, work-time and wage cost efficiencies, they also provided employers with considerable functional flexibility because they performed the same type of work as full-time employees. They were not peripheral employees; instead they were integral to the basic structure and organisation of the work in the finance industry.

Junor *et al* reported that 96 per cent of part-time finance sector workers were women, with 98 per cent being concentrated in the lower grades. Regardless of experience, and despite award restructuring, they had had minimal wage rises and few career paths opened to them. Junor *et al* recommended the development of career paths for part-time workers, and the availability of part-time positions at all levels of the career structure, preferably through job sharing. They concluded that productivity was more likely to be enhanced by measures which genuinely assisted employees to combine satisfying jobs with family-based care work, rather than by a 'cost cutting efficiency' or a 'just-in-time' approach to part-time jobs.

These few studies reveal, then, that there are a number of career barriers in the finance industry which prevent women from reaching their full potential. However, as already mentioned, the studies have emphasised part-time employees and the banking sub-section of the industry. No comprehensive data on the employment position of women within the industry exists at present. Accordingly, this paper addresses this issue by reporting the findings of a number of surveys which were conducted during 1995 -1996 to gain a greater understanding of the issue across the whole industry.

THE STUDY

Because of the above background, the author was commissioned by the Human Rights and Equal Opportunities Commission and Westpac Banking Corporation to

undertake an intensive study of the industry with a view to determining the career prospects for women generally; the career barriers, either organisational, attitudinal or behavioural, perceived or real, which prevent women from progressing up the organisational hierarchy and reaching senior management; how the barriers might be overcome; and courses of action to improve the career prospects for women.

The research comprised three stages: first, an overview of the employment status of women; second, an attitudinal questionnaire which was distributed to ten per cent of employees in three major Australian banks; and thirdly, a series of focus group discussions of men and women employees at all hierarchical levels.

This paper reports only on the first stage of the research. The other parts of the study are covered in separate papers.

RESEARCH METHODOLOGY

The following methodology was adopted to determine the employment status of women:

- The 1994/95 Affirmative Action (AA) reports of the top 75 financial institutions, covering approximately 90 per cent of the current employment in the industry (Australian Bureau of Statistics, 1996), were examined for employment details. The companies included commercial banks (both trading and savings), savings institutes (building societies), credit unions, foreign banks, and insurance companies. Only large organisations were included in this analysis because research reveals that most career opportunities for women occur in organisations of a larger employee size (Still, 1993; Still, Guerin and Chia, 1994). The list of organisations was reached by discussion with industry sources. The resulting statistical analysis provided a snap-shot of the employment status of men and women for 1994/95. The 75 Affirmative Action reports accounted for 276,400 of the 310,400 employees in the industry (Affirmative Action Agency and *Labour Force Australia*, 1996).

- A separate survey of 18 large organisations gave information on the status position of men and women in management. These organisations accounted for 136,334 or 49.3 per cent of finance industry employees covered in the sample. Detail on the management composition was not collected in the 1994/95 Affirmative Action Reports.
- the weekly earnings of full-time and part-time finance employees by occupational category (managers and administrators to labourers and related workers) were examined for gender-based earning differentials both within the industry and across occupational groupings. Research and official government statistics show that women as a general rule receive less remuneration than men across a wide range of occupations and industries (Still, 1993; *Australian Women's Year Book*, 1995, 1996). The earnings information was obtained by means of a special survey conducted by Australian Bureau of Statistics for the study in late 1994. It added additional information on the relative status position of women within the industry.

RESULTS: COMPOSITION OF THE WORKFORCE

In 1994/95 the top 75 organisations in the finance industry employed 276,400 employees, of whom 109,609 or 39.7 per cent were males and 166,791 or 60.3 per cent were females. These organisations employed approximately 90 per cent of the industry's total workforce (*Labour Force Australia*, 1996, November, p46).

Appendix 1 reveals that 67.3 per cent of women employees were in permanent full-time employment, while an additional 28.3 per cent were in permanent part-time employment in the 75 organisations. When particular occupational categories were considered, women made up 52 per cent of permanent full-time employees and 94.5 per cent of part-time employees. Only a small proportion of women were employed on a casual or temporary basis. The results revealed that the industry was heavily dependent on its female workforce, a feature which has grown in recent times as part-time employment opportunities have increased.

Additional employment data was provided by 18 of the 75 companies. They accounted for 136,334 or 49.3 per cent of finance industry employees covered in the sample. This separate data revealed that the 18 companies made greater use of women as part-time employees in 1994/95 than five years earlier (corresponding percentages for female full-time versus part-time employees were 82 per cent versus 17.3 per cent respectively). While more males were also being employed part-time, their change in employment status was not as great as for women over the five-year period.

The proportional breakdown of male and female employees in the 75 organisations in 1994/95 in terms of employment category - that is, permanent full-time, permanent part-time, casual and temporary employment, is illustrated in Appendix 2. Women made up the greater number of employees in all categories of work, except contract and other staff.

Occupational Breakdown

The representation of men and women by 'occupational category' for the 75 companies in 1994/95 (Appendix 3) reveals that women were significantly under-represented in the 'managerial, professional, para-professional and trade areas' in comparison to men.

Women comprised approximately 15 per cent of managers and administrators, 38.3 per cent of professionals, 40 per cent of para-professionals and 15 per cent of tradespersons. When the numbers of women managers/administrators, professionals, para-professionals and tradespersons are taken as a proportion of the total number of women employed in the industry, the percentages decline sharply to 4 per cent (managers), 8 per cent (professionals), 3 per cent (para-professionals) and 0.12 per cent (trades).

Alternatively, women greatly outnumbered men in the 'clerical, sales and service, and labouring classifications'. Women made up 76 per cent of clerical grades, 71 per cent of sales and service employees and 55 per cent of plant and machinery

operators/drivers and labourers. Again, when the number of women employees in these categories are considered in relation to the total number of women employees in the industry the percentages change to 54 per cent, 31 per cent and 0.4 per cent respectively.

Appendix 4 illustrates the occupational categorisation of male and female employees more clearly.

Composition Of The Management Workforce - 18 Organisations

Explicit details on the 'composition of the management' work-force were not available from the 1994/95 Affirmative Action Reports. However, this information was obtained from 18 financial institutions, comprising five commercial banks, two building societies, three credit unions, two foreign banks and four insurance companies, through a separate survey. These organisations employed 136,334 employees or 49.3 per cent of the study sample. The following information was revealed about their management workforce:

- Women comprised 15.5 per cent of managers, 6.7 per cent of senior managers and 6.12 per cent of executive management. Women also occupied 43 per cent of supervisory positions.
- Women managers were employed mainly in retail areas (29.3 per cent), human resource management (13.6 per cent), information technology (14.8 per cent), treasury management (6.4 per cent), customer service (6.25 per cent), marketing and sales (5.8 per cent), and general management (3.4 per cent). They were also found in legal, financial management, strategy, planning and development, credit management, public relations, and other minor functional areas, but in less significant numbers.
- The majority of men and women managers were aged between 31 and 45 years of age (60.5 per cent men and 63.2 per cent women). More women than men were in the 21 to 30 age range (27.4 per cent versus 8.3 per

cent), while more men were aged 46 and over (31.2 per cent men versus 9.4 per cent women).

- Forty-two per cent of male managers had completed a degree and/or post-graduate studies compared to 35 per cent of the women managers. When diploma-type qualifications were included, this disparity disappeared with 55.3 per cent of male managers holding a tertiary qualification versus 55 per cent of women managers.
- A total of 11 women sat on the Boards of Management of the 18 organisations. Reasons given for the low number of women directors included 'lack of women with high level of finance/banking expertise', 'lack of nominations', 'do not fit the criteria of currently being or recently being a chief executive of a public listed company', 'board representation generally reflecting the 'culture' of the organisation with gender split being typical of the inequities in senior management between males and females'.

AVERAGE WEEKLY EARNINGS FOR EMPLOYEES IN THE FINANCE INDUSTRY BY OCCUPATIONAL GROUPING

Information on the relative weekly earnings for men and women in the finance industry was obtained by a special survey conducted by the Australian Bureau of Statistics for this research. The ABS survey was undertaken in August 1994 and covered eight major occupational groups: managers and administrators, professionals, para-professionals, tradespersons, clerks, sales persons and personal service workers, plant and machine operators and drivers, and labourers and related workers.

The results of the survey for total workforce, managers and administrators, professionals, clerks, and sales and service workers are given in Appendices 5 to 9. The results for para-professionals and tradespersons could not be usefully graphed owing to the small number of cases.

The 'box and whisker' diagrams reveal the following information:

Total Workforce (Appendix 5), Managers And Administrators (Appendix 6), and Sales And Service (Appendix 9)

Women received considerably less than their male counterparts in average weekly earnings in these three areas. Although the overall range may be similar (expressed by the lines 'x' and 'o'), the mean (expressed as **=====**) was considerably less for women in these occupational groups. The box in each diagram represented 50 per cent of the employees in the sample.

Professional Group (Appendix 7)

Women had the same mean weekly salary as males, but while the overall range was similar they were not as widely dispersed across the range as men. Overall, professional salaries for males and females tended to be very similar.

Clerical Group (Appendix 8)

Women again earned less than men. However, the disparity was not as great as in the managerial or sales and service areas. The range for males and female clerks also tended to be slightly dissimilar.

SUMMARY

The employment data thus revealed the following features of female employment in the finance industry in 1994/95:

- women were employed predominantly in permanent full-time or permanent part-time employment.
- part-time employment for women was increasing.

- women were significantly under-represented in the areas of managerial, professional and para-professional employment.
- women were significantly over-represented in the clerical, sales and service employment categories.
- few women had reached senior management across the industry or were appointed to Board positions.

The ABS survey also confirmed that gender salary differentials existed within the finance industry. Much of this could be attributed to the particular occupational segregation of women within the industry, and the low numbers of women in the higher echelons. However, the salary differentials contributed to the belief of women employees that a less than equitable working environment existed within the industry (Still, 1997). The results of the ABS survey thus reflected the general feelings of finance industry employees towards the overall reward system.

CONCLUSIONS

Although the finance industry is the seventh largest employer of women in Australia (Australian Bureau of Statistics, *Labour Force Australia*, 1966, p46), it displays a similar staffing profile to many other industries. This staffing profile reveals that women are concentrated in lower-level jobs, with few reaching into the upper echelons of organisations. The results of previous research conducted in the banking industry (Alexander & Frank, 1990; Manning, 1990; Britt, 1995; Junor, Barlow & Patterson, 1993, 1994) are thus confirmed in this more comprehensive review of the total finance industry.

This finding holds great portends for the industry. As a major and an ever-larger employer of women, and an upholder of equal opportunity and affirmative action principles, it should be seen to be an equitable employer in its treatment of women. Yet the status review reveals that women are very much a 'secondary' labour market - that is, locked out of decision-making roles in a major way. Although historical and cultural factors have impacted this situation, little positive

change has occurred in the past five years. Instead, technological change and restructuring are having the opposite effect: women employees are undergoing significant status shifts from full-time to part-time employees, thereby placing them in an even more marginalised position.

The question to be addressed by the industry, then, is whether they are prepared to provide career opportunities for women, even if only in a minor way, or whether they intend to have women as a 'just-in-time workforce' (Still 1996), able to be plugged into the system as need and time demand. Trends suggest that the latter is the preferred option. If other service industries decide to follow suit, then women face a diminishing career future unless practices and policies change in a major way.

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APPENDICES

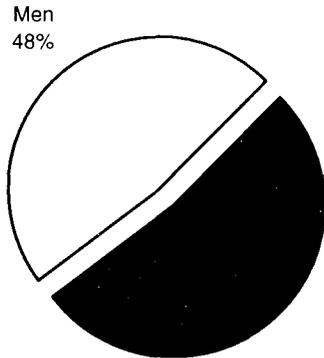
Appendix 1 - Composition Of Workforce In 75 Organisations

<i>Employment Status</i>	Women	Men	Total	Percentage in each Category		Percentage of each Sex	
				Women	Men	Women	Men
Permanent full time	112231	102273	214504	52.32	47.68	67.29	93.31
Permanent part time	47211	2749	49960	94.5	5.5	28.3	2.51
Casual (non-seasonal)	3461	949	4410	78.48	21.52	2.08	0.87
Casual (seasonal)	523	126	649	80.58	19.42	0.31	0.11
Temporary full time	2749	2542	5291	51.96	48.04	1.65	2.32
Temporary part time	96	24	120	80	20	0.06	0.02
Persons under contract	456	738	1194	38.19	61.81	0.27	0.67
Other	64	208	272	23.53	76.47	0.04	0.19
TOTAL	166791	109609	276400			100%	100%

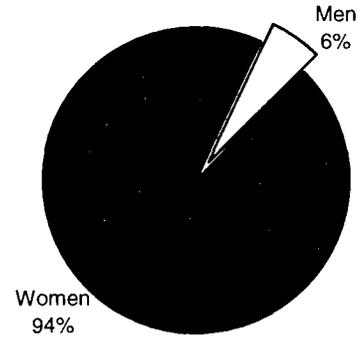
Source: 1994/95 Affirmative Action Reports

Appendix 2 - Employment Status In The Australian Finance Industry

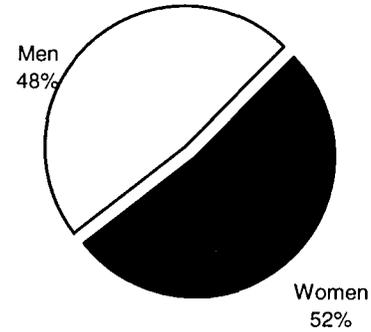
Gender Split of Permanent Full Time Staff



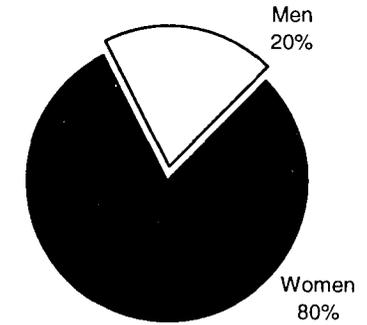
Gender Split of Permanent Part Time Staff



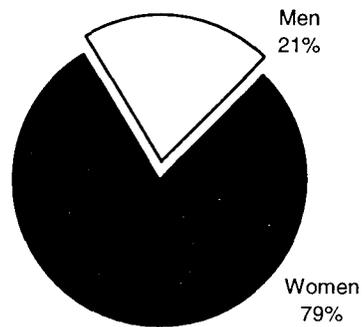
Gender Split of Temporary Full Time Staff



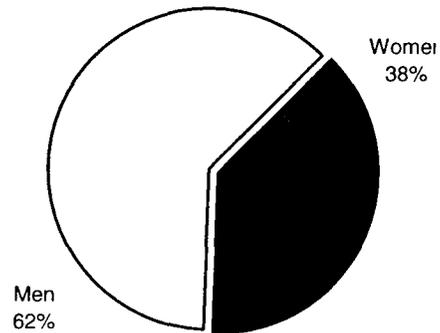
Gender Split of Temporary Part Time Staff



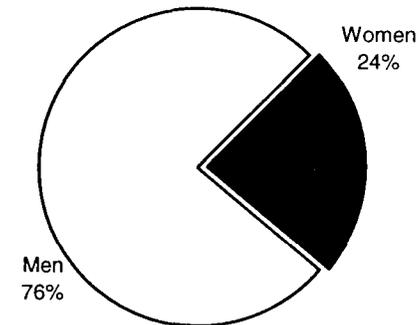
Gender Split of Casual Staff



Gender Split of Contracted Staff



Gender Split of Other Staff



Source: 1995 Affirmative Action Reports

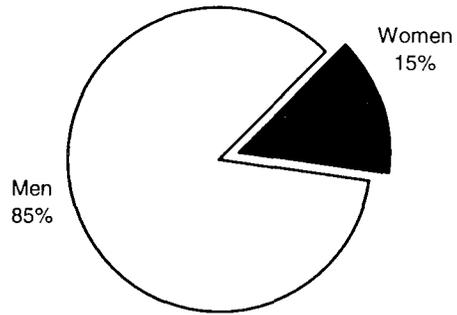
Appendix 3 - Occupational Categorisation Of Workforce In 75 Organisations

Occupational Category	Full time		Part time		Casual		Totals			Percentage in each Category		Percentage of each Sex	
	Women	Men	Women	Men	Women	Men	Women	Men	Total	Women	Men	Women	Men
Managers/ Administrators	3787	2245 1	77	13	14	40	3878	22504	2638 2	14.7	85.3	4.03	33.15
Professionals	7246	1211 5	388	169	50	94	7684	12378	2006 2	38.3	61.7	7.98	18.23
Para- professionals	2157	3644	215	33	82	35	2454	3712	6166	39.8	60.2	2.55	5.47
Trades	90	668	18	3	11	6	119	677	796	14.95	85.0 5	0.12	1
Clerks	35251	1471 6	15072	919	1899	719	52222	16354	6857 6	76.15	23.8 5	54.28	24.09
Sales & service	17929	1141 7	9989	317	1515	177	29433	11911	4134 4	71.19	28.8 1	30.59	17.55
Plant & machinery operators/drivers	121	153	2	1	18	4	141	158	299	47.16	52.8 4	0.15	0.23
Labourers	53	106	104	19	127	64	284	189	473	60.04	39.9 6	0.3	0.28
TOTAL	66634	6527 0	25865	1474	3716	1139	96215	67883	1640 98	58.63	41.3 7	100%	100%

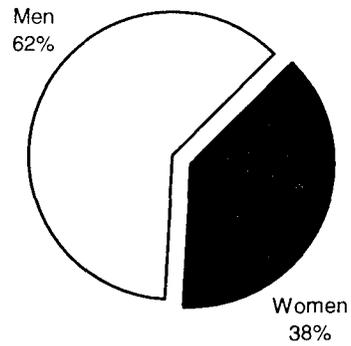
Source: 1994/95 Affirmative Action Reports

Appendix 4 - Occupation Groups In The Australian Finance Industry

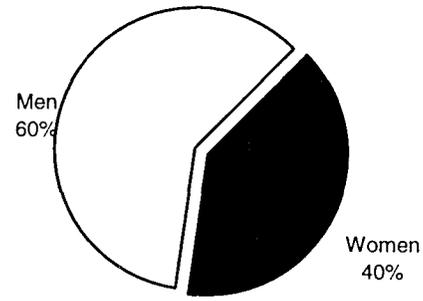
**Gender Split of Managers/
Administrators**



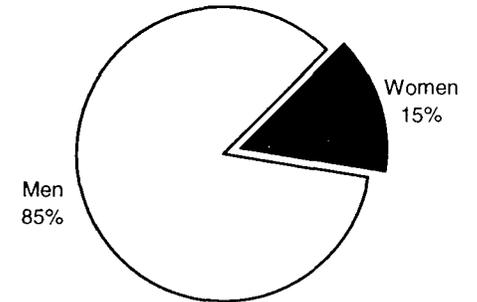
**Gender Split of
Professionals**



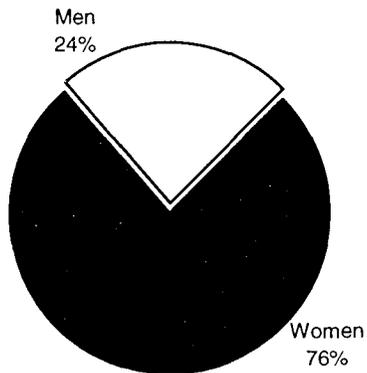
**Gender Split of Para-
professionals**



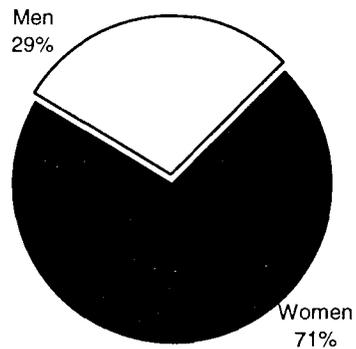
**Gender Split of Trades
People**



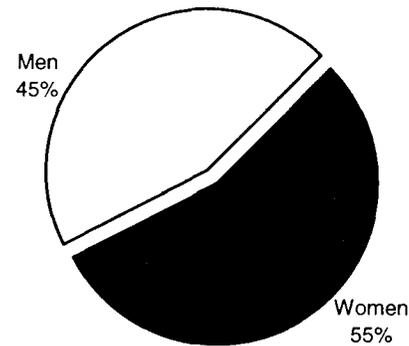
Gender Split of Clerks



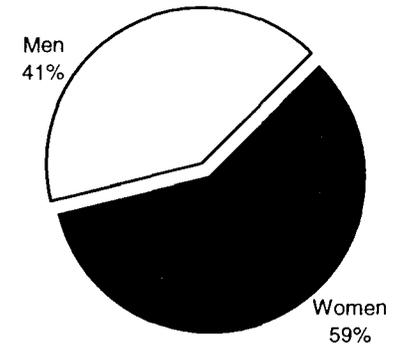
**Gender Split of Sales &
Service Staff**



Gender Split of Labourers

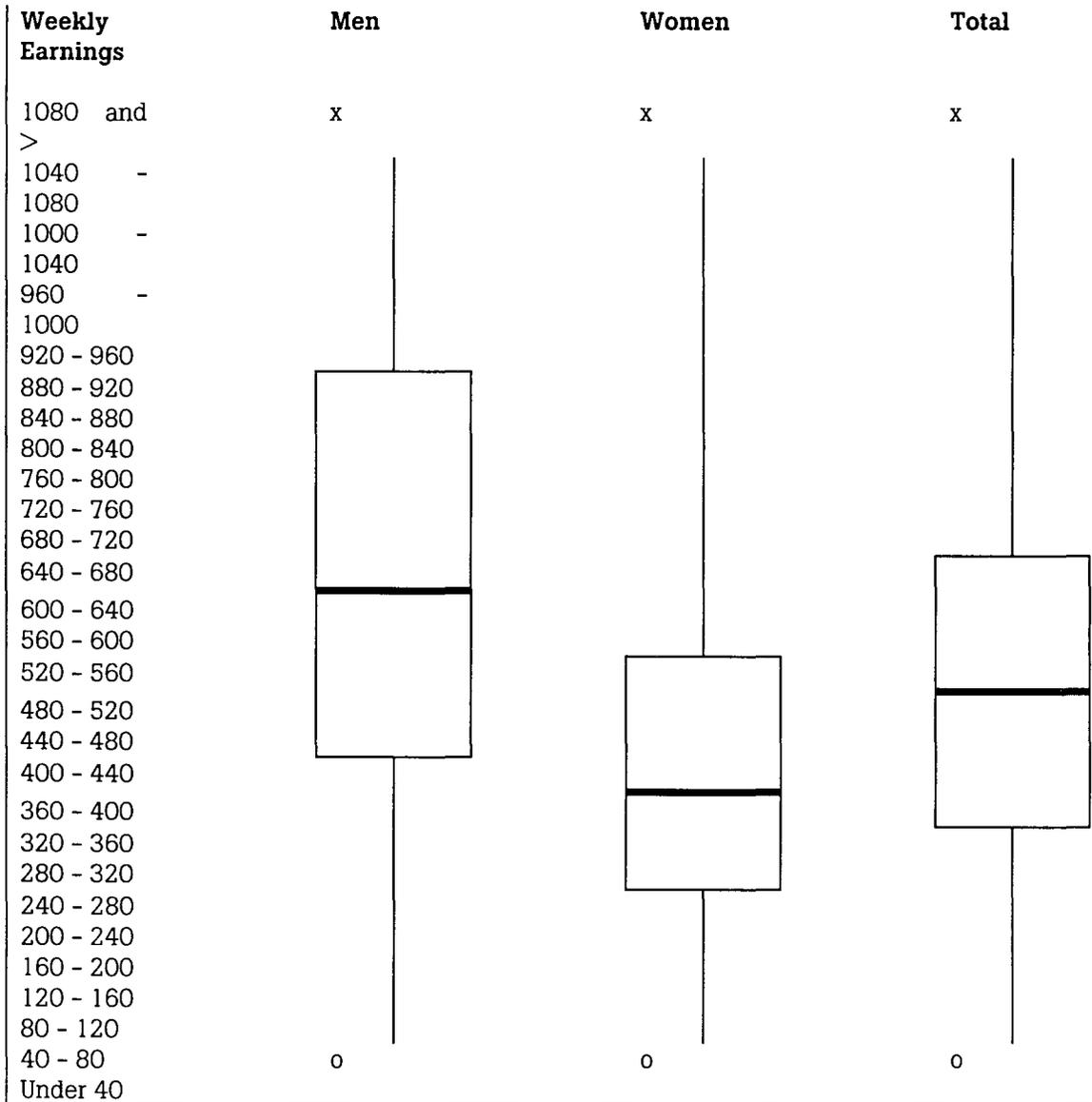


**Gender Split of Total
Industry**



Source: 1995 Affirmative Action Reports

Appendix 5
Total Weekly Earnings For the Australian Finance Industry - August, 1994

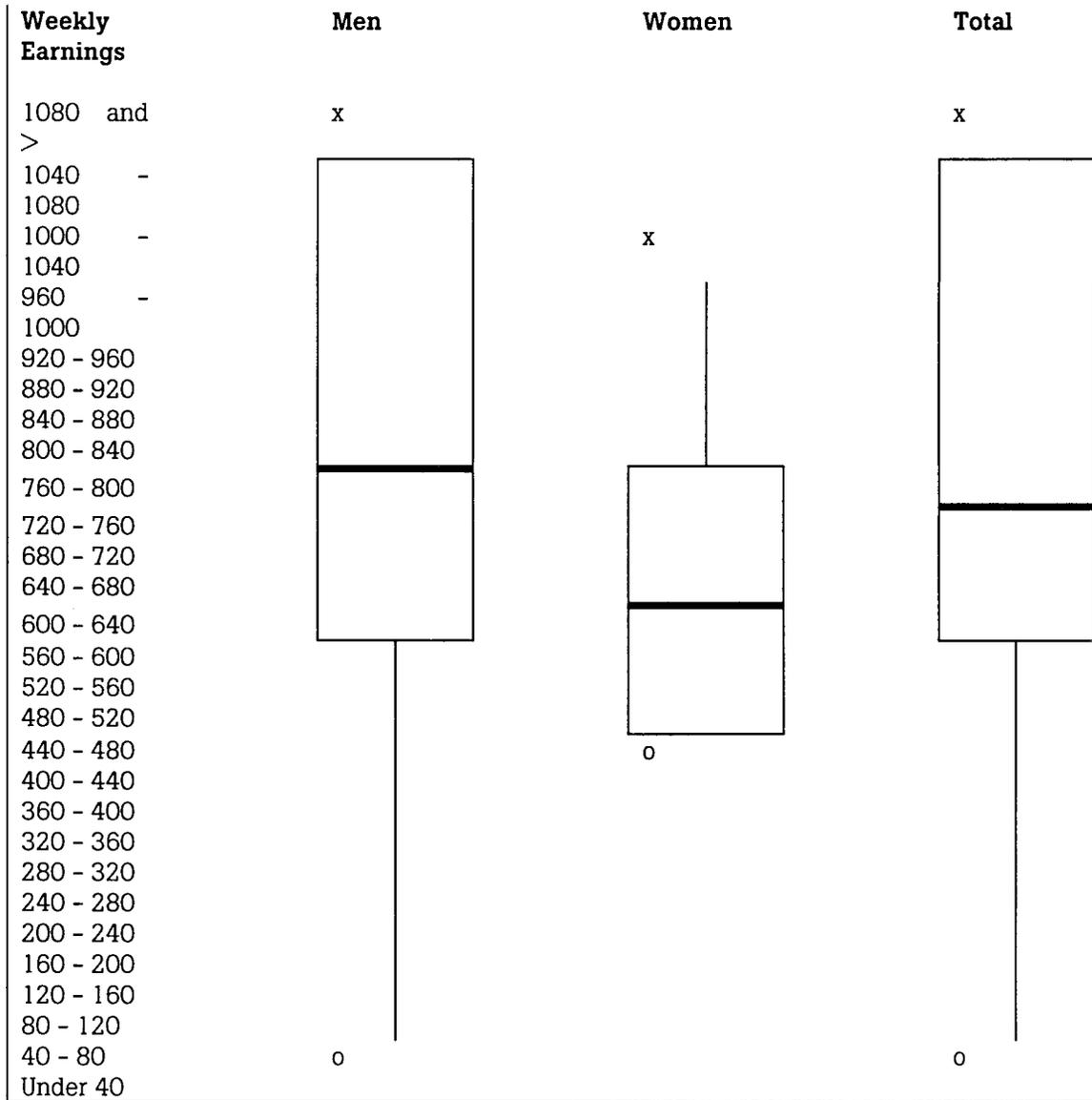


In these box and whisker diagrams x = maximum, o = minimum. The box represents 50% of employees in the sample, and the line dissecting the box represents the mean. Weekly earnings are in Australian dollars.

Source: Australian Bureau of Statistics Labour Force Survey (unpublished data).

Appendix 6

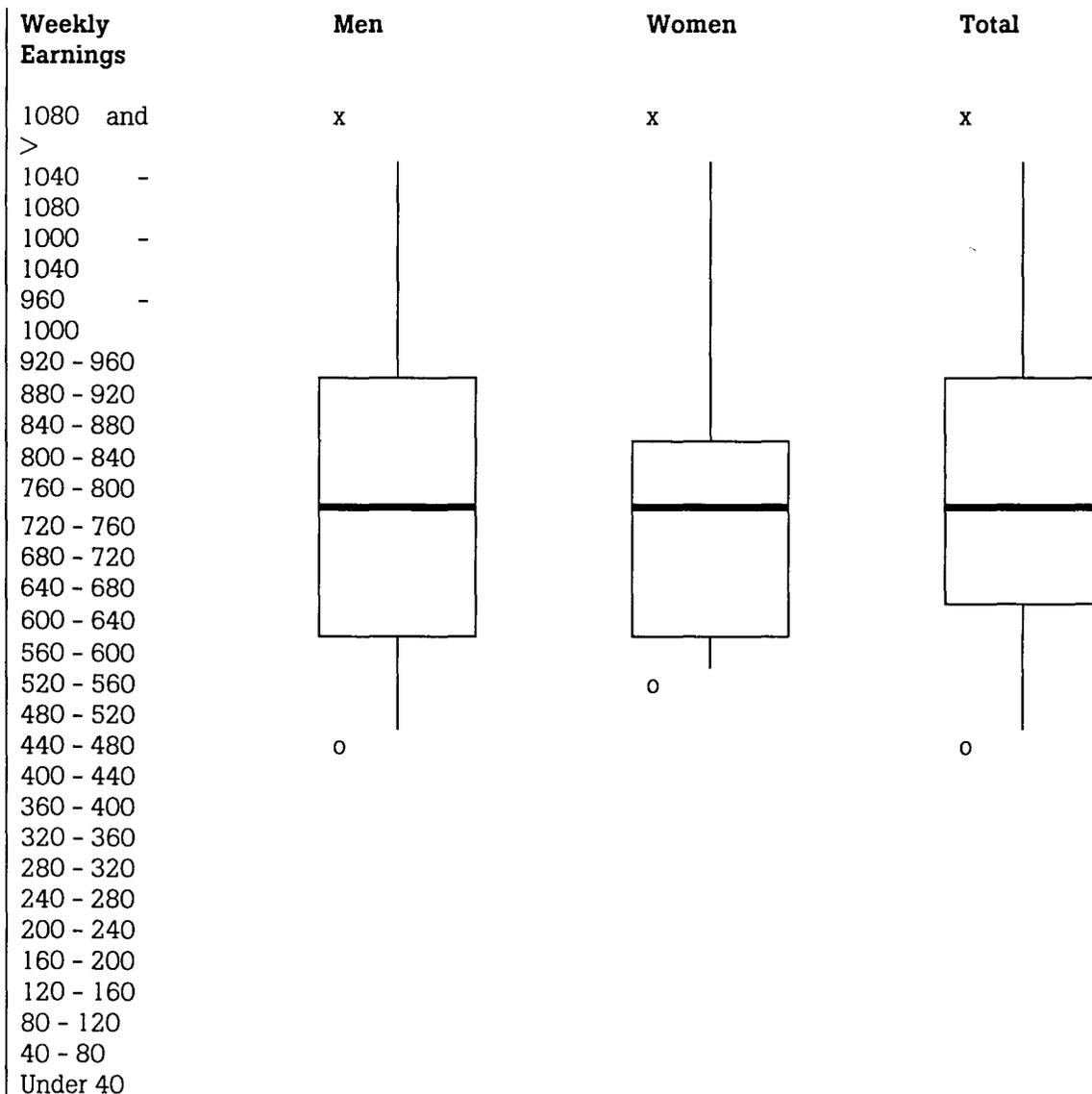
Weekly Earnings For Managers And Administrators - August, 1994



In these box and whisker diagrams x = maximum, o = minimum. The box represents 50% of employees in the sample, and the line dissecting the box represents the mean. Weekly earnings are in Australian dollars.

Source: Australian Bureau of Statistics Labour Force Survey (unpublished data).

Appendix 7
Weekly Earnings For Professionals - August, 1994

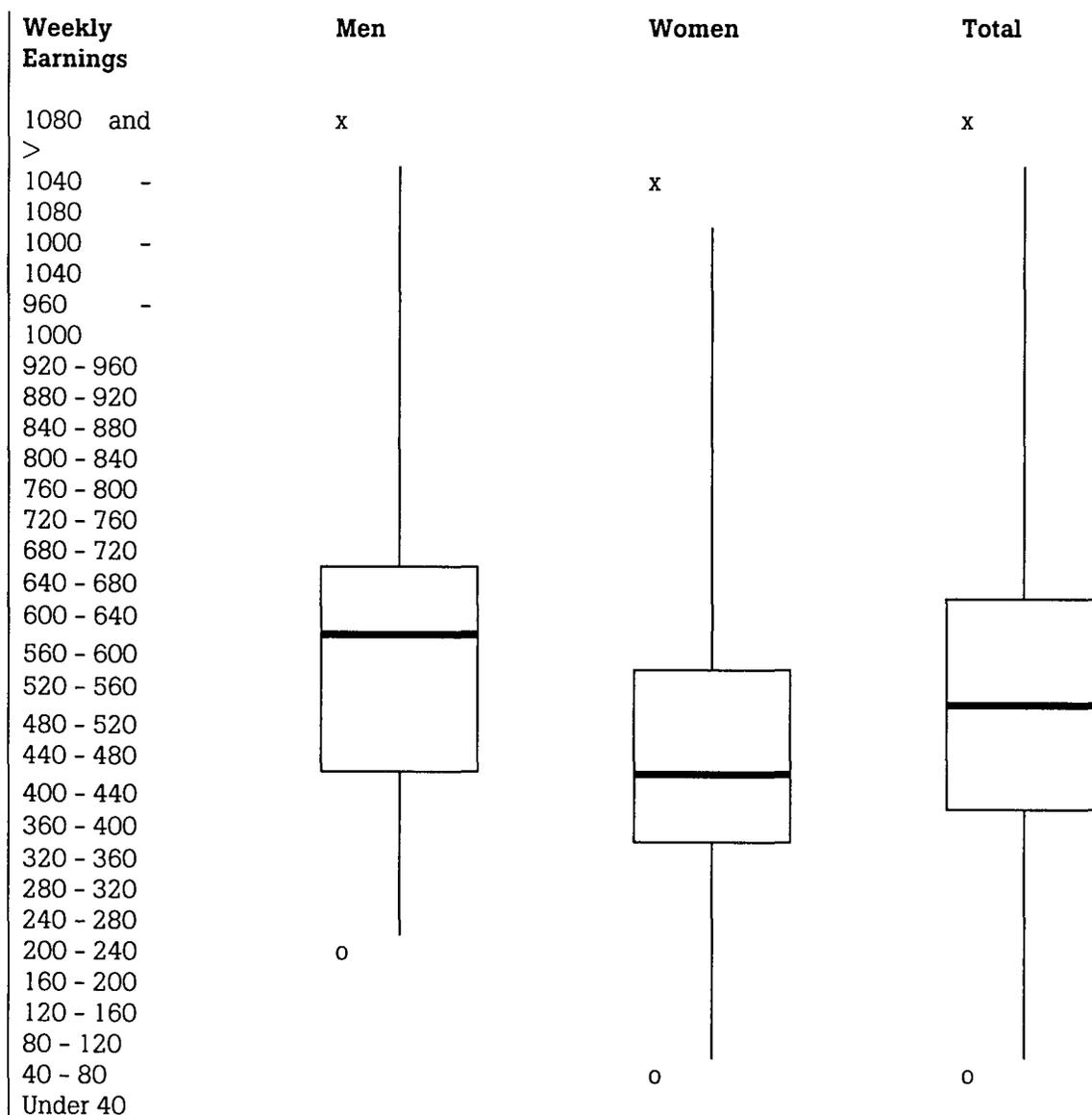


In these box and whisker diagrams x = maximum, o = minimum. The box represents 50% of employees in the sample, and the line dissecting the box represents the mean. Weekly earnings are in Australian dollars.

Source: Australian Bureau of Statistics Labour Force Survey (unpublished data).

NB: Available statistics for Para-professionals and Tradespersons were too scanty to be usefully graphed.

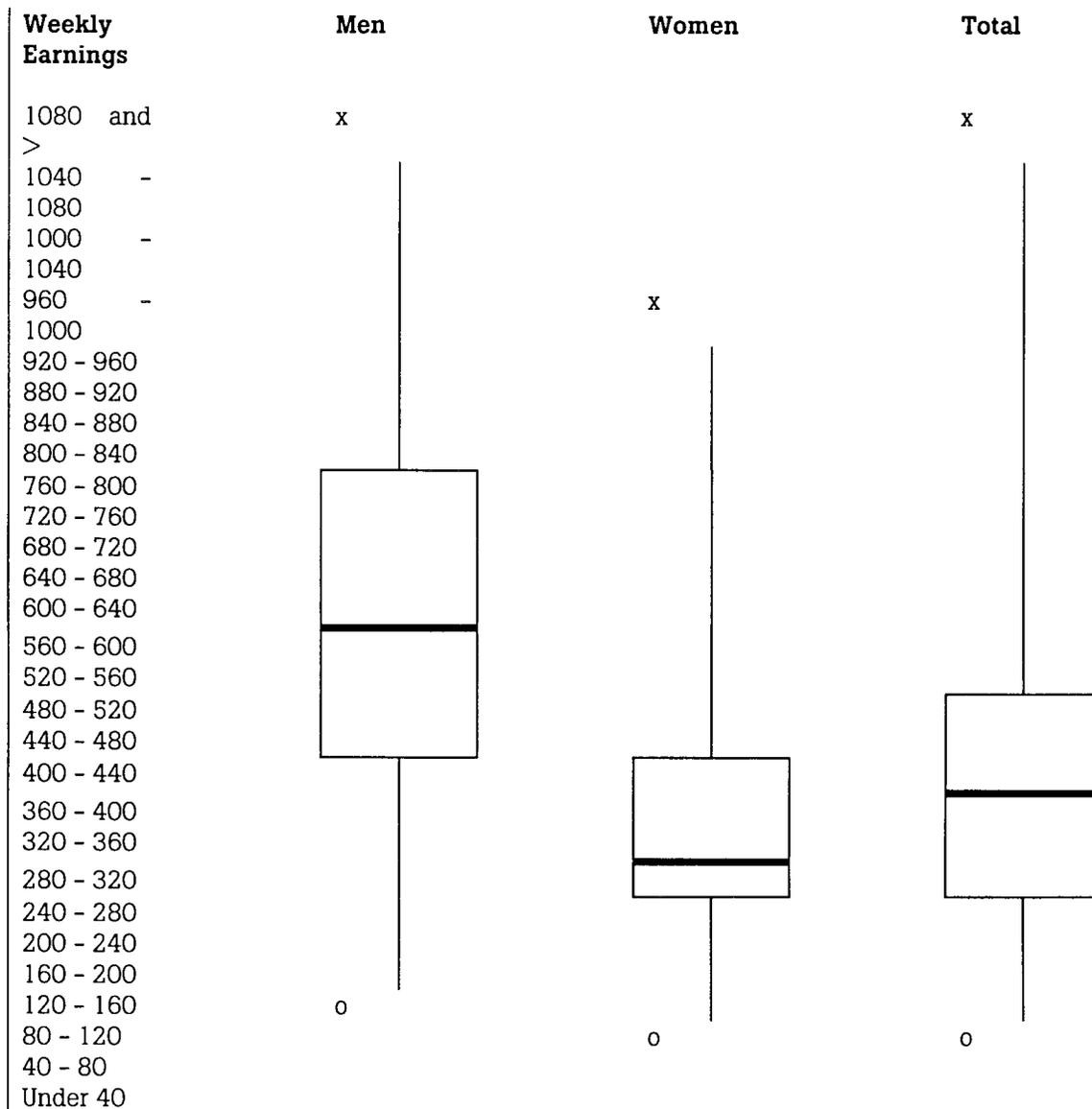
Appendix 8
Weekly Earnings For Clerks - August, 1994



In these box and whisker diagrams x = maximum, o = minimum. The box represents 50% of employees in the sample, and the line dissecting the box represents the mean. Weekly earnings are in Australian dollars.

Source: Australian Bureau of Statistics Labour Force Survey (unpublished data).

Appendix 9
Weekly Earnings For Sales and Service - August, 1994



In these box and whisker diagrams x = maximum, o = minimum. The box represents 50% of employees in the sample, and the line dissecting the box represents the mean. Weekly earnings are in Australian dollars.

Source: Australian Bureau of Statistics Labour Force Survey (unpublished data).

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