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Glass ceilings, glass walls and sticky floors: barriers to career progress for women in the finance industry

Leonie V. Still
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Glass Ceilings, Glass Walls and Sticky Floors: Barriers to Career Progress for Women in the Finance Industry

Leonie V. Still

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INTRODUCTION

Interest in the employment status of women has been an on-going research topic in Australia since the 1975 Royal Commission into Australian Government Administration conducted the first status review of the Australian federal public service (Taperell, Fox and Roberts, 1975). Since then numerous report have examined the position of women in the professions, particular occupations, tertiary institutions, state public services and industry and commerce. Despite the passage of time a similar finding emerges from these investigations: namely, that irrespective of the area being examined within Australian society, women’s employment is still primarily confined to certain occupational groupings while they are also under-represented in management.

Recent reports, while still documenting the status position, have begun to isolate the career barriers, both structural and attitudinal, which prevent women from experiencing fully-developed careers (Diamond & Steward, 1994; Still, 1996a; Thomson, 1993). However, despite considerable progress to overcome many barriers impeding women’s career progress, certain major impediments still exist. These include the all-pervasive influence of organisational culture (Marshall, 1993; Saunders, 1996; Sinclair, 1994; Still, 1994, 1996b); the need to remove barriers preventing people’s movement between occupations and functional areas either in the wider workforce or within occupations; and the removal of stereotypes and assumptions about the capacities of people who occupy low-level jobs. So recognisable are these barriers that they have now been accorded titles in the literature. A brief discussion of the terminology which describes these barriers ('glass ceiling', 'glass walls' and 'sticky floors'), and what they encompass, now follows.

1 This research was funded by the Human Rights and Equal Opportunities Commission and Westpac Corporation as one of the research grants to mark the 10th Anniversary of the Sex Discrimination Act. Support was also given by the Commonwealth Banking Corporation and the ANZ Group. Research assistance was provided by Cathy Cupitt.
GLASS CEILINGS, GLASS WALLS AND STICKY FLOORS: DEFINITIONS AND EXPLANATIONS

Glass Ceiling

The 'glass ceiling' is generally accepted as a useful metaphor to describe 'vertical sex segregation' in organisations (Guy, 1994). The term has been variously described as a transparent barrier that keeps women from rising above a certain level in organisations (Morrison, White & Van Velsor, 1987), or as those artificial barriers based on attitudinal or organisational bias that prevent qualified individuals from advancing upward in the organisation and from reaching their full potential (United States Department of Labor, 1991).

Recent public attention on the lack of women in senior management and their poor representation on boards and high-level government committees signals the existence of a 'glass ceiling' in the Australian workplace (The Karpin Report, 1995).

Glass Walls

Is another term for 'occupational segregation' (Guy, 1994). The 'walls' refer to the horizontal barriers in organisations that prevent employees from moving between functional areas or from service divisions into line management.

Lopez (1992) believes that 'glass walls' provide greater obstacles to women's career progress than 'glass ceilings'. Australian experience reveals that women's employment has been historically concentrated in three occupational areas - sales, clerical and business and personal services - a labour market feature which has remained unchanged since the 1960s. Research into women in management also illustrates that women have difficulty in moving between functional areas and from support areas into line management (Diamond and Stewart, 1994; Still, Guerin & Chia, 1994; Thompson, 1993).

'Gender stereotypes' are believed to underlie the concept of glass walls (for instance, only women can be secretaries). They also ensure that women in
management are concentrated in structurally weak organisational units (the service areas) where they have little opportunity to gain both policy and budgetary experience and responsibility, and also receive a significant wage gap in their earnings (Department of Industrial Relations, Employment, Training and Further Education, 1994; Hall, 1993).

On a numbers basis, more Australian women are affected by glass walls than glass ceilings, a feature particularly evident within the Australian finance industry. The more ambitious women are affected by both - a considerable double-obstacle in a career path.

**Sticky Floors**

This metaphor describes how some jobs prevent women (and some men) from moving out of certain positions (Laabs, 1993). It refers to the largely invisible, unglamorous and low-level jobs in organisations which are essential to their smooth functioning, and which are predominantly occupied by women. Examples include clerical staff, stenographers and date-entry operators. Referring to the American situation, Laabs (1993) defines 'sticky-floor' employees as administrative-support workers, para-professionals (female dominated), and service-maintenance workers (male dominated). Usually low-paying, these jobs offer little prestige relative to others, and have only limited opportunities for promotion. Once a woman is labelled as having a 'sticky floor' job, her ability to handle higher-level jobs is questioned (Guy, 1994). Although Affirmative Action and equal opportunity were, in essence, introduced to help remove this type of career barrier, many women find themselves in this employment situation either through inclination or stereotyping.

Because of the 'sticky floor' phenomenon, many women never experience 'glass walls' or 'glass ceilings'.

**RELEVANCE OF METAPHORS TO FINANCE SECTOR**

Although the finance sector is the seventh largest employer of women in Australia (Labour Force Australia, 1996), few major reviews of the position of women in all
categories of employment have been undertaken. Some aspects of the sector have been well-researched - for example, part-time employment in banking (Alexander & Frank, 1990; Junor, Barlow & Patterson, 1993, 1994; Manning, 1990).

Nevertheless, several company-oriented reports suggest that the career barriers 'glass ceiling', 'glass walls' and 'sticky floors' have relevance to the finance sector.

For instance, the Bank of Montreal's (1991) Task Force on the Advancement of Women in the Bank investigated why only 9 per cent of executives and 13 per cent of senior managers were women despite women accounting for three-quarter's of the bank's 28,000 full-time and part-time permanent staff. A number of outdated assumptions and false impressions, which had become conventional 'wisdom', were found to underlie why so few women had reached senior levels. Major false beliefs were that women were either too old or too young for promotion; that women were less committed to their careers because of family reasons; that women lacked educational qualifications in comparison to men; that women didn't have the 'right stuff' to compete effectively with men for senior jobs; and that time would take care of women's advancement to senior levels. The Bank subsequently formulated a number of action plans to help overcome these false beliefs and also set targets to achieve a more equitable balance of men and women at all levels in the hierarchy.

Similar findings have been found in several Australian company-specific studies. For instance, the EEO Finance Sector Group (1991) discovered that indirect or covert forms of discrimination prevented women from full participation in the workforce. The finance industry was perceived to be a 'male' domain resulting in women feeling that there was no 'real' career path available for them. This feeling was exacerbated by a corporate culture which persisted in maintaining the dividing line between work and family, and by EEO/Affirmative Action programs designed to help women 'fit in' with existing employment practices and corporate cultures. A number of practices/attitudes acted as barriers to women's career progression. These included stereotypes and preconceptions; promotion being based on continuous service; low expectations of women's performance in the
workplace; the continuing view of management that women sought a job, not a career; promotion being dependent on mobility; and other related matters.

Burdett (1994) reported specifically on the position of part-time women in the Australian banking industry. She found that women were over-represented in casual, part-time areas 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. Part-timers were predominantly female and located mainly in customer service, keyboard and grade 1 and 2 clerical positions. Full-time employees with advanced skills and considerable experience were often forced into lower clerical jobs when they reduced to part-time hours. Perceptions of the role of part-timers and inflexible work structures also contributed to their disadvantage. Part-timers were still viewed as a 'reserve army' and less committed to the job than full-timers.

Similarly, Junor, Barlow and Patterson (1993, 1994) reported that 96 per cent of part-time finance sector workers were women, with 98 per cent concentrated in the lowest grades. They argued strongly for the establishment of career paths for part-timers, with part-time positions being made available at all levels of the career structure, preferably through job sharing.

Finally, a 1995 Task Force in one of the major institutions participating in this research found that women were underrepresented at all levels of management; were paid less than their male counterparts; and were progressing at a slower rate through the organisation than men. Further investigations revealed some interesting findings: namely, that women and men performed equally well; that women's length of service, although less than men's, was no excuse for slower progression; that women's educational qualifications were superior to men's; and that there was no significant difference in mobility status between the genders. Major barriers to women's career progress included women being underrepresented in a number of critical job streams such as lending, economics, and specialist areas; the management working environment being structured for
women with few or no children; succession planning favouring men; perceptions and attitudes, and attitudes and policies.

THE STUDY

Background

Given that the finance industry is such a large employer of women, and that specific studies, both overseas and local, have identified barriers to women's career progress, the author was commissioned by the Human Rights and Equal Opportunities Commission and Westpac Corporation to undertake a larger study to examine the career prospects and progression of women and to investigate any individual and organisational career barriers to women within the industry. This research constituted one of the research grants awarded to mark the 10th Anniversary of the Sex Discrimination Act, with the research being conducted between late 1994 and March 1996.

Methodology

The study comprised a number of parts:

1. An examination of the 1994/95 Affirmative Action reports of the top 75 companies in the finance industry [included commercial banks (both trading and savings), savings institutes (building societies), credit unions, foreign banks, and insurance companies]. The statistical analysis gave information on the employment status of men and women within the industry, and responses to various human resource and training and development policies and procedures. The 75 companies accounted for approximately 90 per cent of the current employment in the industry (Australian Bureau of Statistics, Labour Force Australia, 1996).

2. An examination of the composition of the management workforce in 18 major financial institutions. This research was conducted by questionnaire and elicited details on the gender ratios by hierarchical level, ages of management, educational levels, and salary differentials. Details of the
management composition was not collected in the 1994/95 Affirmative Action Reports. The 18 firms accounted for 49.3 per cent of finance sector employees in the study.

3. An examination of the weekly earnings of full-time and part-time employees ranging from managers and administrators to labourers and related workers, by gender (figures were obtained from a special survey conducted by the Australian Bureau of Statistics in August 1994). The survey was designed to examine the impact of gender on salary differentials both within the industry and across occupational groupings.

4. An in-depth analysis of the career prospects for women in three major banks via attitudinal survey and focus group discussion. Ten per cent of the staff were randomly surveyed by questionnaire, resulting in a response rate of 42 per cent (3902 employees out of a surveyed 9339). Approximately 180 women and 20 men participated in focus groups, representing a cross-section of employees in Sydney, Melbourne and Perth. The purpose was to determine career prospects and career barriers facing women within the industry.

RESULTS

Composition Of Workforce

The 75 companies employed a total of 276,400 people, of whom 109,609 or 39.7 per cent were males and 166,791 or 60.3 per cent were females. The organisations employed approximately 90 per cent of the industry's total workforce (Labour Force Australia, 1966, 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 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.

The additional data received from the 18 companies revealed that greater use is now being made of women part-time employees than five years ago. While more part-time male employees also exist, the change in employment status is not as marked as it is for women.

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 numbers of employees in all categories of work, except contract and other staff.

Appendix 3 indicates the representation of men to women by 'occupational category' for the companies. As can be seen women are significantly under-represented in managerial, professional and para-professional areas, but significantly over-represented in the clerical, sales and service, and lower classifications. Women represent 15 per cent of the managerial/administrative group. However, the Affirmative Action Reports do not reveal where women are located in the various levels of management (there can be up to 16 levels in companies). Moreover, some management positions within the finance industry are not comparable to management positions in other industries - that is, they are more supervisory than managerial and receive relatively low-level pay. Appendix 4 illustrates the occupational categorisation of male and female employees more clearly.

**EVIDENCE OF METAPHORS AS A REALITY CONCEPT**

**Glass Ceilings**

1. The 1994/95 Affirmative Action Reports for the 75 companies confirmed that women were significantly under-represented in managerial, professional and para-professional areas, but significantly over-represented in the clerical, sales and service, and lower classifications (see Appendix 4)
2. Individual statistics for the three banks presented a similar picture. In fact, the numbers of women in management had remained fairly static over the last four years especially in the more senior levels. Generally, in all three banks women comprised about 5 per cent of senior management and 15 per cent of management.

3. The survey of 10 per cent of staff revealed some significant attitudinal differences between genders (significance range between .001 to .05). While the banks claimed to be doing the 'right' things re recruitment, selection and promotion, women employees felt that men had more likelihood of being formally recognised as having management potential; it was difficult for women to get managerial experience; men had better access to sponsors and mentors than women; women needed to be better educated to compete in significant numbers with men; and men had better access to gaining visibility with senior managers than women. Male employees felt that women had as many opportunities as they did to advance; that when women had the same length of experience as men they would get promoted in equal numbers; that for a woman to be promoted she probably had to be better than a man; managers should be able to employ who they wanted without having to worry about Equal Employment Opportunity; that women had equal access to transfer opportunities and were encouraged to take managerial positions; and that time would take care of the advancement of women into senior jobs.

4. The focus group discussions with women managers in the three banks revealed, once again, few women at the top. The most senior female appointment was at General Manager level but this was still several levels down in the hierarchy. Moreover, existing senior women were not in jobs, or in departments/divisions, which were positioned for promotion to executive management. The women felt that the 'old boy's network' had a major influence on appointments and 'who you knew' and 'where you had been in the bank' was more important than performance at selection time (also confirmed by the attitudinal survey).

5. The senior women identified the following barriers to their progress: difficulty of moving between divisions, sections and departments (once in a 'stream' they were 'locked in'); women were generally denied experience in
lending - a crucial experience factor for promotion; difficulty of managing work and family (most senior women worked 7a.m to 7.p.m, the company ‘norm’); no senior executive women role models; and the prevailing attitude of middle management which was proving to be a huge obstacle (the men had generally been in the bank since they were 15, had wives who did not work, and thought all women would leave to raise families).

6. The discussion groups revealed a number of ‘ceilings’ depending on the positional level of women. Apart from the ceiling excluding women moving into senior management, other ‘ceilings’ existed at branch level (with restructuring the position of ‘branch manager’ had been downgraded and was now being filled by women who could not see how they were going to get out of the branches and received little information on how to do so); there was also a ceiling between the clerical grades and the first level of management (assistant manager) with most women unable to look beyond that level [some resentment also existed towards graduates who were able the more easily make the transition from a graduate clerk to an assistant manager - the women felt that the graduates were now ‘interposed’ between them and the management level]  

7. Few women aspired to senior levels because of the long hours expected in those positions, the ‘male’ culture, the difficulties of managing work and family and the prevailing male attitude towards pregnancy and maternity leave. Other structural/managerial barriers quoted were the ‘downsizing’ of the organisations resulting in fewer career opportunities; the fact that there was a solid barrier at middle management level (‘all these 40+ year men who have nowhere to go’); and the fact that companies were now recruiting people from outside, especially graduates, and that internal employees were now being overlooked (that is, no automatic right to promotion as in former ‘old bank’ culture).

Glass Walls

1. As already mentioned, the Affirmative Action Reports revealed women were over-represented in the clerical, sales and service, and lower classifications
(see Appendix 3). Women also made up most of the part-time employees, a feature which had expanded over the past five years.

2. The discussion groups revealed that few women were able to transfer out of their ‘stream’ - for instance, retail banking, institutional banking. Once appointed, they tended to be ‘locked in’. If they were successful in being transferred, they could not go back to the former stream or were denied opportunities to move into other streams. However, they acknowledged that this restriction also occurred for men. The ‘streaming’ had been caused by the re-organisation of the banks into business units. Managers of these units could now hire and fire, an authority previously denied to them. Hence, they were anxious to promote their own, made experience an essential criterion for promotion in the area, and tended to block transfers of people both in-and-out of the stream.

3. It was also acknowledged that a number of ‘sub-cultures’ existed within the banks. Those in the branches led a totally different life to those in Head Office. The branches had developed an ethos and tradition of their own. Those in Head Office knew what was going on, and also had dealings with people from other sections which helped at promotion time - that is, they were ‘known’. Those in the branches led more of a ‘mushroom’ life and people were considered to be ‘disloyal’ if they wanted to move or better themselves. Male managers were the ‘gatekeepers’ to any progress mainly because they themselves could not move.

4. Women who went on maternity leave faced some difficulties on return especially if they worked part-time. Despite their substantive positions, most were demoted to a clerical job as there were few opportunities for job sharing despite organisational policies to the contrary. Once in the part-time job they tended to lose skills, and had difficulty in transferring back into a ‘mainstream’ job comparable to their former skills. Managers tended to think the women had ‘lost’ skills - that they had somehow become less ‘intelligent’ because of pregnancy.

Sticky Floors

1. The Affirmative Action Reports revealed that women made up 94 per cent of permanent part-time staff, 79 per cent of casual (non-seasonal) staff; 84 per
cent of casual (seasonal) staff, and 80 per cent of temporary part-time staff (see Appendix 2). Many women were situated in positions with no career futures.

2. The focus groups revealed considerable attitudinal bias towards these groups. For instance, the women reported that any initiative to improve their position was frowned upon or dismissed out of hand (that is, the manager would not pass requests on to Personnel) because they were part-time or temporary employees, while constant comments or questions were raised about the possible impending pregnancy of the woman. The women gained the distinct impression that women were not encouraged to have ‘careers’ – their career was home, family and part-time work (this caused considerable resentment amongst younger women, many of whom were doing part-time work while they studied. They did not fall into the traditional stereotype of a part-time worker).

3. Few women in these groups had career ambitions. Most exhibited very limited career horizons, being content to continue doing what they were doing until they could leave (the attrition rate amongst these groups was very high), or were bitter about their limited career opportunities and the impediments placed in front of them. Because of their hierarchical level they lacked knowledge of, or skills in, how to solve their problem. They represented a relatively large disenfranchised community.

Other Findings

The analyses of the Affirmative Action reports, and the more intensive data from the three banks, revealed that there was sufficient evidence to suggest that women found some significant career barriers to their progress in the finance industry.

However, the analyses revealed other findings which did not fit readily into the above framework. These findings have more to do with structural and managerial matters. For instance,

1. Both the attitudinal surveys and the focus groups revealed the provision of child care to be a burning issue for most women. Many women employees
left children in care early in the morning, then worked through their tea and lunch breaks in order to leave work earlier in the afternoon to pick up their children (the early leaving was considered to be a 'lack of commitment' by managers). The women argued for the provision of a number of central child care centres in each capital city in order to relieve the stress they were under in trying to manage work and family. It was felt that this consistent stress was contributing to the high attrition rate amongst women, leading to the 'mythology' that women were not interested in careers, only home and family. However, the banks were reluctant to provide this service, despite similar findings from internal surveys, because they believed they were not in the child care business.

2. The low levels of pay in the finance industry were also a point of contention. However, the women acknowledged that they received superior conditions re maternity leave, loans etc compared to employees elsewhere.

3. Most women understood the rationale for restructuring and rationalisation of banking services but believed that jobs had been downgraded with the move towards regions; that the old 'social' order had disappeared through the establishment of business units; that there was now an 'old' bank and a 'new' bank culture which posed difficulties (old bank was the traditional form of bank employee who entered the service at 15 and gradually worked his/her way up the hierarchy, while new bank personified performance management, graduate training and recruitment from outside); and that there was now a body of middle management who had nowhere to go. The women believed strongly that this group should be given early retirement to free up more positions for both men and women and to assist the organisational culture to be more responsive to women and their needs.

4. There was general agreement that there was little overt gender bias towards women, but there was indirect or systemic discrimination in attitudes, the restrictions that were placed on certain jobs, and the essential experience criterion which prevented people from transferring between business units.

5. Opinions concerning the above matters differed depending on whether the women were married, married with children or single. The married (with children) group was particularly vocal about child care and the stress
involved in juggling commitments. Single women employees exposed the managerial line that women had to look after themselves and that anything was possible if the woman was prepared to work hard. This latter group quoted the managerial 'manage your own career' message which was being disseminated throughout the banks.

6. In addition to the marital status dividing line, another dividing line separated those who possessed an education (particularly tertiary) and those who did not. The educated group saw few barriers before them, as they were on special programmes and were being moved around at a fairly rapid rate. The non-educated group saw their career prospects diminishing with the appointment of graduates because the latter were interposed in the hierarchy between them and the managerial levels, were paid more and were given special training. The non-educated group lamented the demise of experience or length of service as being an essential criterion for progress.

CONCLUSION

The results suggest that a number of career barriers confront women in the finance industry. While many can be categorised according to the metaphor framework, others are best classified as structural or managerial. There does not appear to be overt gender bias; rather a number of indirect or systemic forms of discrimination exist. Fundamentally, there is considerable room for improvement in human resource practices in the financial institutions. The move towards a more 'managerialist' culture appears to be exacerbating some of the divisions between men and women employees and exposing the attitudinal biases that exist. Modification of some of the current practices, and some equity education for male employees, would result in a significant change to the career progress of women.

In the present situation, however, the finance industry represents a classic case of traditional barriers to the career paths for women. Whether the industry will change sufficiently to accommodate the needs of their female employees is a moot point. Although technological change is making vast inroads, it is also affecting the employment prospects of women by converting a once stable full-time workforce to part-time employment. Women already form the greater proportion of part-time
employees. Although they also make up the majority of full-time employees in the industry, it is obvious from the close analysis of the three banks that organisational cultures have not changed sufficiently to accommodate them as a working force. The banks, despite restructuring and changes in operational orientation towards a more competitive business environment, still operate along traditional lines when it comes to careers and promotional opportunities. Careers are locked-in to a set structure: full-time, within business units, based on experience and education, with experience in certain business units being more important than others for career aspirants. If an employee is not in a certain 'stream' or positioned in a position where promotion is possible, then a career future is a doubtful eventuality.

Although structural considerations such as policies and procedures figure prominently, the greatest career hurdle for women appears to be the organisational culture which creates a certain mind-set amongst male superiors and colleagues regarding women's potentialities. Some of this mind-set is historical; much is also due to the enculturation of current male employees by their superiors. Banks need to undertake equity education programs to help change the mind-set, as well as incorporate an assessment of actions taken to improve the situation of women in performance reviews. Unless some action is undertaken along these lines, the traditional barriers will continue to exist and women will be marginalised as a part-time, or just-in-time (Plewes, 1988), workforce rather than being integrated into the fabric of the organisation.

REFERENCES


Equal Pay Unit, Department of Industrial Relations, Canberra: Australian Government Publishing Service.


APPENDICES

Appendix 1 - Composition Of Workforce In 75 Organisations

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Women</th>
<th>Men</th>
<th>Total</th>
<th>Percentage in each Category</th>
<th>Percentage of each Sex</th>
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<td>76.47</td>
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<td>276400</td>
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Source: 1994/95 Affirmative Action Reports
Appendix 2 - Employment Status In The Australian Finance Industry

Gender Split of Permanent Full Time Staff
- Men: 48%
- Women: 52%

Gender Split of Permanent Part Time Staff
- Men: 6%
- Women: 94%

Gender Split of Temporary Full Time Staff
- Men: 52%

Gender Split of Temporary Part Time Staff
- Men: 20%
- Women: 80%

Gender Split of Casual Staff
- Men: 21%
- Women: 79%

Gender Split of Contracted Staff
- Women: 38%
- Men: 62%

Gender Split of Other Staff
- Women: 24%
- Men: 76%

Source: 1995 Affirmative Action Reports
## Appendix 3 - Occupational Categorisation Of Workforce In 75 Organisations

<table>
<thead>
<tr>
<th>Occupational Category</th>
<th>Full time</th>
<th>Part time</th>
<th>Casual</th>
<th>Totals</th>
<th>Percentage in each Category</th>
<th>Percentage of each Sex</th>
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<td>Men</td>
<td>Women</td>
<td>Men</td>
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<td>Men</td>
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Source: 1994/95 Affirmative Action Reports
Appendix 4 - Occupation Groups In The Australian Finance Industry

Source: 1995 Affirmative Action Reports
## Previous Publications in This Series

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