

**Being a Teller in a Time of Globalization:
The Everyday Lives of Five Women Bank Workers in Halifax, Nova Scotia**

by

Viola Winstanley

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Canada

DEDICATION

This thesis is dedicated to my mother, Mary W. (MacLeod) Winstanley (1924-1991), who taught me to value education.

I also dedicate this work to my father, Albert E. Winstanley (1921-2001) and my sister Mary Mona (Winstanley) McMaster (1948-2002), who supported me in my intellectual pursuits and whose deaths during the research and writing of this thesis, were devastating to me.

Abstract

Neo-liberal globalization, its ideology and its economic and political policies, are changing the modern world. Multinational corporations influence global and national economic and governmental policies. The discourse of profit invades every facet of our lives, including government and health care, so that both citizens and patients become “consumers”.

This thesis investigates the impact of globalization on the everyday lives of five women who are bank tellers in Halifax, Nova Scotia. Beginning with an examination of globalization, I argue that policies, such as Structural Adjustment Programs, of international financial institutions like the World Trade Organization and the International Monetary Fund, which were developed in an American context and imposed on countries in the developing world, are mimicked in Canada for the purpose of increasing profits.

Deregulation both globally and in the Canadian context is supported by advances in technology, and tips the balance in favour of large corporations, while ordinary workers pay the price. Interviews with the tellers who participated in this study show that banking technologies such as automated teller machines, and bank restructuring in Canada, have brought globalization to the doorsteps of bank workers in Halifax as their work becomes not only more deskilled, routinized, intensified and controlled, but also increasingly non-standard and precarious.

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Chapter 1

Introduction

In 1998, as I completed an undergraduate degree and was beginning graduate studies at mid-life, I was struggling to come to terms with my own life history. In the previous three years, my thirty-year marriage had ended and my twenty-year job in a trust company was suddenly made redundant. I was shockingly unemployed. During that time, both of my children had begun their own married lives and I had become a grandmother - another important life event. Some of those changes were the result of my own decisions, while others seemed to be the result of larger forces which were out of my control. So, for example, although it was my decision to end my marriage, the loss of my job was a result of “restructuring”. As I read in newspapers of the thousands of jobs lost in Canada at that time, and heard the message that this kind of economic change, or globalization, was necessary to carry our country into the twenty-first century, it seemed that my own experience was part of something bigger. I also understood that my experiences, both in my family and in the trust company, were gendered, and I wondered about the gendered nature of globalization. These questions about my personal experiences, discussed in more detail below, were the impetus for this thesis – a study of the relationship between larger societal and economic forces of globalization with its neo-liberal policies, and the everyday experiences of women who are bank tellers. Reflecting on my own experience in banking¹ and also on the role of technology in that experience, I encountered a paradox. I had willingly worked to incorporate new technologies into the every day processes of work in the trust company. Eventually, that

¹ In this thesis, “bank” or “banking” is used generically to encompass trust companies and bank call centres except where specified otherwise.

same process of restructuring meant a reorganization of the head office department where I worked and, ironically, the loss of my own job. I wondered about that paradox. I felt that my fate as an employee was not directly related to how well I did the job or to my relationship with management. Furthermore, this kind of job loss through reorganization was happening in other departments, in other banking institutions, and in other companies. There were larger forces at work which affected my life in a dramatic way and over which I seemed to have little control. I wanted to explore the nature of those forces.

I also saw the automated teller machines (ATMs) in banks as symbolic of the relationships between globalization, technology, and the experiences of working people and as illustrating the same type of paradox I had encountered. The ATMs were both a metaphor for these relationships and a reality for tellers and customers. How was it that, similarly to my own experience, women bank tellers² were willing to encourage customers to use ATM technology, when the ATMs could make their own jobs redundant?

The goal of my thesis is to connect the global with the local. Following Giddens' structuration theory, which posits that society and individual identity are inextricably intertwined, that each forms and is formed by the other (Giddens 1991), I make connections between societal structures such as globalization (the macro), and the individual agency of bank workers (the micro). I propose that the everyday experiences of Canadian women at work, more specifically five tellers in Halifax, Nova Scotia, who are the subjects of this thesis, are affected by and affect global economic change, which is driven by neo-liberal policies. To explore this connection, I ask several questions. What is globalization and what

² The tellers I interviewed objected to the title, Customer Sales Representative (CSR), and preferred to be called tellers. I also include Cindy, the call centre worker I interviewed, when I speak of the tellers in this study. Cindy's work at the call centre was similar to the other tellers' work in that she was in the employ of a bank and that she was doing "front line" service work for bank customers.

are its effects on people? How is globalization connected with technological changes that have revolutionized work processes? Have globalization and technological change affected women's work globally and nationally, and how, if at all, is this change evident in the lives of the tellers in my study? How are changes to work for women in a global context related to changes to work for women in Canada and in banks in Canada? If teller jobs are threatened by technologies like ATMs, how and why do tellers connect with these and other changing technologies in the bank? Is the bank a conduit which brings global economic change to the doorsteps of five women who are tellers in Halifax? Is there a relationship between globalization, these women's relationship to ATMs, their paid work as tellers, and their lives outside the bank?

In order that my exploration of these questions is rounded and nuanced, I look to three feminist frameworks: radical, materialist, and post-structuralist. In her book, Earning Respect: The Lives of Working Women in Small-Town Ontario, 1920-1960, Joan Sangster (1995) uncovers the relationship between women's experiences of domestic life and their experiences of waged work. She suggests that the one cannot be understood without an understanding of the other. Patriarchal ideology, reproduced in the home and community, is internalized to varying degrees by women who then take their identity into the workplace. Women participate in the discourse of power in the home, the workplace and the community. This discourse, which privileges men over women, one race over another and informs other unequal relations in the workplace, resonates with women's understandings of the world so that the world may not be seen as a location of resistance. The world the way it is feels right. The material aspects of women's working lives reinforce and reproduce these relations of difference and inequality so that they become normalized.

Sangster suggests that it is necessary to use these three feminist theoretical frameworks: a radical feminist understanding of patriarchal ideology; a materialist feminist emphasis on the material aspects of women's lives; and a post-structuralist understanding of discursive practices of power, to gain a depth of understanding of women's experiences of work. Sangster bases her analysis on a materialist framework and deepens her work by using the other two frameworks as well (Sangster, 1995).

In this thesis, I will explore the links between globalization and women's work in banking, following Sangster, by drawing on all three of these feminist frameworks. A patriarchal ideology will be shown to inform capitalist macro economic policy, in which women are invisible and which underpins globalization. The same macro economic policy is carried over into banks, globally and in Canada. The materialist aspects of life for women bank workers will be explored and connected with forces of global change. Discursive practices of power will be shown to invade the consciousness of tellers, affecting their understandings of themselves as workers and their behaviour at work and at home.

In order to connect the global with the local, I will begin, in the remainder of this chapter, with the local, by making connections in my own life – my experiences in the workplace, family life and community – to show how I used a growing feminist understanding, gradually integrating different feminist theories, to make sense of my life across experiences of bank work, home life, and community. I will begin to connect my own life experiences (the micro) with global forces (the macro) by demonstrating how technology and concepts like de-skilling and intensification (Braverman, 1974) were evident in my work history. To set the context for my exploration of the relationship between globalization and the every day lives of tellers, I make connections between my specific lived experience and

globalization. In Chapter Two, I examine broad ideas of globalization and deregulation which facilitates capital flight and free trade, along with feminist understandings of globalization, with an emphasis on women and poverty, global change to the nature of work, resistances to globalization, and the relationship of women's paid to unpaid work. Chapter Three is an exploration of banking in Canada from the perspectives of both globalization (the macro), and workers (the micro). In the context of globalization, emphasis is on the MacKay Task Force on the Future of the Canadian Financial Services Sector, a 1998 government report that addresses the changing economic landscape and gives recommendations with regard to the future direction of banking in Canada. Because teller work is clerical work, a history of clerical work in Canada is briefly outlined in order to situate clerical work in Canada and in banks within the framework of globalization. An analysis of Employment Equity Act (EEA) Reports since their inception in 1988 shows the more recent history of clerical work and the current status of clerical workers in banks. This analysis gives a clear picture of the extent of both occupational segregation and salary inequity for women in banks in Canada. The feminist research methods I have used to explore the relationships between globalization and women bank workers are explained in Chapter Four, along with my reasons for using those methods. The methods I used, individual and focus group interviews, documentary evidence, and my own experience, are discussed in that chapter, along with ethical considerations in my research.

The information I gathered from the five women I interviewed for my thesis, in the form of qualitative, interview data, is analyzed in Chapter Five to understand the experiences of the women themselves and to look for insight into their own relations with global forces. In terms of these relations, as mentioned above, I see the ATMs as both a metaphor for the

relationship of globalization and technological change to tellers' lives, and a material aspect of a teller's work experiences. Therefore, I look to the data for answers to my question: how is it that tellers can encourage customers to use a bank machine when it puts the tellers' own jobs in jeopardy? I expect that the answer to this question will shed some light on the relationship between globalization and the experiences of bank tellers; between the macro and the micro.

In the final chapter, I summarize the conclusions I come to through this study in terms of the reinscription of women's inequality through what is called globalization: that global change has not liberated women bank workers from low-paid, repetitive jobs, but that globalization assumes and requires women's low paid, non-standard, repetitive work. However, this requirement is not explicit. As I explain in Chapter Two, globalization is underpinned by an understanding of women's work as worth less than men's, since women are responsible for much of the unpaid work that is required in the world. This understanding masks and minimizes the importance of women's contributions at work. Corporate change is necessary - and long overdue - if women are to have equal access to the benefits of society. In this last chapter, I also reflect on this study: on the methods I used; on what happened that I expected and what happened that I didn't expect; on how I could have improved the study; and on what the women said about being part of the study. I discuss activism, in the form of consciousness raising, in the context of research for this MA thesis, and I briefly explore the relationship between theory and method in this study. Finally, I recommend areas where further study might contribute to our understanding of the lived experience of women bank tellers in the context of a globalizing world.

Twenty Years in Banking

In 1977, after eleven years outside the formal workforce raising children, I took a job as a part-time teller for what was then a large Canadian trust company³. I had not finished high-school and had no experience of banking whatsoever, so I felt privileged to have this opportunity. My lack of education and my working-class background conspired to make me believe that this was a good job "for a girl". The money was better than minimum wage, it was a clean environment, and I was able to wear nice clothes and to meet and talk with people all day. Although there were many things I had enjoyed about the autonomy of being at home, the isolation had always chafed. My partner at the time, whose background was very similar to mine, was working his way up the corporate ladder, supported by the relocation of our family and by my full-time work as homemaker and mother.

My job was seen as peripheral – some extra money – something for me to do now that the children were at school. Home was still the first priority for me. I declined opportunities for advancement because my commitment at home precluded the full-time (and more) work that would be required of me in a managerial position.

I worked for the company for almost twenty years, moving from part-time to full-time, gradually advancing – very gradually – from teller to secretary to clerk to loans officer to administration manager to product officer in head office. Finally, my relationship with the trust company ended when yet another reorganization, after several others, meant the demise of my position. I was laid off. Over the twenty years of my involvement with the trust company, my experience of work in banking had been multi-faceted. There were times when

³ Since then, the trust company has been through several mergers and is no longer a trust company, but has merged with a bank.

it was exciting, with new things to learn, new technologies to explore and to teach to others, and new people to meet. Sometimes the experience was oppressive. At one time I was unexpectedly asked by a vice-president to take minutes at a meeting where I was the only woman attending. Another time a group of male colleagues, chatting in the hallway, grew obviously silent as I approached and then, as we greeted each other, they commented on my appearance. There were ways in which I was expected to "take care" of male bosses (or peers) who looked for, but did not value, certain kinds of "female" support, like finding lost things, cleaning up "detail" work, or talking to difficult customers.

During those twenty years, my life outside work changed drastically. Two very fundamental drivers of change for me were my entry into part-time post-secondary education, and my growing awareness and espousal of feminism. As a result, as my consciousness was raised, I developed new ways of understanding my life. For example, in one Sociology class I attended, the professor was talking about family. She suggested that a family should be a place of refuge for its members. I agreed with that. But then, she said that it should be a refuge for *all* of its members, including women. The depth of my emotional response to that statement made me realize that I was missing something very important in my life. I plunged into a feminist search to define and find for myself what it was that was missing.

Just as my experience of work did not wholly define me as a person, neither did my life at home nor my life in the community. However, I could see that, as my understanding of my life at home and in the community changed, so did my understanding of the forces that affected me in the workplace. For example, I began to see that male employees were assumed to be on a career track and were often promoted past the women who were training

them. I found it very difficult to move out of the clerical ranks and had to "jump through hoops" over a long period of time to accomplish a promotion to the rank of "officer". For example, at one time I was required to repeat a course I had already taken successfully as a condition of my eligibility for promotion. The reason I was given for being required to repeat the course was that it had been updated. Although I had been working with the updates, and was a resource person for the branches in the implementation of some of the procedural changes that were the cause of the updated training course, I was still required to retake the course. In the meantime, male employees with less experience and knowledge were leapfrogging past me.

A growing awareness of a radical feminist perspective gave me an analysis of these processes as coming out of patriarchal ideology. My sense that it was more difficult to be promoted for me as a woman was confirmed in feminist scholarship, if not by the company, which was still denying difference at that time. I could see male privilege in action. I recognized that sometimes women would respond differently to men than to women. Out of this analysis, I began to recognize my own responses to male privilege and power – being more polite to powerful men, laughing more, massaging their egos – and understood those responses as coming out of my own socialization within patriarchal structures.

This new awareness of the effect of male privilege on me could not help but influence my life outside work. I began to ask why I worked full-time and took responsibility for the work at home as well. For the first time, I was able to voice my discontent with that arrangement, and I understood it in terms of male privilege. All my relationships came under scrutiny. I became angry with my father. When I complained to him about a car salesman

who refused to take me seriously, he suggested I let my male partner do the talking – reproducing male privilege.

I wanted to fight the feminist battle on every front. I felt that once male privilege was exposed, it would disappear. People would understand that male privilege was unfair and would work to change it at home and at work. I was naive. Things didn't seem to change much, in spite of the women's movement and a feminist analysis of the politics of social relations. Certainly, the amount of change I was able to effect either at home or at work was minimal. However, the change in my personal outlook was enormous. A radical feminist outlook gave me a new way of seeing.

I was not exposed much to socialist or materialist feminist frameworks of analysis at that time. The idea of class as the primary oppression did not resonate with me, and as a beginning scholar struggling to find the “right” approach, I felt I had to espouse one of either radical or socialist feminism, which includes an analysis of class. Later, however, I came across materialist feminist frameworks in my work on both women and health, and immigrant domestic workers (Doyle, 1995; Daenzer, 1993) which opened my eyes to the importance of analyzing the economic conditions of women's lives to help explain them. With this knowledge, I looked at the effects of class on my own life.

I knew that the people with whom I worked, who were predominantly middle-class, had different values from mine. The ways in which their families operated were different, and the structures of those families were not the same as my experience of family. The possibility of higher education was, among other things, understood for them, but seemed out of reach for me. I usually felt more comfortable with secretaries than with other financial officers. I was beginning to understand myself as of the working class and to see the effects

of class on my work experience. This dynamic operated in my home life as well. As I learned and grew in my job, I changed and the changes affected all areas of my life. Education and feminism were also having an impact on my thinking about my life, what I wanted and what I felt I was entitled to. Now it became difficult to talk to family members about the things that interested me. They were interested neither in academic debates nor feminism nor head office politics. A distance grew between us.

When the 1990s began, things were changing drastically at the trust company and I was in the thick of it. I worked in a department called Commercial Lending – Automotive, later called Automotive Banking⁴. ‘Wholesale’ loans were made to car dealerships for business financing, as well as ‘retail loans’, that is loans through the car dealers to individuals wanting to finance the purchase of new or used cars and later, retail leases. Downsizing (sometimes called rightsizing to put a more positive spin on the process), restructuring, and reengineering became the order of the day at the trust company, as it was in other financial institutions. Administrative processes became centralized into two locations, then a year later into one workplace, while sales processes became decentralized, with salespeople operating out of their cars with cell phones and lap-top computers. Amalgamation of administrative processes and sites of operation impacted employees differently. In the last two positions I held in the trust company at head office, I was in communication with clerks and managers across the country. From the vantage point of head office I was able to observe some of the fallout from restructuring and the impact of those changes on employees. The centralization of the administrative functions affected women differently from men. All the branch managers in the Automotive Banking Division were

⁴ It is interesting to note here the beginning of the use of the term ‘banking’ to describe activities of the trust company in light of its later merger with a chartered bank.

male and, even though all the branch offices were eventually closed, none of these managers lost their jobs. Many clerical and middle-management people, predominantly female by far, did lose jobs. Men were in the better paying jobs and could afford to commute or to move residence to accommodate these administrative changes. For some women in clerical jobs, commuting was not an option because of distance. Furthermore, when one of the original branch offices in British Columbia was closed and its administration moved to Mississauga, Ontario, there was no option given for the women clerks and middle-managers who had worked in the closing office. They were simply out of jobs. For many women in clerical jobs, moving residence to obtain new employment was not an option. Their husbands were employed near their homes, and/or they relied on child-care with nearby relatives, or were in other ways connected to their communities and not able to leave.

Where clerical staff lived within commuting distance of the new office, other barriers presented themselves. Their jobs were low paying, so the cost of commuting for an hour or more on an extremely busy highway could not always be justified, not only in terms of dollar cost, but also an added two hours on to an already overburdened double day could not be borne by some. Child-care arrangements could not be changed in some cases.

As I struggled to make sense of these changes in terms of gender, I became aware of the operation of class. Now a radical feminist perspective was not sufficient to explain what I saw. Patriarchy was certainly at work here, with women bearing the brunt of restructuring practices. However, it was women at the lowest end of the corporate ladder who were most affected.

Most studies of working women have now accepted the inescapable links between social relations based on gender inequality and those based on class...any approach that assumes that everything falls into one category or another (such as class or gender) but cannot belong to more than one at the same time, belies the wholeness of consciousness and experience (Sangster 1995:6-7).

Issues of both class and gender became apparent as, in my capacity as a product officer in head office, I attended meetings of executives and senior managers on “process re-engineering” and was expected to help to implement the changes that were defined in those meetings. Not only did I have access to this kind of higher level information in the company, but I saw the varied impacts of the changes on clerical workers in my work of implementation.

Concurrent with downsizing and amalgamations within the trust company, the culture of the workplace was changing in the early 1990s, with technological advances and restructuring. Prior to this period, branch offices, like the one in which I had worked, housed a combination of administrative operations, sales, and management functions. This configuration had contributed to a feeling in the workplace that all employees were working together toward the goal of service to customers. Individual retail loan customers came into the office occasionally, and employees knew the car dealers, who were the wholesale customers, from face to face encounters. But, with the changes described above, administration was separated out from sales and personal service, not only ideologically but physically. The new amalgamated administration centre was in a warehouse-style building on the outskirts of Mississauga, in a commercial strip mall. Customers/dealers were to be served by mobile sales staff and did not visit the administrative office. Sales staff were discouraged from visiting the centre. Isolation of the administrative function was almost complete.

Technology played a major role in the process of administrative change. A new mainframe computer system for Automotive Banking loans allowed automation of processing to a degree beyond that used at any time before. New fax and phone technology reduced time spent on communication between customers and administrators. But the biggest impact of technology, in my experience, was its facilitation of a drastic change in the emphasis of corporate philosophy, from one of protection of company assets, quality service to customers and commitment to employee development, to an ever increasing emphasis on growing profits through cost reduction and increased sales. This paradigm shift was facilitated by an ever more pervasive discourse of capitalism. Bottom line profit became the rationalization not only for workplace strategies such as down-sizing, whose effects on the real lives of people were masked by the discourse of profit, but also for changes to company policies which facilitated, for example, faster turn-around times in approving and setting up loans.

Before the technological advances which led to the reorganization of the trust company in the early to mid 1990s, all loans were made following strict criteria made explicit in company policy. Every loan was approved by a loans officer or other official who had been given the authority to lend specific amounts, depending upon her/his experience and position in the company. In 1994, a new credit score technology, which all but eliminated the need for the lending officer, was designed and implemented. Now the credit decision was automated. At the same time, other systems enhancements "streamlined" the process in many ways, including eliminating the need to contact a customer or dealer when the loan was approved. This task was automatically done by fax. A clerk who previously had been able to process ten or twelve loans a day could now process a hundred. S/he no longer talked to

customers, dealers or sales people. S/he no longer dealt with any problems that needed solving. S/he just processed input. The work had become de-skilled and intensified. Lending officers were laid off or "redeployed".

I saw very little resistance to these processes of change and reorganization. Although people were on edge about the possibility of losing their jobs and the stress level in the company was very high, the corporation was not challenged by employees when benefits were eroded, unpaid overtime became expected and "good jobs" became "bad jobs" (Armstrong in Bakker, 1996). This lack of formal resistance did not preclude informal resistance by individual women, like leaving the job or confronting injustice in specific situations (Armstrong and Armstrong, 1990). However, these resistances are difficult to uncover and analyze. Moreover, unions have a very weak presence in banking in Canada, and any public resistance by an employee could lead to loss of her/his job.

As employees, we saw jobs being lost in the reorganization of our departments and became afraid of the loss of our own jobs. However, because of the nature of the work in a major financial institution, it was easy for us to buy into a hegemonic discourse of capitalism and the free market that assumed that what was good for the banks would be good for the people and the country as a whole. Trust company employees felt a sense of inevitability in a climate of high unemployment and the flight of jobs to other countries. News items telling of thousands of jobs lost, along with the actual experiences of employees in downsizing departments within the company, contributed to the fear of employees who knew that hundreds of applicants were waiting for even the lowest of jobs. This sense of inevitability kept employees (including me) from complaining. But, I think the most insidious of these changes to the nature of work in the trust company was the change in the attitude of the

company, from one that valued employees as people, at least to the degree that the employer took some responsibility for career development, to one that unabashedly viewed and treated them as part of the machinery – a cost that needed to be reduced to advance the increasingly important agenda of growth in profit.

My experience in banking is situated in a specific historical time and place. In this thesis, I ask whether that experience can be seen as part of larger historical trends in the economy, in women's work in general and women's work in banking in particular. To begin to answer this question, I examine, in the next chapter, the overarching forces of society – the macro – for insights into globalization, the economy and the changes that affect not only bank tellers, but women around the world.

Chapter 2

Globalization

Introduction

In this chapter I explore both the concept and the reality of globalization. I expect that my experience of work in a bank, which I discussed in detail in Chapter One, was strongly influenced – as was the bank itself – by globalization. I also expect that the tellers I have interviewed experience the effects of globalization in their everyday lives. But what is globalization? The word "globalization" has become part of our vocabulary. Among its many other definitions, globalization is variously touted as a panacea for the world's economic troubles, a direction that must be followed, a “freeing” of trade to improve the economic well-being of all through a “trickle-down” effect, a reason to emphasize debt reduction through methods which destroy social safety nets and cause hardship for many people, and a mechanism for shifting wealth from the poor into the hands of the rich.

In order to begin to explore the connections between and among globalization, my own experience in banking, and that of the tellers I interviewed, in this chapter I investigate some of the many ways in which theorists and researchers understand globalization. I then look at the connections between gender, neo-liberal globalization, and economics from the point of view of women. The impact of globalization on work is then examined with specific attention to changes to women’s paid work. I begin with a survey of some different understandings of globalization.

Understandings of Globalization

Globalization is contested in the literature even to the point that some theorists challenge whether globalization really exists, or if the current form of advanced capitalism, which we are calling globalization, is merely a point on a continuum of intensifying capitalism (Hardt, 2001). In a similar vein, Workman (2003) describes globalization as an attack against workers who are increasingly exploited in order to increase profits. Cohen et al go further when they posit globalization as

...a metaphor for the conditioning framework which shapes and standardizes our choices. It entrenches corporate values at the epicenter of our society, and it does this through the international and national structures which facilitate the mobility of capital and speculative finance. Globalization provides a view of the world in which the interests of the powerful are defined as necessity, while the demands of the poor appear as greed which undermines economic success. (Cohen, et al, 1998:n.p.).

Theorists, politicians, media and others offer many and varied approaches to globalization. Often in the mainstream media, in the rhetoric of politicians and from economic theorists, we hear that global economic change is something that we all must follow or be lost in the dust of others who will reap the benefits. Moreover, in recent years, there has been a shift in this rhetoric from an emphasis on the public good to one that focuses on the corporate good, implying that people work for the economy rather than that the economy should work for people. In her book, *The Cult of Impotence*, Linda McQuaig points out this shift: "...it's not just that we're powerless to stop being pushed over the edge of the cliff in the new global world order. But to even try to prevent ourselves from being pushed over the cliff is a sign of regressive thinking" (McQuaig, 1998:12). As early as 1987, Cohen identified this same "impotence" in the

...constant theme of government officials and economists who support free trade: we must not fear the future, but have 'faith' that things will work out well. We must be cooperative, patient, and willing to be challenged. Those of us who have been concerned about the impact of free trade on the level of employment, working conditions, and the availability of social services are depicted as short-sighted, fanatics who insist on maintaining the status quo. Women in particular are criticized for rejecting free trade (Cohen, 1987:81).

Politicians tell us we must participate in global free trade networks in order to be 'players' in the twenty-first century. There is a promise that the 'economy' will grow and all Canadians will benefit. Although there is no evidence that this has happened – in fact some studies (see below) show that only elites benefit, while the poverty of much of the world deepens – we are still admonished to tighten our belts for the benefit of all.

Keeping in mind its contested nature, in this thesis I speak of the “neo-liberal” form of globalization, an advancement of capitalism in which economics is “globalized”, politics are “market-driven” (Atasoy and Carroll, 2003:34) and culture is homogenized. This neo-liberal form of globalization began as a response to a crisis of profit in the late 1960s and 1970s (Chernomas, 2002:2; Eisenstein, 2005:489). After a decade of increasing profits, rates of profits fell in the United States and in other countries⁵. Stagnation in growth, along with inflation, created an economic environment dubbed “stagflation” that affected most of the world. One major contributing factor to stagflation was the oil crisis. In 1960, thirteen oil-producing nations, including seven Arab nations, had joined together to form the Organization of Petroleum Exporting Countries (OPEC), giving those countries increased power in the world market. One outcome of the increased strength of the oil producing

⁵ “By standard accounting methods between 1965 and 1973 the rate of profit in the US in manufacturing and private business sectors fell by 40.9 percent and 29.3 percent respectively. The profitability decline in the US economy did not bottom out until the early 1980’s (Brenner 1998: 95). The rate of profit declined in the other major capitalist economies as well (Brenner 1998, Cherry 1987), albeit not necessarily on the same precise schedule, resulting in global stagnation and the creation of a crisis far more serious and enduring than a normal cyclical downturn. As a result, capitalism has been suffering from a quarter century of economic slowdown...the profitability crisis is a global capitalist phenomena” (Chernomas, 2002:2).

countries was that oil prices were increased, and in 1973, as a result of Israeli/Arab tensions, an oil embargo was imposed against the west and Japan. The embargo had far-reaching effects on industrialized, oil-dependent nations, one of which was to increase production costs, which decreased profits. Unemployment rates also increased and remained high well into the 1990s. In the 1970s, economic crisis, defined by stagnation, was a “global capitalist phenomenon” affecting all capitalist countries (Chernomas, 2002:2).

As a means of restoring profit in capitalist nations, corporations and states responded with the following neo-liberal economic strategies: anti-inflation policies which put downward pressure on wages and increased unemployment; tax reform which redistributed wealth, creating a widening gap between rich and poor; capital flight and free trade made possible through deregulation, which allowed corporations to move their operations to less developed countries, taking advantage of cheaper labour markets; downsizing of and increasingly larger mergers between corporations, which resulted in layoffs, lower wages, and reorganizations in corporations and bankruptcies and closure of smaller companies, leaving only the larger corporations in the market; deficit and debt reducing policies which attacked the welfare state, increasing insecurity for citizens while lowering taxes for corporations (Chernomas, 2002:4).

The question remains, however, whether globalization as described above is a unique and distinguishably separate phenomenon, a point on a continuum of capitalism, or something else. Robert Chernomas would seem to agree with Cohen et. al. that globalization is a rationale for neo-liberal economic policies which are deliberately designed to serve the interests of multinational corporations. Chernomas argues that “the war on inflation, deficits/debt, the welfare state, regulation, unemployment insurance, and labour unions are a

response to capitalism's profitability crisis and that globalization is part of this larger dynamic...globalization is not by and large the way multinationals have responded to their profitability problem, but that globalization is *largely a myth*⁶ that has been used to help reshape society in the interest of increasing the multinationals' profitability"⁷ (Chernomas, 2002:1). Although Cohen disagrees that globalization does not exist, she seems to agree with Chernomas in one sense when she says, "[t]he main action on the part of international capital has been to organize international structures to meet their interests. This is the major fact and significance of 'globalization'." (Cohen, email correspondence, Apr 14, 2004). Taking a somewhat different approach, Scholte (2002) argues that the word "globalization" is used to describe processes which have actually been extant for many years; internationalization⁸, liberalization⁹, universalization¹⁰, and homogenization (or Westernization)¹¹. What is new according to Scholte is the "supraterritorial" quality of connections between people.

⁶ Emphasis added.

⁷ See discussion of Tom Workman's study below.

⁸ "...a growth of transactions and interdependence between countries...more messages, ideas, merchandise, money, investments and people cross borders between national-state-territorial units". However, internationalization is not new but "in proportional terms, levels of cross-border trade, direct investment and permanent migration were as great or greater in the late nineteenth century as they were a hundred years later" (Scholte, 2002:10).

⁹ macroeconomic policies predict that "world-scale liberalization, privatization, deregulation and fiscal restraint will in time bring prosperity, freedom, peace and democracy for all. ...On the other side, critics...oppose policies, contending that a laissez-faire world economy produces greater poverty, inequality, social conflict, cultural destruction, ecological damage and democratic deficits" (Scholte, 2002:10).

¹⁰ "On these lines, 'global' means 'worldwide' and 'everywhere'. Hence there is a 'globalization' of business suits, curry dinners, Barbie dolls, anti-terrorism legislation, and so on. Frequently globalization-as-universalization is assumed to entail homogenization with worldwide cultural, economic, legal and political convergence." (Scholte, 2002:11).

¹¹ "...a particular type of universalization, one in which the social structures of modernity (capitalism, industrialism, rationalism, urbanism, etc.) are spread the world over, destroying pre-existent cultures and local self-determination in the process". Again, there is nothing new here. "...globalization and westernization have had interconnections" but are not one and the same. "...[H]omogenization, worldwide cultural, economic, legal and political convergence" although perhaps accelerated in recent times, has been going on for a million years. Globalization understood in this way is often interpreted as colonization and Americanization, as 'westoxification' and an imperialism of McDonald's and CNN. For these critics, talk of globalization is a hegemonic discourse, an ideology of supposed progress that masks far-reaching destruction and subordination" (Scholte, 2002:11).

It is clear from this discussion of understandings of globalization that the notion of globalization is a highly contested one. As I mentioned above, in this thesis I work with the idea of globalization in its neo-liberal form, that is, a corporate response to the crisis of profit of the late 1960s and 1970s. Strategies used by corporations in their quest for increased profits included anti-inflation policies, tax reform, capital flight and free trade, deregulation, downsizing and increasingly larger mergers between corporations, resulting in layoffs, lower wages, and reorganizations in corporations and bankruptcies and closure of smaller companies.

However globalization is theorized and defined and seen in relation to the economic, political, and social forms that preceded its naming, its effects are real and devastating for large sections of the population. The pervasive neo-liberal paradigm of globalization emphasizes profits for corporations at the expense of social systems and the well-being of citizens. Deficit reduction, in the name of globalization, and free trade policies have caused wide-spread misery among workers and the poor (Chossudovsky, 1998) and have intensified economic marginalization of women (Caragata, 2003:559). While the global discourse of deregulation, deficit reduction, and a “free” market system is used to justify higher unemployment, privatization, and increased poverty levels at home in Canada and in other developed countries, global economic policies such as Structural Adjustment Programs (discussed below), which are imposed on developing countries by global financial institutions like the International Monetary Fund (IMF), the World Bank (WB), and the World Trade Organization (WTO), destroy environments, social safety nets and ways of life (Shiva, 2003; Stiglitz, 2002), while employing many at less than subsistence wages (Chossudovsky, 1998). At the same time, the wealth of the elite grows.

The number of billionaires in the United States alone increased from thirteen in 1982 to one hundred and forty-nine in 1996. The 'Global Billionaires Club' (with some four hundred and fifty members) has a total worldwide wealth which is well in excess of the combined GDP of the group of low income countries with fifty-six percent of the world's population (Forbes, 1997:28 cited in Chossudovsky, 1998).

Put another way, in 1997, four hundred and fifty billionaires "had assets equal to the combined annual income of the poorest 50 percent of the world's population" (Miles, n.d.:25).

In the intensified world struggle for the growth and profit which create this widening gap between the rich and the poor, Canada is a major player. Since the Free Trade Agreement took effect January 1, 1989, trade between the United States and Canada has more than doubled, from \$500 million a day in 1988 to \$1.3 billion in 1999 (Newman cited in Barlow and Clarke, 2001:106-107). At the same time, American "investment"¹² in Canada increased from \$80 billion in 1989 to \$173 billion in 1997. In 1997, "foreign-controlled companies, mostly American, accounted for 31.5 percent of all corporate revenues in Canada – up from 25 percent in 1988" (Barlow and Clarke, 2001:107). Since women are over represented among the poor world-wide, the understandings of globalization from the perspectives of women and of feminist economists can be expected to be different from the hegemonic neo-liberal understanding.

Gender, Economics and Globalization

While critics of neo-liberal globalization may be seen as "short-sighted fanatics" as Cohen contends they sometimes are, feminists *do* criticize globalization and the view that

¹² Barlow points out that "the vast majority of these investments are actually takeovers of existing companies that do not bring new money into Canada or create any new jobs" (Barlow and Clarke, 2001:107).

there is only one way forward. In her preface to Global Shaping and its Alternatives,

sociologist Vanaja Dhruvarajan writes of neo-liberal globalization:

The fact is that there are alternate paradigms [to neo-liberal globalization], but they are all marginalized, discredited, stigmatized, and trivialized. The hegemonic status enjoyed by the neo-liberal paradigm has made it difficult for any other paradigm to get enough exposure to be considered a viable alternative (2003:n.p.).

According to Women in Development Europe (WIDE),

[t]he globalization of markets has unleashed the forces of deregulation of national financial and labour markets, accelerating inequality, poverty, social disintegration and environmental degradation. This deregulation is likely to bring about social and economic changes which are as far reaching as those of the industrial revolution (WIDE, 1997a:n.p.).

Since publication of WIDE's information sheet, feminists and other scholars have researched and uncovered exactly those effects of neo-liberal economic policies. Some feminists are specifically concerned about the effects of neo-liberal economic policies on women (Caragata, 2003; Cohen, 1987 and 1998; Eisenstein, 2005; Fox and Sugiman, 2003; Miles, n.d.; Ng, 1998; Pietilä, 2000, 2002 and 2004; Pyle and Ward, 2003; Shiva, 2003; Waring, 1997 and 1998). Since my project is to understand the relationship between these global changes and the experiences of women bank tellers in Canada, below there is a more pointed discussion of global changes to the nature of work. Initially, however, I examine in more general terms whether there is a gendered aspect of globalization, to begin to understand how gender is or is not significant to overarching global change and ultimately to the search by corporations for increased profits.

The Association for Feminist Anthropology sums up forces of globalization in this way:

Compelled by the driving force of neo-liberal economic policies and practices, and propelled forward by global production designed to meet the ever-increasing

demands for popular consumption, we know that globalization constructs, represents, and incorporates women in diverse ways - in the realms of culture and morality, politics and discipline, labor and economy (AFA, n.d.:n.p.).

In terms of the economic effects of globalization, feminist scholars have criticized the discipline of economics itself as a male enclave which reinscribes the marginalization of women in its analyses and the policies it informs. MacDonald and Albelda show that women are largely under-represented in the field of economics (Albelda 1997, MacDonald 1995). Although increased numbers of women in economics would not necessarily mean that women's issues, such as the relationship of unpaid domestic work to paid work, would be more central to economic theory, it is important to consider what it means to our understanding of the gendered impacts of globalization, that women have been excluded from macro-economic theorizing and the global policy-making that proceeds from those theories and which affects all of our lives.

On the global scale, the consequence of the invisibility of women and their contributions to the economy is evident in macro level global economic policy. For example, Structural Adjustment Programs (SAPs), created by global governance bodies like the WTO, the IMF, and the World Bank, do not take account of women's lives. SAPs refer to a set of neo-liberal policies imposed on already debt ridden developing countries (generally in the global south), as a condition of receiving loans from richer countries (generally in the global north). The IMF and the World Bank imposed SAPs based on the economic theory that, in order to bring stability in areas of economic crisis, it is necessary to increase private sector foreign investment. The theory is that the resulting national wealth will "trickle down" through the economy and benefit all. Individuals must sacrifice on a personal level in order to make these policies work. However,

[m]any groups argue that SAPs impose harsh economic measures which deepen poverty, undermine food security, and self-reliance and lead to unsustainable resource exploitation, environmental destruction, and population dislocation and displacement (Halifax Initiative, 2005:2).

In the 1980s, the rising debt of poorer countries in the world became impossible to repay. The IMF, with the intention of making debt repayment possible, stepped in and forced economic restructuring programs on those countries. These Structural Adjustment Programs varied, but had certain features in common and were implemented in poor countries around the world. Countries were forced to devalue their currencies in order that their products would be cheaper and easier to sell in global markets; subsistence farming and home production were converted to cash crops which flooded the international market with cheap food products; in the resulting decrease in world prices for food products, farmers were adversely affected and often bore the brunt of lower prices; public spending, for example on health, education, and food subsidies had to be cut back, one of the results of which was increased privatization (Ng, 1998).

Women in developing countries are disproportionately affected by SAPs, since the macro-economic framework upon which SAPs are based takes no account of the different effects of those policies on women. So, for example, the promotion of export-oriented crops changes the emphasis in a developing country from subsistence farming, which is usually done by women to feed their families, to farming for profit, usually done by men. This shift leaves women with decreased support, land and resources. At the same time, women's unpaid work is increased as cutbacks in public services decrease the access of citizens to health services and education, leaving women to pick up the slack by doing the caring work, largely left to women, which was formerly done by public services (Halifax Initiative, 2005:2).

Although Canada is one of the richest nations in the world and does not require structural adjustment, the same logic (the need for increased corporate profits) which underlies the imposition of SAPs in developing countries, informs economic theory, and thus restructuring, in Canada. Restructuring is further justified by the discourse of deficit reduction. Results of restructuring and its impacts on women in Canada can be compared with the results of SAPs in developing nations. For example, the reduction in public service, one aspect of restructuring in Canada, affects women more than men since women are more likely to be employed in public service. This is one way in which women are socially and economically marginalized (Caragata, 2003). Barlow connects SAPs on a global scale with restructuring in Canada by comparing SAPs of the International Monetary Fund (IMF) and World Bank to the North American Free Trade Agreement (NAFTA) and the World Trade Organization (WTO).

NAFTA and the WTO are doing to Canada what the International Monetary Fund and the World Bank did to Third World nations fifteen years ago. Canada is being 'structurally adjusted' into the global economy where 'winners' – both corporations and individuals – are sorted from losers, and the winners take all (Barlow and Clarke, 2001).

Here then is a link between the effects of neo-liberal policies globally and the effects of those same policies in Canada. Although structural adjustment policies are not imposed on Canada and Canadians in the same way that they are forced on developing nations and their citizens, similar neo-liberal, profit driven frameworks inform economic policy in Canada. So, in this sense, global macro economic policy affects individual Canadians in ways similar to the ways in which citizens in developing nations are affected. The effects of restructuring on women specifically in Canada are discussed further below. Prior to that discussion however, I will explore globalization in terms of gender inequality in more detail.

As mentioned above, women and gender issues are often invisible in understandings of globalization. Although women's unacknowledged economic contributions are not counted in terms of national accounting practices and the policies that flow from them, those contributions, along with an unacknowledged gender imbalance which keeps women underpaid in the labour force, are the unrecognized underpinnings of "globalization", or increased profits for corporations, in terms of labour and the economy. Moreover, gender inequality is an unacknowledged, necessary condition of the global deployment of neo-liberal policies which impact the everyday lives of citizens and workers. Increased corporate profit depends upon the current relationship of women to the labour force wherein they are often ghettoized in low-paid, dead-end, non-standard forms of work. The relationship between gender and neo-liberal policies, however, is not a simple, one-way relationship. Not only are the effects of the implementation of macro-economic policies different for men and women, as discussed above in terms of SAPs, but gender inequality itself has impacts on trade which is an important aspect of SAPs specifically, and of globalization generally. For example, in South Asia where women are paid about 75% the wages of men, the success of industrial exports, that is increased profit, depends upon the low wages paid to women. "Literally, this makes the discrimination of women the motor of economic growth in South Asia" (WIDE, 2002:n.p.). Thus, neo-liberal, global economic changes rely on gender inequality.

Trade, investment and competition policies, like macroeconomic fiscal and monetary policies are neither gender blind nor gender neutral in their impact on the lives of women. Rather they are male biased and male centred and thus have tremendous implications for women's employment, women's poverty and women's social burden, and ultimately women's overall well-being (WIDE, 1997:n.p.).

As I explore the relationship between the global and the everyday lives of women tellers further below, I will show that the impact of globalization on the everyday lives of

women workers is not limited to women's employment, but is contextualized in terms of those implications mentioned above – increased poverty and social burden along with a reduction in overall well-being.

Globalization and the Every Day Lives of Women

Women are affected by and respond to globalization on many levels and in many ways, depending upon their situation in the matrices of power. Women of the global north enjoy much more economic privilege than women of the global south. Nevertheless, all of us are affected by globalization, although global machinations of multi-national corporations are, thankfully, not the only things that affect our lives. Most of us, when we put our feet on the floor in the morning, are attuned to the immediate concerns of the day – how to make a living, how to feed ourselves and our families, how to take care of our health – the quality of our lives in day-to-day living. In an economy that works for people rather than an economy created for profit, these everyday concerns would be taken into account. But this is not the case in our globalizing economies. Further to the discussion above of the invisibility of women globally, in this section I explore the intersections of global economic theory, and the policies that are reflective of that theory, with the everyday lives of women. As feminist economists (Pietilä, 2000, 2002, 2004; Waring, 1998; Albelda, 1997; Beneria, 1995; MacDonald, 1995) point out, classical economic frameworks, defined by men, leave out a large part of the economic story – the invisible contributions of women. Women and women's work, along with their contributions to the quality of daily life for individuals, are invisible in the shaping of macro economic understandings. Yet women's contributions are

implied as economic policies are determined. In the previous section, I gave an example of this invisibility in terms of global economic theorizing and policy making.

Women have been excluded not only in terms of the discipline of economics and macro-economic theorizing, but partially as a result of their exclusion, they and their contributions to the economy in general have been largely invisible. Thus the macro economic theory which underpins global economic change is one which does not account for gender difference, and in which women are largely invisible (MacDonald, 1995; Albelda, 1997). Since women's contributions on the micro level are frequently in the form of unpaid or non-standard work, they are often uncouned in macro level economics, and it follows that women's contributions are not taken into account when the economic theories that underpin economic change are developed.

The invisibility of women's everyday lives in economic policy leaves a gap that results in much of the world's work being uncouned and which further marginalizes women. Women's unpaid work such as the manufacturing of fuel for their families, although invisible and uncouned, is taken for granted in national accounting practices as Waring explains in the following example. Where making fuel from dung in third world countries is done in factories, the fuel is sold, money changes hands and the task is counted as productive work in accounting systems. The same task of fuel production, when done without pay by women for the subsistence of their families, does not count as productive work and so is not seen as a contribution to the economy. The United Nations System of National Accounts, which is the global standard of accounting, does not recognize work as productive unless it is paid work (Waring, 1997). In this form of accounting, women have been defined as consumers of

products, while their forms of reproduction are not recognized as contributing to the economic well being of the country, or the world. (Waring, video-taped lecture, 1998).

Another often cited example is that of the paid housekeeper who marries her employer. While she is a paid employee, her economic activity is counted as an increase to the GDP. However, once she marries and is no longer paid, her work becomes “invisible” economically even though she may actually do more work. This is the sort of invisibility that is one emphasis of this thesis. Although not recognized as work, the invisible, caring work of women around the world is necessary to the economy and to the survival of human beings (Bakker, 1998; Folbre, 1995). Women’s caring work may also be invisible in paid work. On a micro level, for example, the tellers I interviewed for this study told me of the relationship work they do with customers. When I asked Diane¹³, one of the tellers I interviewed, what was important about service to customers, she said,

I think a little bit of common interest. Remembering things about them. Thinking to ask about a father who's been sick or so and so who's been in the hospital...just something a little bit personal...that I remember that they are not the same person that just left the wicket...that you're an individual and I hope to treat you as an individual. I'd like to think that a lot of them think of me as their friend. Not friends that I would care to go out and socialize with, necessarily, but we could have a friendly conversation. They could be candid with me and I could tell them how it is too.

This kind of caring work, often the purview of women and not reducible to numbers, is not recognized by the banks in terms of the tellers’ performance and pay raises except in negative terms, that is, when a customer complains about the service.

Hilkka Pietilä, a feminist economist at Helsinki University in Finland, challenges the hegemony of neo-liberal frameworks that leave out this part of the story, with a feminist conceptualization of global economics that is radically different from the framework imposed

¹³ I have used pseudonyms for all teller names in this thesis.

on the world by international trade and monetary organizations and by national governments and media. Her framework recognizes the importance of more local, everyday economic activities to the well-being of people (invisible in the neo-liberal agenda) and that “trade is only of instrumental value and not an end in itself” (Pietilä, 2000:5).

Pietilä reconceptualizes the economy from the viewpoint of women using a frame of three spheres of production - the free, the protected and the fettered – in order to include the local environment and non-market relations in an understanding of globalization (Pietilä, 2002). According to Miles, Pietilä has shown that

even in advanced industrial nations, much individual and community sustenance and quality of life still depends on the health of the local environment and on non-market relations, activities, goods and services (Miles, 2003:n.p.).

Further, current measures of gross domestic product omit “non-market factors, such as nature, unpaid work, and non-monetary production that are crucial to the real wealth and well-being of individuals and communities and to the survival of the planet”. Pietilä’s three spheres provide a “frame for examining the qualitatively new processes of change driving neo-liberal globalization” (Miles, 2003:n.p.).

The conclusion of Pietilä’s research in Finland in 1980 was that only ten per cent of work time, and nineteen per cent of the value produced, was accounted for in the “fettered sphere”, which includes “all production subject to the demands/fetters of international competition”. The balance of all work and production in Finland was accounted for in the “free sphere” where production is for local use, including housework and volunteer work, and the “protected sphere” which includes “private and public production of goods and services such as education, transportation and health” (Pietilä, 2002:12). Although these ratios have changed

since then¹⁴, Miles' conclusion that "[t]he neo-liberal agenda we are facing today is essentially a corporate drive aimed at increasing the fettered sphere (and the profits of transnational corporations) at the expense of both free and protected spheres" (Miles, 2003:n.p.) agrees with those of other theorists (Bourdieu, 1998; Stiglitz, 2003; Workman, 2003; Cohen, 2002)¹⁵.

Further, Miles points out that

[i]n all national economies, even the most advanced, production in the fettered sphere (though greater than in 1980) remains modest compared to market and non-market production for home consumption in the protected and free spheres (2003:n.p.).

What makes "globalization" different from other periods of capitalism, according to Miles, is that

...national and global economic policies, rules and regulations pander more and more to the needs, desires and interests of transnational corporations. The fettered sphere fills the whole screen of popular and policy discourse. We are told, and most of us have come to believe, that the global market *is*¹⁶ the economy. We peoples of the economic south and north are told not only that our survival depends on private corporations' competitive success in this global market but, paradoxically, that we must be prepared to sacrifice a great deal to ensure successful corporate production for this market (Miles, 2003:n.p.).

Here globalization in its neo-liberal form can be seen as, not a myth, but as a construction by politicians and transnational corporations, with real effects on the lives of real people. The idea of globalization can be used as a tool in the drive for increased profit. We are told there is no alternative to the forms of global economic change that emphasize increased profit for corporations. However, when economic research and activity is defined from the point of view of women, as Miles and Pietilä do, it becomes apparent that global,

¹⁴ In 1990 these numbers were twelve per cent of work time, and thirteen per cent of the value produced (Pietilä, 2002:13).

¹⁵ Evidence that the drive to increase the fettered sphere at the expense of the free and protected spheres is obvious in Canada as we see, for example, the proliferation of private (usually American), unregulated corporate institutions which offer education, such as Sylvan Learning. Incursions into universal public health care are also being made by the fettered sphere, such as private CT and MRI services which are run on a for-profit basis, and which are now available in Canada.

¹⁶ Emphasis added.

corporate forms of economic activity are much less important than we are led to believe. No description of the economy is complete if it does not take into account the free sphere, including the unpaid work of (mainly) women, and of the protected sphere, which includes the work done in social systems. Neo-liberal economics, which emphasizes profit above all, turns things on their heads and sees social systems as liabilities and, while relying on the free sphere, takes no account of it.

Taken together, Waring's criticism of the gender bias of national systems of accounting, and Pietilä's challenge to the hegemony of the neo-liberal framework recognize the invisibility of women and of their contributions to the economy and the economic well-being of people in their everyday lives. Their criticisms point out that the discourse of the inevitability of globalization can be challenged from the perspective of women and of everyday life. Another aspect of everyday life, one that is important to this thesis, is that of work. In the next section, I examine what is happening to relations of work as a result of globalization.

Global Change to Relations of Work

Globalization has changed the world of work dramatically for people all over the world since the crisis of profit in the 1960s. However, much of the change has consisted of the intensification of processes identified in 1974 by Braverman, who mapped the effects of technology and science, in the service of capital, on work. Braverman showed that a process of degradation of work through the scientific management movement initiated by Frederick Winslow Taylor in the early 1900s, along with developments in work-related technology, for example automated assembly lines in factories and typewriters for clerical workers (see

below), left workers in jobs that were deskilled, routinized, intensified and closely controlled by management (Braverman, 1974:113-130). Although successful in their aim of increased profits, Taylor's strategies dehumanized the experience of work and left the profits gained by the degradation of work in the hands of the corporations and not the workers.

With globalization in the twenty-first century, we see the same types of impacts on the nature of work that Braverman identified, but with new twists, such as the rise of feminization and flexibilization of work (Hagen and Jenson, 1988:10), the increase in service-based jobs and information technology, and the rise of non-standard work (Lowe, 2002:2). World wide, women now make up forty per cent of workers, more than ever before (ILO Press Release March 2004). Women in developed countries have entered the workforce in increasing numbers since the 1960s,¹⁷ largely ghettoized into jobs such as clerical jobs, that are low paid and often part-time. In less developed countries, the trend is more varied. While labour force participation rates for women in the Middle East and North Africa are lowest, and in East Asia and Sub-Saharan Africa are highest, the gap between participation rates for men and women has been decreasing in all areas in the last decade. But access to the labour force has not meant equality for women or reduced poverty (ILO, 2004:1-2). In the poorest countries, women can be drawn away from land-based subsistence living, at times being forced off the land, to work in factories at routine jobs sometimes under inhuman conditions. Women's cheaper labour, not only in developing countries in a globalizing world, but historically in developed nations as well, contributes to rising profits for corporations – the driving force behind globalization.

¹⁷ In Canada, women's labour force participation rates rose from 26.2% in 1950 to 62.4% in 1985 (Bakker, 1988:19) and was at 69.8% in 1999 (Statistics Canada. Participation Rates. 1999. The participation rate for all ages is defined as the total (or civilian) labour force for all ages divided by the total population for ages 15-64.)

Demands by multinational corporations for flexibility in ordering and “just-in-time” delivery from manufacturers and suppliers, translates into demands on workers for flexibility as well. Thus, non-standard forms of work are becoming the norm. For example, being part-time, having temporary work, being self-employed (without employees), and holding multiple jobs are becoming normal relations to the labour force for Canadians. Between 1980 and 1988 one-half of all jobs created in Canada were non-standard forms of employment (Cranford and Vosko, 2003:3). Employment may be precarious along other dimensions as well, for example, the degree of certainty an employee has of continuing employment, the degree of control over the work (linked to unionization), the degree of regulated protection for the employee, and whether or not the wage is enough. (Cranford and Vosko, 2003:9). Part-time and temporary work has historically been done by women and continues, in the global market, to be a form of work more often done by women than by men (Oxfam, 2004:2). Similarly, in Canada in January 2006, twenty six per cent of women over the age of fifteen in the Canadian labour force worked part-time, while less than eleven per cent of men were in part-time employment (Statistics Canada, January 2006).

Furthermore, precarious work has risen, not only in Canada, but globally as well. In Chile, for example, where the grapes I find in the Superstore in January are grown, seventy-five percent of women who work in agriculture are hired temporarily and work more than sixty hours a week when they are working. Women in the textile and garment industries in Bangladesh and China have no contracts, little access to social insurance and fear dismissal (Oxfam, 2004:3). Precarious employment has risen for women in Canada with, for example, increased numbers of women in temporary office employment. Jenson points out that in the post World War Two economy, as “women's status as a ‘reserve army’ [of labour] depended

on a particular articulation of family forms, gender relations, and production practice, so too does the feminization of non-standard employment". New technologies and new forms of employment have meant "the consolidation of a two-tier labour force, increasingly divided in many countries into 'good jobs' and 'bad jobs'" (Jenson, 1996:93). Part-time work is one characteristic of 'bad jobs', and is overwhelmingly a woman's segment of the job market.

Jenson (1996: 94-100) also points out that part-time and contingent/non-standard work is a *strategy* that benefits employers and the state, and not an economic necessity. Employers benefit by the flexibility of their paid work-force through part-time employment, allowing them to respond more quickly to global market influences. As new technologies are introduced, they take the place of some of the workers and part-time/non-standard work takes up the slack. Unions have not paid enough attention to part-time or non-standard forms of work, so workers in these forms of work remain underpaid in relation to the full-time workers. This means that they are a cheaper form of labour for employers, and that employers are able to change their strategies more easily in a non-unionized environment.

The state benefits from non-standard employment by a decrease in the unemployment rate. Although part-time work may mean as little as five hours a week, the worker is counted as employed and the state benefits from a lower unemployment rate. Furthermore, neo-liberal economic policies of spending cuts and privatization, increasing the fettered sphere, result in a shrinking of the public sector – the protected sphere – and a corresponding decrease in "good jobs" previously available there for women, while "bad jobs" and non-standard work forms increase in the private sector.

In summary, since the crisis of profit in the 1960s and 1970s, neo-liberal globalization has meant the intensification of the degradation of work begun in the early

1900s through deskilling, routinization, intensification and close management. More recent manifestations of the corporate drive for profit on the backs of workers are feminization and flexibilization of work, and the rise of non-standard and precarious forms of work such as part-time, temporary, and unregulated or non-union work. As the public sector shrinks, there are fewer “good jobs” available for women who are disproportionately affected in the workplace by global processes. Globalization and the corporate drive for profit have changed the nature of work for people, not only in developing countries, but in developed countries as well and in Canada specifically.

Conclusion

Globalization in its neo-liberal form, although a contested notion, can be seen as a response to the crisis of profit in the late 1960s and 1970s. The intensification of capitalism that ensued took place in the arena of the whole world and was made possible by deregulation of trade and of capital, technology, and economic restructuring. Globalization affects workers world-wide. Structural adjustment in export processing zones in developing countries, technology and deregulation, feminization and flexibilization of the workforce, and the rise of non-standard forms of work are strategies used by multinational corporations to cut costs and increase profits. SAPs forced neo-liberal frameworks on developing nations which were in debt, destroying environments, social safety nets and, in some cases increasing poverty and misery while increasing profits for the privileged. In Canada, although Structural Adjustment Programs were not applied, similar economic policies in the name of deficit reduction have eroded the public sector while private sector activity has increased. Advances

in technology, deregulation, mergers and restructuring of workplaces meant large scale job loss in the 1990s.

The hegemony of globalization and the discourse of politicians and corporate pundits would have us believe that there is no choice, that we must follow the economic lead of international financial institutions like the World Bank, the IMF and the WTO. Multinational corporations, which have influence over political decisions of the governments of nations where ordinary citizens do not (Barlow, 2005:3-6), and whose interests are advanced by global financial institutions like the IMF, the World Bank and the WTO, are driving a restructuring of the world which is more intense than the industrial revolution. The push for growth in profits, facilitated by technology, is based on a simple formula: increase revenue and decrease costs. Revenue is increased by extending markets. Costs are reduced by different methods or “efficiencies” such as reducing labour costs, made possible through technology, and eliminating competition. Corporate and political discourse, which views neo-liberal restructuring as a necessity, is challenged by feminist economists like Waring, who points out the invisibility of women and their work in global economics, and Pietilä, who envisions the economic world from the viewpoint of women.

In a global world, markets are no longer local or national. In our grocery stores in Halifax, Nova Scotia in January, we see grapes and strawberries from Chile. Department stores carry cheap products from all over the world. Poorer countries in the world have unprecedented access to rich North American markets. Through global restructuring, the poorer countries have become the producers while the richer countries are the consumers. But access to richer markets has both advantages and disadvantages for developing countries. Although there are more jobs available for workers in less developed countries, increased

production activity often goes hand in hand with deregulation of the labour process, so that in some places workers are spending long hours working in sweat shop conditions for less than subsistence wages. Corporations cut their costs by moving operations “off shore” to places where labour is cheap and regulations are minimal. If workers organize for better conditions, corporations can leave to go to a place where workers are more desperate and will work for less. These strategies affect workers in richer countries as well. The threat of moving operations to countries where labour is cheaper, that is “the flight of capital” (facilitated by deregulation), undermines advances in wages and working conditions, made since World War Two by labour organizations. At the same time, large corporations employ intense competition to put smaller enterprises out of business, or simply buy them out. Where large corporations are competing with each other, they often amalgamate or merge. All of this leads to fewer, larger corporations which dominate international trade and wield unprecedented power in nations and in global financial organizations (Pyle and Ward, 2003).

In Canada, although SAPs were not applied, the same types of neo-liberal strategies, employed by large corporations and abetted by governments which see deregulation as a necessary component of entering a global economy, are changing the relationship of workers to employment and are used to restructure work. Women around the world and in Canada specifically, are disproportionately affected by these strategies as they are often segregated into ghettos of degraded work which are deskilled, routinized, low paid and dead-end. Women’s labour has always been a cheap form of flexible labour, and the availability of this form of labour, although not explicit, is understood and underpins global economic policy and restructuring. The quest for increased corporate profit in a globalizing world, depends upon available, cheap labour, most often performed by women. At the same time, women’s

contributions to the economy, often in the form of unpaid work, are invisible in economic theorizing and in national accounting practices.

A global economy, driven by a need for the ever-growing profits required by corporations, further degrades work in the same ways that Braverman (1974) identified, through deskilling, intensification and management control. In this time of globalization, newer forms of workplace reorganization such as feminization and flexibilization, intensification and non-standard and precarious forms of work, ensure that less of the profit earned through the labour of workers is actually owned by the workers, and even less by women. Profit-increasing strategies which impact workers are employed by Canadian corporations as well and by the banks in particular.

In the following chapter, I investigate the specific ways in which banks in Canada have responded to and taken advantage of global economic change and deregulation in order to increase profits. I emphasize the effects of those changes on work and workers, specifically on teller work which is primarily done by women, is low paid and dead-end, and is increasingly precarious. I also look at clerical work generally, and bank work specifically, to understand the relationship between globalization, banking in Canada, and the lived experience of women who are tellers.

Chapter 3

Banking and Bank Tellers in Canada

Introduction

In Chapter Two I made a link between the Structural Adjustment Programs imposed upon developing countries as an aspect of globalization and restructuring in Canada. In this chapter I investigate the relationship between globalization and restructuring, facilitated by deregulation and technology, in Canadian banks. I look at the effects of restructuring on bank work and bank workers, specifically tellers. The banking landscape in Canada has never been static, but changes in response to market and political pressures. In this chapter, I discuss the changing structure of banks in Canada as those changes relate to globalization and in the context of deregulation. One way of understanding deregulation in banks is to investigate the federal Bank Act (the Act), which regulates banking in Canada, and the ways in which it has changed. I begin by outlining the ways in which banking is structured in Canada under the Act, and the ways in which banking structure and its meaning has metamorphosed under deregulation and technological advances. A brief overview of two new initiatives of the Canadian Payments Association (CPA) follows as an example of continuing restructuring in banks. Next, to inquire as to the effect of globalization on banks, I look at the 1998 report of the Task Force on the Future of the Financial Services Sector (the MacKay Task Force), in the context of changing legislation and several large proposed bank mergers which caught

the imagination of the public at the time. I briefly outline what has happened with regard to the banks, The Bank Act and mergers since the report of the MacKay Task Force in 1998.

Once the impact of globalization on banks is established, I examine the part that tellers play in the banks. Since teller work is clerical work, and most bank workers are clerical workers, I begin with a brief history of clerical work in Canada, showing that technology and scientific management combined to change clerical work so that it became routinized, intensified, and closely controlled by management (Braverman, 1974). I then examine Employment Equity Act (EEA) Reports since 1987 to show the situation of tellers in banks currently and conclude that, along with the characteristics of clerical work listed above, tellers' work in the context of neo-liberal globalization and technology has also become more feminized, and precarious. Women in banks, while by far the majority of workers, are ghettoized into low-paying, dead-end, jobs, while men in banks are paid more on average than other men in the workforce covered under the EEA.

In banking in Canada, restructuring began in earnest in the 1980s and continues into the twenty-first century, facilitated and defined by advances in technology, ongoing deregulation, and increasing numbers of mergers and acquisitions. Along with restructuring, in this chapter I examine deregulation in the banking industry. A result of "international competitive financial pressures" (Baker, 1995:3), deregulation began with changes to the Bank Act in 1980, which allowed much more involvement of foreign banks in Canada, opening up Canadian banking to a more global framework. In addition, a neo-liberal agenda of ever-increasing profit and stock market valuation defines Canadian banking in this time of globalization, just as it does multi-national corporations and international relations. Restructuring of banks and bank work in order to increase profit is made possible not only

through deregulation but also through technological advance. The use of personal computer technology by tellers, and debit cards, internet banking, telephone banking, and automated teller machines by customers has increased dramatically since 1987, when these technologies did not even exist. To say that Canadians have taken to these technologies is an understatement. In 2003, Canadians were the highest users of debit cards in the world. Twenty-three per cent said they did their banking primarily by using the internet, while forty-two per cent did some of their banking on the internet. One hundred and ninety-two million banking transactions were completed online and 1.2 billion ATM transactions were processed. Given those statistics, it is understandable that the six largest Canadian banks spent 3.9 billion dollars on technology in that same year (CBA, April 2004). The banks' large investments in technology have allowed them to greatly increase the number of customer transactions in banking while decreasing employment, effectively decreasing costs while increasing revenue - the formula, as mentioned above, for increased profit.

Although the two attempted mergers in 1998 of four of the largest banks in Canada were disallowed by the Liberal government (see the detailed discussion below), mergers and acquisitions have been part of the banking landscape in Canada since the beginning. The Royal Bank, for example, lists on its website major acquisitions since 1910. It is interesting to note, in the climate of deregulation in Canadian banking, that in the ninety years until 1999, the Royal Bank lists twelve major acquisitions. In the four years from 2000 to 2003, however, the Royal Bank made fourteen major acquisitions. Because of deregulation the acquisitions were largely in insurance and securities and in banking service providers outside of Canada (Royal Bank website, 2006). And while banks protested that, if the 1998 proposed mergers were disallowed, they would not be able to compete in a global financial market,

profits of Canadian banks have, in general, increased every year since 1998, with some recording record profits (Globe and Mail, November 30, 2005).

Technology, deregulation, and mergers and acquisitions have meant restructuring of the banking workplace generally in Canada, with widespread job loss (EEA, 1997:3). Mergers and acquisitions in banks have often been precursors of job loss, reorganization, and/or branch closures. Part-time work has also characterized the restructuring of jobs in banking in Canada, particularly for women tellers and clerks. Since the late 1960s, part-time work has increasingly been a feature of bank work (Baker, 1995:6). In 1987, in the six largest banks in Canada, women made up ninety-three per cent of the part-time workforce (Poole, 1987, cited in Baker, 1995:6). Statistics on part-time work in banking are difficult to find, with the exception of EEA data for 1988, 1989 and 1990. During that time, the ratio of part-time work for all employed women in banking increased from almost twenty per cent to almost twenty-two percent. The tellers I interviewed reported that their branches had only one full-time teller. All others were part-time. One teller, who was the only full-time teller at her branch, reported that when she had started at that branch there had been three full-time tellers. She felt that if she left, the bank would not replace her with a full-time employee, but perhaps with one or two part-time workers. Part-time hours or "work arrangements" were constantly being renegotiated with the tellers. A "work arrangement" would mean that the teller would have some sense, ahead of time, of the hours she would be expected to work. Otherwise, casual work arrangements meant that tellers would not know until two weeks beforehand when they would be scheduled to work.

Tellers are also in less secure relationships to their work because of mergers and acquisitions. One of the tellers I spoke with was in the throes of a large merger between the

trust company she worked for and a larger bank at the time of our interview. No one knew what was going to happen. That day there had been announcements of supervisory appointments by the new employer. The teller I spoke with was a little disconcerted. Positions had always been posted at her old company. Now, it seemed, tellers didn't know when a position was open and were not given an opportunity to apply for the job. One branch of the bank that was taking over was just across the way from the branch of the trust company where she worked. She wondered which one would be closed and what that would mean to her. "I don't know. I don't get time to think about things that I have no control over. I mean, especially now...working for an institution that's going through a merger. I don't know what's around the next corner." Her experience is not an isolated one, but is often part of the experience of bank workers, including my own. In order to understand our experiences, I begin to examine the relationship between neo-liberal globalization, banking and the everyday lives of tellers by examining banks and deregulation.

Banks in Canada: The Regulatory Framework and Deregulation

There are three types of banks in Canada as designated in the Bank Act: Schedule I, II and III banks. The following description of the types of banks in Canada is as set out by the Canadian Bankers Association (CBA) (Canadian Bankers Association, 2006:n.p.). Schedule I banks are domestic chartered banks and are "authorized under the Bank Act to accept deposits, which may be eligible for deposit insurance provided by the Canadian Deposit Insurance Corporation" (CDIC). Nineteen Schedule I banks operate in Canada, and these include the 5 largest banks, which account for over 90% of banking assets. The twenty-three Schedule II banks are "foreign bank subsidiaries authorized under the Bank Act to accept

deposits, which may be eligible for deposit insurance provided by the Canadian Deposit Insurance Corporation. Foreign bank subsidiaries are controlled by eligible foreign institutions”. Banks such as ING Bank of Canada and Citibank Canada are Schedule II banks. Twenty-three foreign bank branches make up the Schedule III banks, which are “foreign institutions that have been authorized under the Bank Act to do banking business in Canada. These branches have certain restrictions”. Capital One Bank (Canada Branch) and Ohio Savings Bank Canadian Branch are examples of Schedule III banks. Customers’ savings at these branches are not covered by Canada Deposit Insurance (Canadian Bankers Association, 2006:n.p.).

The Bank Act is reviewed regularly and updated as deemed necessary by the Minister of Finance. Since World War Two, the Bank Act has been revised in 1954, 1967, 1980, 1987, 1992, 1997 and 2001. Each of these revisions has moved banking into an increasingly deregulated environment in keeping with an increasingly deregulated global economic environment. The five distinct types of financial institutions in Canada - banks, which are federally regulated, and trust and loan companies, credit unions and caisses populaires, life insurance companies and securities dealers (not a comprehensive list of financial institutions) - regulated both federally and provincially, have changed dramatically as banking regulation has become less restrictive and have converged in terms of both business activities and regulation.

Other important changes to the Bank Act since World War II also moved banking in the direction of deregulation. Amendments in 1967 removed ceilings on interest, allowing banks to become more competitive and more profitable. In 1980 changes to the Act allowed banks to have subsidiaries. This change meant that banks could own trust companies,

effectively facilitating banks in their competition with the trust companies. Also in that year, foreign banks were allowed to have subsidiaries in Canada¹⁸. Additional Bank Act changes in 1987 opened the way for further convergence in the financial services industry by allowing banks into the securities business and removing limits previously in place on investments by Canadian banks in securities firms. The amendments to the Bank Act of 1992 intensified the rate and depth of deregulation and “changed the landscape within which federally regulated financial institutions operate by introducing new powers, making changes to the ownership regimes, and instituting new prudential safeguards”(Bill C-8, 2001:5). The convergence of financial businesses continued as, among other changes, banks were allowed to own trust companies; banks, trust companies, and loan companies were permitted to own insurance companies; and trust, loan and insurance companies were given the power of full commercial and consumer lending. In 1997, foreign banks were permitted to establish branches in Canada (Freedman, 1998:9-15).

Changes to the Bank Act in 2001 were the most recent in a process of deregulation that has been ongoing since the crisis of profit in the 1960s which I have discussed in Chapter Two and which I take to be the beginning of neo-liberal globalization. With these changes, ownership regulations were removed from within the framework of the scheduled banks. The type of bank no longer determines the way in which it is regulated. Instead, the regulation framework became more open and welcoming to foreign banks, while bank ownership regulations were relaxed. New classifications designated “small” banks, which are those with less than one billion dollars in equity, “medium” banks which are those with one to five billion dollars in equity, and “large” banks which have more than five billion dollars

¹⁸ Foreign bank subsidiaries were restricted by size. These restrictions were subsequently eliminated under free trade agreements for U.S. and Mexico, and for banks in other countries under world trade negotiations (Freeman, 1998:8-9).

in equity. The regulatory framework is now related more to the size of the bank than to whether the bank is domestically or foreign owned. Large banks which, previous to the 2001 changes to the Act, could not be more than ten percent owned by any one person, may now see one person own twenty percent of voting shares, while non-voting shares may be thirty percent owned by one owner. Medium banks are required to maintain a “public float” of thirty-five percent of voting shares, while small banks are not subject to these ownership regulations at all (Bill C-8, 2001:7).

In terms of deregulation, changes to the Act in 2001 made way for easier entry of foreign financial institutions into Canada and gave existing foreign institutions more scope. More types of financial institutions (such as retail stores, Sears, for example), insurance companies, securities dealers and money market mutual funds were permitted to join the Canadian Payments Association (CPA). Under the revised Act, the Financial Consumer Agency of Canada (FCAC), whose mandate is to “enforce consumer-related provisions of the legislation, monitor the industry’s self-regulatory codes and be involved in consumer education” has been set up and a national financial services ombudsman position has been created (Workplace Gazette, 2002:n.p.).

Banks now offer pension and trust services which were once the purview of trust companies alone. Trust companies, on the other hand, sell commercial loans and are members of the CPA, previously open only to banks. Both banks and trust companies sell securities and mutual funds, while insurance companies offer deposit services. That this trend toward convergence will intensify is evident in the Consultation Document for the 2006 Review of Financial Institutions Legislation, presented by the federal Department of Finance

for discussion. One section seeks views from financial stakeholders and Canadians on the consolidation of the Trust and Loan Companies Act and the Bank Act.

The highest degree of consistency in the policy framework exists between banks and federal trust and loan companies, which have parallel rules dealing with incorporation, capital structure, corporate governance, business powers, investments and self-dealing provisions. In light of the high degree of similarity between the Bank Act and the Trust and Loan Companies Act, the changes in bill C-8 allowing closely held Canadian banks, and convergence in the financial sector, it becomes debatable whether two separate acts are necessary (Department of Finance. 2006:6).

Deregulation, Restructuring and Technological Change in an era of Globalization

As the above discussion suggests, as neo-liberal globalization became established, the regulatory framework of banking in Canada was adjusted. Furthermore, deregulation and technology paved the way for increased competition and profit for banks, and restructuring of bank work became the order of the day.

After World War II, the development of, and increasing use of, technology in the banks were changing the nature of work, just as they had previous to the war. But, in the late 1960s and early 1970s, as corporations responded to the crisis of profit and neo-liberal globalization got under way, more intense changes due to advances in computer technology, such as centralized data processing, computer tracking of individual customer accounts, and ATMs, changed the ways in which the banks could do business and increased opportunities for both profitability and enhanced competitiveness. Moreover, while regulatory changes facilitated the use of technology, conversely, it was because of advances in technology that regulatory change was required. For example, one government response to the increased number of transactions within the banking system was the creation of the Canadian Payments Association (CPA) by an Act of Parliament in 1980. The CPA, Canada's national clearing

and settlement system, whose membership is now virtually all of Canada's deposit-taking financial institutions, saw its volume of transactions increase by 222 percent between 1990 and 2003 (Bill C-8, 2001:46). The CPA processed over five billion transactions in 2003 (CBA, 2004:n.p.). Originally open only to banks, with continuing deregulation since its inception in 1980, CPA members came to include trust companies and credit unions. Following recommendations outlined in the 1997 report of the Payments System Advisory Committee, established in 1996 and co-chaired by the Department of Finance and the Bank of Canada, life insurance companies, money market mutual funds and securities dealers among others are now members of the CPA as well (Bill C-8, 2001:46). As mentioned above, Bank Act changes in 2001 opened up the CPA even further, allowing more types of financial institutions, such as retail stores, to become members.

Two new initiatives of the CPA are interesting here and are mentioned because they demonstrate the continuing trend toward increased use of technology in the finance sector and the deregulation that both leads and follows. Changes to the Bank Act of 2001 facilitated changes to the CPA in February, 2005, which will allow consumers to use debit cards to access their accounts to make payments for goods sold over the internet. Until now, restrictions in the CPA Act have not permitted these transactions. A further proposed amendment to the Bills of Exchange Act, changing the definition of a cheque to include the digital image of the cheque, will allow for cheques to be cleared using cheque imaging technology. Five million cheques are cleared each business day in Canada. Older regulation requires that each of these cheques be physically presented to the branch of the bank on which it is drawn. Supported by changes to both the Bank Act and the CPA Act, cheque imaging technology allows for a new system, Truncation and Electronic Cheque

Presentment, which will be used to capture a digital image of the front and the back of the cheque. This image then will replace the original cheque in the clearing system and the original will be destroyed (CPA, 2004:n.p.).

With these changes to the CPA, there will be less human intervention in the clearing process and cheques will clear much more quickly. Signature verification software will be employed so that no person has to look at cheques to verify them. Storage of cheques will no longer be required, as digital records will be sufficient under the new legislation. These changes to the CPA are one example of the way in which innovation in technology, deregulation and restructuring in banks are interdependent.

Another example of technological advance in the banks and its relationship to restructuring – one that is important to this thesis – is that of the Automated Teller Machine (ATM). Introduced in the late 1960s, ATMs quickly became an important method of access to banking for customers. The use of ATM technology means that clients can access their money twenty-four hours a day in most cases. Banks have avoided the necessity of extending their open hours through the use of technologies such as ATMs, telephone banking and internet banking. Much of the information given to customers with the advent of the machines suggested that by using the machine, customers could avoid bank line-ups. Thus, it became more convenient for customers to use the machines than to wait for a teller. Another incentive banks used to encourage customers to use ATMs was to increase service charges on teller mediated transactions. Not only was it more convenient to use the machines; it also became less expensive – for both the customer and the bank. These bank strategies to encourage customers to use the ATMs have resulted in very high usage of the technology by Canadian bank customers, as explained in detail later in this chapter.

The need of the banks for increased profit leads to increased spending on technology, as mentioned above. Technological innovation such as ATMs and computerized systems in the CPA means that fewer employees are necessary to process more transactions. Although technological innovations such as ATMs require a substantial capital outlay, machines work twenty-four hours a day without the need for pay, or benefits, or time off. Machines reduce the need for more expensive human employees. A reduced workforce decreases costs to the banks. The capacity for higher volumes of business that new technologies allow, creates the potential for increased revenue. Together, decreased cost and increased revenue means higher profit for the banks. Another avenue toward decreased cost and increased revenue is that of mergers, which are an important facet of corporate strategy in a globalizing world.

The MacKay Task Force and Bank Mergers

In 1996, technological change in banking and an environment of increased global competition among financial institutions were the impetus for Paul Martin, then the Canadian Minister of Finance, to announce the creation of the Task Force on the Future of the Canadian Financial Services Sector. The task force was to “advise the government on what needed to be done to ensure that the Canadian financial system remains strong and dynamic” (Bill C-8, 2001:5) in anticipation of the upcoming 1997 review of the Bank Act. The original chair of the task force was James Baillie, who resigned in 1997 and was replaced by Harold MacKay. The task force, which became known as The MacKay Task Force, was given a very broad mandate and could “make recommendations on any public policy issues that affect the environment within which Canada’s private financial services providers operate”

(Department of Finance, 1996:n.p.). In particular, the task force was asked to advise on ways to enhance

- the contribution of the financial services sector to job creation, economic growth and the new knowledge-based economy;
- competition, efficiency and innovation within the sector;
- the international competitiveness of the sector in light of the globalization of financial services, while maintaining strong, vibrant domestic financial institutions;
- the ability of the sector to take full advantage of technological advances as they occur, meeting the competitive challenges resulting from the introduction of new technologies; and
- the contribution of the sector to the best interests of Canadian consumers (Department of Finance, 1996:n.p.).

This set of goals for the task force encapsulates the issues facing Canadian banks as they were becoming incorporated into the globalizing world. The emphases on growth, competition, efficiency, and technological advances match the emphases of multinational corporations and global financial institutions and set out the direction for banking after 1998. The fourth goal, with regard to the banks' relationships with technology, sets the stage for policy recommendations which could further deregulate banking in Canada, thereby accommodating advances in technology.

But before the task force completed its research in 1998, four of Canada's biggest banks announced plans to merge – the Royal Bank with the Bank of Montreal and Toronto-Dominion Bank with Canadian Imperial Bank of Commerce. The announced mergers became a political hot potato, and engaged the important debates of the day concerning the amount of government regulation of banks that was required, and the amount of power the banks should have. Specifically, issues of the potential effects of such mergers on competition, both domestically and internationally, and concerns about job loss, consumer service, and access to banking services were raised.

Two perspectives on the future role of banking in a globalizing world became evident in the discussions surrounding the task force. At the inception of the task force, James Baillie, its first chair, expressed a neo-liberal sensibility when he said, “Our financial institutions are private sector enterprises whose success is ultimately dependent on profitability and shareholder support” (Globe and Mail, October 14, 1998:n.p.). In contrast, when the dust had settled after the report of the task force had been tabled and the merger debates quelled, a budget plan consultation document of the Department of Finance of the sitting Liberal Government, which outlined selected areas of change for the upcoming 2006 Bank Act review, made it clear that market forces alone are not sufficient as drivers of change in the financial services sector. The government must play a crucial role as well.

The financial services sector is one of the most important engines of economic growth in this country...[it] plays a crucial enabling role for the rest of the economy, channeling savings to productive investment and helping households and businesses insure against risks. The Government of Canada is responsible for the oversight of the regulatory framework governing federally regulated financial institutions in Canada. As such, the Government plays an important role in the evolution of the Canadian financial services sector and its contribution to the Canadian economy (Department of Finance, 2005:n.p.).

These two differing viewpoints are indicative of the vantage points from which much of the public debate around the mergers was launched. Baillie's approach, in 1998, was that banks are like other private corporations. However, the public response to the proposed mergers expressed a different sentiment. There was fear that large banks would have too much power, that there would be job losses and that there would be loss of service to the public. The Liberal government document of 2005 seems to indicate that that the government recognized the public's response; the document clearly states that government has an important role to play in regulating and thus determining the future of banking in Canada – that banks are not just private institutions. It remains to be seen whether or not the next review of the Bank Act

will reflect this view of the importance of government regulation, or whether its emphasis will be, following Baillie, further deregulation, privatization, profitability and shareholder support.

As discussed in the first chapter, one of the characteristics of corporations in the 1990s and since is increasing growth through intensification of mergers and acquisitions, in the trend toward bigger, and presumably therefore more competitive, entities. Although financial sector mergers are not unusual in Canada – there have been three hundred and fifty since 1990 (ILO 2001:n.p.)¹⁹ – as suggested above, in 1998, the two proposed bank mergers became a lightning rod for issues addressed in this thesis, such as the relationship of Canadian banks to globalization, and the advancing neo-liberal agenda which emphasizes profit at the expense of service to customers. Many questions about the consequences of bank mergers were raised by the public, the media and politicians. The MacKay Task Force Report on the Future of the Canadian Financial Services Sector took up the merger issue and, in the end, recommended that mergers not be disallowed by government legislation, but that healthy competition be encouraged. The report is low-key and does not address the political issues surrounding the mergers, such as the enormous power the merged banks would wield in the Canadian financial services sector. MacKay Task Force recommendations to the Finance Minister did not comment on the specific proposed mergers, but recommended against an overall ban on mergers. However, the Task Force also recommended that each proposed merger should be weighed to determine its potential effects on competition, employment, consumers and on international competitiveness. Other changes recommended by Mackay included not allowing banks to sell insurance or lease cars, eliminating much of

¹⁹ The MacKay Task Force Report cites the Conference Board of Canada's December 1997 annual review as reporting over 350 mergers in the financial services sector "in the last 10 years" (Background paper #1:151).

the regulation around foreign banks, and that banks should increase lending to small business, be encouraged to minimize branch closings, and ensure services in rural areas (Globe and Mail, November 5, 1998:n.p.).

At the time of the merger announcements, early in 1998, the banks were not engaging in political discussion about the proposed mergers in terms of the concerns raised by the public about the power of banks, branch closures or job losses, and were not making any promises about anticipated impacts of the mergers. Questions regarding the effects of the mergers on employment, branch closings, increased service charges or other social questions were not addressed by the banks. The banks' position was that mergers were necessary in order to compete in a globalized world. CEOs of the merging banks repeated the claim mentioned earlier that Linda McQuaig (1998) discusses: that we have no choice. We must move ahead in a globalizing world or be left behind. But, as suggested above, there was a strong anti-merger response from the public, the media and politicians. The power that would be held by these huge, merged banks was intimidating. Furthermore, increased service charges imposed by the banks and very high profits earned in the previous years contradicted the banks' claims that they could not be competitive in a changing world.

Soon after the release of the MacKay Task Force Report, other reports on the mergers were tabled by the Commons Finance Committee, the Competition Bureau of Canada, the Liberal caucus, and the Canadian Senate, all of which generally agreed with MacKay with regard to bank mergers in general but which recommended that the proposed mergers not be allowed. The Liberal caucus report, deemed "scathing" in one newspaper report (McCarthy and Craig, Globe and Mail, November 5, 1998:n.p.), found "no evidence that the mergers were necessary". It recommended that the proposed mergers be disallowed and

recommended no change to legislation on mergers. The Senate committee did not trust the banks' arguments that jobs would not be lost in the "mega-mergers", calling those claims "B.S." (Reguly, Globe and Mail, November 7, 1998:n.p.). Like MacKay, the Senate committee did not recommend an overall ban on mergers, but did recommend that there be no mergers between the larger banks and insurance companies. The Commons Finance Committee's verdict was similar to that of MacKay and the Senate, with recommendations that costs to consumers and small business, along with other public interests, should be taken into account in any proposed merger (McCarthy, Craig, Greenspon, Globe and Mail, December 12, 1998:n.p.).

On December 14, 1998, soon after the December 11, 1998 report of the Competition Bureau which found that the proposed bank mergers would be "unacceptable unless the banks divested many of their branches and huge sections of their businesses" (Schoffield, Globe and Mail December 12, 1998:n.p.), Finance Minister Paul Martin disallowed the proposed mergers and imposed a moratorium on major bank mergers until a new policy framework with regard to bank mergers was in place. In his announcement, the reason Mr. Martin gave for his refusal of the mergers was that they were "not in the best interests of Canadians" because they would lead to concentration of economic power, reduce competition, and decrease the government's policy flexibility. Mr. Martin also noted that, even after new policy on bank mergers was developed and in place, large banks proposing mergers would still be required to argue their case in light of those objections (Craig, Globe and Mail, December 15, 1998:n.p.).

It is interesting to note that concurrently with the publicly contested merger proposals and the release of the MacKay Task Force Report in Canada, public outcry was similarly

being directed toward the Multilateral Agreement on Investment (MAI)²⁰ at a global level. Until that point, there very little resistance from the public to global economic change – at least, none that captured the attention of the developed world like the MAI did. This proposed global monetary policy was exposed as anti-democratic, and there was strong public reaction against it, the leading edge of an activist movement against global financial institutions and their undemocratic policies. France pulled out of MAI talks and soon after, the talks were halted (Globe and Mail, October 15, 1998:n.p.). It is my assessment that this context of public reaction to consolidated corporate power and the threat to democracy represented by the MAI, informed the report of the Liberal Caucus task force which denounced the proposed bank mergers. The Liberal Caucus report concluded that, "There is considerable evidence that, under present circumstances, they (the mergers) would be detrimental to the public interest" (Globe and Mail, November 5, 1998:n.p.).

Banking after MacKay

Since the Finance Minister's refusal to allow the mergers of the four large banks, changes to the Bank Act which took effect in October, 2001 continued on the path of deregulation of the financial sector. Furthermore, the 2001 changes outline merger guidelines that make mergers "subject to a Public Interest Impact Assessment...in addition to scrutiny by the Competition Bureau, the Office of the Superintendent of Financial Institutions (OSFI) and the Department of Finance"(Bill C-8, 2001:n.p.). The Impact Assessment requires public

²⁰ The MAI was an initiative of the World Trade Organization (WTO) and the Organization for Economic Cooperation and Development (OECD). Because the WTO included developing nations which dissented, MAI talks were moved to the OECD (which was made up of the 29 most powerful and wealthiest nations in the world) and held in secret. The MAI would have freed up the movement of capital and enshrined powers for capital holders "to challenge the laws of democratically elected governments and governments are given no reciprocal powers over them" (McQuaig, 1998:23). When citizens of democratic governments got wind of these secret talks, a grassroots political campaign – largely waged on the internet – gained enough force to eventually end the MAI negotiations.

hearings by the Senate Banking Committee and the House of Commons Finance Committee. Thus, future proposed mergers will still be subject to government debate and regulation and will not necessarily be approved whenever they are presented.

There have been no public announcements of proposed mergers of the large banks since 1998. However, in 2000, the Toronto-Dominion Bank merged with Canada Trust, by far the largest trust company in Canada, in a 7.8 billion-dollar acquisition. Since then, as the Finance Minister became the leader of the Liberal Party and the office of Finance Minister changed hands twice, promised recommendations for changes to the legislation with regard to bank mergers have not been forthcoming from the department of finance. As Ralph Goodale, the most recent Liberal Finance Minister, left the office in January of 2006, along with the departure from power of the Liberal Party, he said that, aside from banks and credit unions, “there was no groundswell of support from the business community” for “tackling the issue” during his term (Chase, Globe and Mail, January 31, 2006:n.p.). Although the global institution, the Organization for Economic Co-Operation and Development (OECD) boldly recommended that Canada “eliminate the Minister of Finance’s role in approving mergers, as a means of depoliticizing the process” (Stewart, Globe and Mail, June 6, 2006: n.p.), and warned that the Canadian government’s approach to bank mergers negatively affects productivity, the newly elected Conservative Party’s Finance Minister, Jim Flaherty, has taken a position similar to that of his predecessor with regard to both mergers of large banks with each other and with insurance companies. “Mr. Flaherty has insisted that the merger file is not a priority for Prime Minister Stephen Harper and his Conservative government. Indeed, a recent white paper on financial services legislation made no mention of the issue” (Stewart, Globe and Mail, June 6, 2006: n.p.).

Since Martin refused to allow the two sets of proposed mergers in 1998, contrary to the banks' predictions of dire consequences for Canadian banks in global competition if they could not become mega-banks, Canadian banks have "delivered better stock market performance over the past five years than their counterparts in any other country" (Stewart, *Globe and Mail*, May 10, 2005:n.p.). Shareholder returns of 22.3 per cent for the years 2000 to 2004 for Canadian banks were well above the second ranked Australian banks at 18.3 per cent, and more than twice the rate of the American banks, which was 9.2 per cent. Indeed, for the year ended October, 2005, in spite of its failure to merge with the Bank of Montreal as it proposed, the Royal Bank of Canada reported profits which "shattered the profit record for Canadian banks". This meant that out of the six years ending October, 2005, record-breaking profits had been recorded for the Royal Bank in five of those years (Partridge, *Globe and Mail*, November 30, 2005: n.p.). So it would seem that, in the global market and domestically, Canadian banks could not be more competitive in terms of profitability.

The Changing Face of Banking

As suggested earlier, a major contributor to the competitiveness and the record profitability of banks in Canada, both before and since the time of the proposed mergers, is the advance of technology – not only banking technology, but computer and internet technology in general. Investment in technology by the six largest banks increased from 1.8 billion dollars in 1996 to 3.9 billion in 2003. But these investments are not only in terms of large, administrative banking systems such as the CPA, discussed above, but also in terms of customer access to financial services. The following statistics from the Canadian Bankers Association give an overview of how customers in Canadian banks have embraced

technology. A full eighty-five per cent of all retail banking transactions in 2003 were processed electronically. The number of bank customers in Canada who use the internet as their primary banking method increased from eight per cent in 2000 to twenty-three per cent in 2003, and, in 2003, 192 million transactions were processed through the internet while eighty-seven million were processed by telephone. Debit cards and Automated Teller Machines (ATMs) have been more widely accepted by bank customers in Canada than in any other country, with 76.4 per cent of Canadians using debit cards in 2003, while they did 45.6 ATM transactions per person in 2002. This compares with France, which is second to Canada in debit card use at 66.9 per cent, and the U.S., which is second in ATM use at 36.7 transactions per person. Twenty-nine per cent of Canadians still do their banking mainly in person with a teller (CBA, 2004:n.p.).

These statistics show the continually changing face of banking for customers in Canada. Fewer than one third of customers actually enter a branch to do their banking business. Banks are changing from service outlets where customers have to attend in person to deposit or withdraw funds, pay bills, apply for a loan or perform any other banking service, to sales outlets where customers are required to attend primarily for sales advice on bank products such as Registered Retirement Savings Plans (RRSP), or other deposit vehicles. Even in the case of a mortgage, a customer can now apply online and the mortgage can be approved without a meeting between the customer and the bank worker until the deal is being signed. Changing technology makes it possible, and very convenient, for people to do much of their banking at home on their personal computers. Everyday transactions, like depositing funds and paying bills, which once required teller skills such as managing and maintaining a cash drawer containing thousands of dollars, knowledge of debits and credits,

and the ability to answer customers' questions about their accounts, are increasingly easier to complete, by either the teller or the customer, through electronic transfer of funds and personal computer technology.

The employment hierarchy in bank branches has also changed with technological change and the change in emphasis from service to sales. When I worked as a teller, good service meant that the customer should not have to be sent from one place to another. If a customer made a withdrawal from her account and then wanted to buy a Guaranteed Investment Certificate, a good teller could do both, as she was able to train in different areas of the bank so that she could advance. Currently in branches, there are very low skilled tellers with little chance for advancement and quite highly skilled sales staff. As teller jobs are deskilled, ladders to advancement in the area of administration are no longer available to tellers in branches, since these jobs are now done off premises. In Chapter Five, there is a further discussion of this gulf from the point of view of tellers.

The deskilling of teller work and the reduction of opportunities for advancement is also related to bank branch closures and bank restructuring. The number of bank branches in Canada has declined from 5.46 per 10,000 people in the 1920s, to 2.8 branches in 2003 (Lott, 2005:23). The Financial Consumer Agency of Canada (FCAC) reports a reduction of seven hundred branches in Canada since 2002, with decreases in all provinces and territories except the Yukon (FCAC n.d, n.p. Cited in Lott, 2003:23). Although it is difficult to know if bank closures are a cause or an effect of the increasing use of technology (Lott, 2003:24), my own experience would indicate that the two go hand in hand with other aspects of restructuring. Administrative work which, as I mentioned above, offered opportunities for advancement for tellers, became more and more centralized in the early 1990s in the banks. Beginning with

cheque processing, these functions were centralized first in local areas with one branch being designated the “central branch” for that area. Processing became more centralized until one unit processed cheques for the whole country. Other banking functions also became centralized as the technology became available. For example, automated credit scoring and electronic storage of documents contributed to the simplification of branch processes, resulting in the need for fewer staff. Lending officers became obsolete and were replaced with a combination of technology and more highly trained sales staff. Administrative functions previously carried out by tellers, and often managed by former tellers who had advanced, became automated and were processed in large numbers in centralized locations. Currently, access to large numbers of ATMs for Canadians, along with internet and phone banking, is justification for branch closures – especially in rural areas where people are losing access to banks “at an alarming rate” (PIAC, September, 2000:n.p.).

Banking Summary

At the time of the Mackay Task Force, the ongoing debate around bank mergers caught the interest of the public. This debate, leading up to and since the MacKay report, has focused on large questions of globalization and became a Canadian arena for working out changing power differences between the ephemeral forces of globalization and the more concrete forces of politics, government departments, big banks and public opinion. Canadians were worried about the potential power the huge banks created by the mergers would have and how that power would be used. Politics and power were important elements in the debate. Banks made the announcements of the mergers with no consultation with the federal government which regulates them. The federal government responded with a

moratorium on bank mergers and a requirement for more consultation around proposed mergers. Banks became a subject of speculation and debate, and high-powered bank CEO's became public personalities in a way that belied the "conservative banker" image that had characterized their generally reclusive, always business-like, public image cultivated up until the time of the merger announcements.

But mergers are only one response of the banks to globalization. They are one aspect of the ongoing restructuring in banks that continues, supported, as is globalization in many contexts around the world, by technological change. In the banks' and other corporations' drive for the ever increasing profit required in a globally competitive corporate environment, they attempt to increase revenue and decrease costs through restructuring supported by deregulation and technological advance. The effects of those changes on the lives of ordinary workers are made invisible in the discourse of cost cutting and increased profits. Since this thesis explores the effects of globalization on the experiences of tellers in banks, the following section examines the history of clerical work in Canada and explores the situation of tellers in banking in Canada in a time of both global economic change and structural and regulatory change in Canadian banks.

Clerical Work: Historically and in the current context in banking

The growth of capitalism in the twentieth century has meant the expansion of corporations, including banks. The appearance of and changes to women's waged work in clerical and banking jobs in the twentieth century must be understood in light of changes in the economy related to the growth of capitalism, along with changes in attitudes toward working women. Banking activity expanded in Canada, the United States and Britain as their

economies grew. Along with this growth, there was a trend, in business generally, and in banking in particular, to fewer corporations of larger size. Thus, while there was fast-paced growth in the banking industry after the turn of the twentieth century, the actual number of banks in Canada decreased from thirty in 1916 to eleven in 1925 (Lowe, 1987:31). This change in the corporate landscape was not confined to banking; rather the growth of large corporations was a general trend.

The expansion of economic activity and the concentration of business in fewer, larger corporations engendered structural changes in the organization of work in companies and a growing need for administration. Clerical functions, which include teller work in banks, and the workers, including tellers who performed these functions, played a much larger role in these companies and banks over time. In 1891 clerical workers accounted for 2 percent of the total labour force in Canada. In 1971 this proportion had increased to 15.2 per cent, and by 1988 clerical workers made up 17.3 percent of the Canadian workforce population 15 years and over (EEA, 1989²¹). Since 1988, the job categories defined in various levels of reporting have changed so that the clerical category has been disaggregated into two job categories: Administrative and Senior Clerical, and Clerical Personnel²². In 2001, clerical workers in the two clerical categories made up a total of 14.9 per cent of the total Canadian workforce (HRSDC, 2001:n.p.). The concurrent feminization of clerical work is obvious as the percentage of clerical workers who were women increased over time. In 1891, women made up 14.3 per cent of all clerical workers. By 1971 women had 68.9 per cent, and by 1981, 77.7 percent, of all clerical jobs (Lowe, 1987:49). In 2001, women made up 77.2 per cent of all

²¹ EEA reports use data from the previous year.

²² This change makes some comparisons difficult or impossible. For example, it is difficult to tell from EEA data whether the number of clerical workers has fallen since 1988.

employees in the two above-mentioned clerical categories taken together (HRSDC, 2001:n.p.).

During this time of the rise in numbers of clerical workers, overall female participation in the labour force grew but did not grow evenly across job categories, either in the work force in general or in banking. In 1891, only 11.4 percent of women over fifteen years old were in waged work. By 1986, 55.9 percent of all women went out to paid work (Lowe, 1987:47); by 2001, Canadian women's labour force participation rate had reached 59.7%, and by 2003 the rate was 61.6% (Statistics Canada 1, n.d.). But women's experiences of work were very different from the experiences of men. Of all women employed in the work force in Canada in 1986, 34 percent were in clerical work, and 78 percent of all clerks were female. Clerical work had become a female job ghetto, defined by a concentration of women who experienced low wages, poor work conditions and little chance for advancement (Lowe 1987).

The growth of a vast battalion of subordinate female clerical workers is a defining feature of all advanced capitalist societies...At its most general level, the complex interplay of forces that coalesced in the shift from male to female clerks constitutes nothing less than an administrative revolution (Lowe, 1987:2).

In 2001, however, 24.3 percent of all women in the Canadian workforce were in clerical job categories, a drop of ten per cent from the 1986 figure of 34 per cent (HRSDC, 2001).

To summarize these data in terms of women and clerical work, since 1891 the number of clerical workers as a percentage of the total Canadian labour force increased over time until 1988, after which time it began to decline. The labour force participation rate for Canadian women increased greatly between 1891 and 2003; and clerical work became women's work, but the percentage of Canadian women in the workforce who are clerical workers began to decline with restructuring of the workforce after 1986, as technological

advances allowed employers to replace workers with technology. For example, in banking this was the time period when ATM technology began to be used. Women's opportunities for work greatly expanded with the rise of corporatization and technology in the twentieth century. However, at the dawn of the twenty-first century, along with entrenched globalization, further advances in technology were putting women out of clerical work in general and clerical or teller work in banks.

Technology and Clerical Work

As corporate administration in capitalist enterprises in North America grew dramatically in the first two decades of the twentieth century, management became concerned about the escalating cost of a growing army of largely female office workers. These concerns were addressed by Taylorism and the increasing use of technology in the office. Taylorism, the "scientific" method of close control of work for the sake of efficiency, went hand in hand with new technology to transform the organization of work, first in factories, then in offices, and with feminization of the clerical labour force (Braverman, 1974).

Frederick Winslow Taylor initiated the "scientific management movement" in the early years of the twentieth century. He began in factories to break the work of craftspeople down into tasks, labeled, timed and eventually controlled by management. In this way, knowledge, skill, and control were taken out of the hands of workers and used to benefit management by increasing productivity and, ultimately, profits. Transferring scientific management techniques from factories to offices, the use of technology in offices was rationalized by Charles Babbage. His idea was that

...the capitalist can utilize machine technology to simplify, standardize, cheapen and regulate the productive process. With respect to clerical work, mechanization strengthens managerial control by providing more and better information on which to base decisions, thereby reducing uncertainty, and, through the closer regulation of clerical work, is an attempt to cut office overheads (Lowe, 1987:119).

According to Braverman (1974:85), the scientific management movement was a response to the enormous growth in the size of companies, the beginning of the monopolistic organization of industry and the application of "science" to production. This movement was well established in industry by the early twentieth century and came to be seen as an answer to the growing cost of administration to corporations. At this point, science became conflated with capitalism, so that advances in technology determined, and were determined to a large degree by, profit motives.

...the capitalist systematically organizes and harnesses science, paying for scientific education, research, laboratories, etc., out of the huge surplus social product which either belongs directly to him or which the capitalist class as a whole controls in the form of tax revenues. A formerly relatively free-floating social endeavour is integrated into production and the market...
The scientific-technical revolution...must be understood in its totality as a mode of production into which science and exhaustive engineering investigations have been integrated as part of ordinary functioning (Braverman, 1974:166-167).

Braverman identified the results of the combined forces of scientific management and technology as an overall degradation of work. Thus, deskilling, routinization and intensification operate to increase profits, but also to create soul-destroying conditions of work.

The use of both scientific management techniques and machine technology in office management were intended to reduce cost and increase productivity toward the final goal of advanced capitalism, that of increased profit. A modern example of the way in which scientific management and machine technology go hand in hand to reduce costs, thus

increasing profits, was given earlier in the discussion of the CPA. Cheque processing tasks performed, up to the present time, by clerks are being fully automated so that, in most cases, cheques will not have to be handled by employees at all once they have entered the payments system. In this way the banks “simplify, standardize, cheapen and regulate” the process, as Lowe described in the quote above (Lowe, 1987:119).

Braverman's sweeping generalizations about changes to the nature of work, however, have been challenged by, among others, Lowe (1987) whose criticisms will be discussed in more detail below. Swasti Mitter, in the introduction to her edited volume, although not speaking directly to Braverman, rightly points out the complexity of the experience of women workers in terms of class and ethnicity, and of geographic location:

By highlighting the differences in the interests and needs of different groups of women, the anthology challenges the validity of any monolithic, specifically feminine vision of technology and science. The contributions in this volume, independently of one another, affirm the view that, instead of demanding an essentialist, ahistoric, universal, woman-friendly technology, it will be more rewarding to study, in the context of the current technological revolution, the needs and experiences of groups of women in different societies. Women, even in a single society, do not form a homogeneous group. In their dual role as mothers and workers, however, the majority of women do face certain common difficulties (Mitter and Robotham, 1995:3).

Furthermore, Braverman's ideas that scientific management and technology degrade work may not be true for one group of clerical workers, tellers, in all cases. Technology has, in some ways, made tellers' work more interesting. For example, when I interviewed Diane, who had many years' experience as a teller, she explained that technology had taken over some of the more routine jobs like stuffing envelopes. “I worked in branches where the only machine we had was a calculator...one for the whole branch, you know. You posted everything by hand. So, I wouldn't want to go back to any of that.” Diane's experience suggests that scientific management techniques and advances in technology may have both

positive and negative effects on work for tellers. On the one hand, routine boring tasks can be done by machine, relieving tellers of those jobs. However, interesting jobs, such as some forms of service to customers, can also be automated, through internet banking for example, leaving tellers to do the most mundane transactions for customers. Baker summarizes the negative impacts of changes, through computer technology and restructuring, to the nature of work for women bank workers:

...the introduction of computer technology has substantially altered the structure of Canadian banking, and has qualitatively and quantitatively diminished the content and scope of women's jobs. By far the majority of women in banking work as tellers or in clerical positions, responsible for operating equipment they are trained to use but not to understand. Their job alternatives within banking are few; their main hope for change lies not in advancement to a better-paying, more interesting, more senior job, but rather in lateral shifts from one branch to another, or in departure from the work force altogether. Even the quantity of jobs available to women is declining, as bank managements make increasing use of part-time workers, mainly women, while cutting back on full-time jobs. Combined with this is the banks' reduced dependence on tellers, as branches are closed or restructured and automated tellers are used increasingly to usurp women's work in banks (Baker, 1995:7-8).

There is further discussion of the relationships between teller work and technology in Chapter 5 of this thesis which focuses on interviews with the tellers who participated in this study.

The Demise of Clerical Work?

Lowe has criticized not only Braverman's generalizations, but his predictions as well. He pointed out that Braverman's prediction of the demise of secretarial/clerical jobs has not come true (Lowe, 1987:82). However, since Lowe's writing in 1987, I would suggest that there has been further corporate restructuring supported and driven by office automation on a scale far larger than any seen up until that time. A result of this restructuring is the current trend is toward fewer clerical workers in the Canadian labour force and in banking in Canada

as I have mentioned earlier in this chapter. What I saw in the trust company I worked for indicated that the re-engineering of processes of the early to mid-1990s went a long way to reduce the numbers of clerical workers and secretaries in office work. In the department where I worked, receptionist jobs were eliminated with the implementation of automatic voice mail technology. Use of personal computers by all staff allowed officers to produce their own letters (often form letters) when necessary. Automated systems handled most customer correspondence. Centralization of functions like credit collection, along with technological advances such as automatic phone dialers, drastically reduced the need for secretarial staff. Where, in the past, one secretary's time had been assigned to each Assistant Vice-President (AVP), after the restructuring of the early 1990s, each secretary's work was reorganized so that she did work for three or four AVPs. A personal secretary was reserved for only a handful of the most senior executives.

The decline in the numbers of clerical workers that I observed was not limited to the trust company where I worked. As discussed in the previous section, clerical work in the 1990s in Canada was changing due to restructuring and technological innovation. It was also changing in Canadian banks. The ILO (2001:n.p.) reported that clerical employment levels in banks in Canada decreased by 15.9 per cent from 1990 to 1996. So, Braverman's prediction of the "reduction of the number of secretarial workers to one-half, one-quarter, or even smaller fractions of their former number" (Lowe, 1987:82) may be closer to reality now than at the time Lowe was writing. Since women are in large part found in clerical job categories in banks²³, further decline in clerical ranks may be indicated by the continuing decrease in the representation of women in banking, from 75.46 per cent in 1996 (the upper limit of the ILO report mentioned above), to 70.33 per cent in 2004 (ILO, 2001:n.p.). Although the

²³ In banks, clerical workers are largely tellers and secretaries (EEA 1987).

number of clerical positions in the both the overall Canadian and specifically banking workforces is declining, feminization is still a strong characteristic of clerical work.

The Feminization of Clerical Work in Banking

The administrative revolution that Lowe speaks of – including the shift from male to female clerical workers (see the quote on page 68) – included the ghettoization of women in clerical jobs, and is more evident in banking than in the general labour force or in the overall Employment Equity Act (EEA) workforce²⁴. Before the turn of the twentieth century, Canadian banks did not look like they do today. They were small organizations, or "counting houses" employing a few clerks who, according to Lowe, looked much like Dickens' Bob Cratchet and who were exclusively male. Employment of women in banking clerical positions, although slower to start due to reluctance of banks to employ women, took off after the First World War. "Between 1901 and 1931 women's share of clerical jobs in finance²⁵ shot from 0.8 percent to 49.6 percent..." (Lowe, 1987:64). By 1990, the EEA Report for the year 1989 (the last year for which the report gave this statistic) reported that 64.45% of all women's jobs in banking were clerical. Although there is no direct comparison for the following years, statistics from the EEA and Canadian workforces may indicate similar trends in banking. In 1989, in the overall EEA workforce, 76.37% of all clerical jobs were done by women, while in 2003, the corresponding ratio reflected little change in the concentration of women, with 75.1 per cent of all clerical jobs in Canada being done by

²⁴ The EEA, described in much more detail below, was proclaimed in 1988 and is intended to address barriers in employment, discrimination, and issues of access for four groups: women, Aboriginal peoples, people with disabilities, and visible minorities. Since banking is one of the types of employers covered under the Act, I use the EEA annual reports to give some insight into the nature of work for women in banking.

²⁵ The finance sector includes banking and insurance, both large scale employers of female clerks.

women (Stats Can, 2004:20). How did women become so concentrated in clerical occupations in Canadian banks?

The combination of the shortage of men during the First World War and the rapid growth of banking forced banks to begin to hire women. When the men returned from the war, women were not expelled from work in banking as might have been expected, for two reasons. First, the expansion of the banking industry ensured that there were plenty of jobs available. Second, as women became entrenched in clerical jobs in banks, the organization of those jobs changed. "Scientific" management techniques of Frederick Taylor were employed to routinize tasks in clerical jobs. At the same time, technological advances like bookkeeping machines contributed to the deskilling of clerical work (Baker, 1995:5). Where in the past, clerical jobs in banks had been a training ground and the route to advancement for men, in the post World War 1 period, they became low-waged, routine, dead-end jobs for women. Men became less interested in doing clerical work and, with further feminization of clerical work in banking during the Second World War, gradually stopped competing for clerical jobs.

By the mid-1940's, bank work was clearly divided along gender lines. Women were hired as low-paid machine operatives. Little emphasis was placed on skills required for this work, since it was viewed as relatively easy and quickly learned. Men in banking, however, were destined for greater things; banking represented a legitimate career path for them, far removed from the drudgery of branch work (Baker, 1995:5).

The period after the Second World War was a time of economic growth in Canada, and employment in the banks grew along with the economy. The proportion of women in banking increased until, in 1958, sixty per cent of bank workers were women, and in 1989 eighty per cent of all bank workers were women (Baker, 1995:5). However, the twentieth century trend of increasing feminization of the banking workforce has now come to an end.

In 2004, seventy per cent of the banking workforce was made up of women (EEA, 2004), a decline of 10 per cent since 1989.

In contrast, the trend toward the use of technology in banks since World War II has increased dramatically and has intensified even further since the 1960s and 1970s as an effect of the corporate chase after ever growing rates of profit – a defining feature of neo-liberal globalization. Another feature of advanced capitalism, as I mentioned in the beginning of this chapter, is deregulation in banking, which is facilitated by and facilitates advances in technology in banks. After the introduction of personal computer technology (along with other kinds of banking technology discussed above) in banking in the 1990s, the trend toward automated banking systems intensified even further. Concomitant with an increasingly technological workplace, restructuring and its attendant job loss has changed patterns of women's work in Canadian banks, as outlined in the previous section. In order to understand further women's experiences of globalization and restructuring in banking, and to situate my own experience in a larger context, in the following section I examine what has happened to women's jobs in banks in the context of the Employment Equity Act Reports from 1988, when the reports first became available, to 2004.

Patterns of Women's Bank Work in Canada: 1988 to 2004

Introduction

Since Braverman wrote about monopoly capitalism, and even since Lowe studied changes in the organization of administrative work in terms of women, much has changed in the world of work. Monopoly capitalism with its national flavour has metamorphosed into global capitalism, affecting the nature of work world-wide. Moreover, huge shifts in

economies, due to recession and structural adjustment, the shift from planned to market economies, along with globalization, the effects of increased use of technology and changing work organization are not experienced in the same way across differences of class, race/ethnicity and gender, or by developing/developed countries (Date-Bah, 1997). However, there are broad categories in which we can talk about the effects of globalization on clerical work and clerical workers generally and bank workers specifically.

Intensification, deskilling and feminization were discussed by Braverman and are aspects of the reorganization of work in the current context. However, there are new trends as well, such as the erosion of factory jobs, the feminization of the work-force as a whole, and an increase in part-time and flexible work to accommodate just-in-time and flexible production modes.

Large layoffs of employees due to restructuring in corporations in Canada in the early 1990s rated a good deal of media attention. As the decade wore on however, they became less newsworthy. As the neo-liberal ideology of deficit reduction and lean business accounting practices became embedded in the public consciousness, the impact of restructuring practices on individuals was masked. Although announcements of large layoffs in the 1980s would have elicited an emotional response in the media, and pressure on politicians to rectify the situation, the same situation in the mid-1990s and later was reported as good business. As McQuaig (1998) has argued so clearly, there was a sense of helplessness in the Canadian workplace – a feeling that global forces were unstoppable and there was nothing anyone could do.

Within this framework, the effects on women in general of restructuring in banking due to globalization may be somewhat difficult to trace. In terms of women as customers, the

very large hikes in service charges in the 1990s, along with the reductions, in 1995, of the types of savings and chequing accounts available, would have had more impact on women because of women's relative poverty. Customers are paying more for service at a time when "service" is reduced, as banks put pressure on customers to use automated teller machines or computerized banking systems which eliminate, or at least decrease the need for, a real, live teller or clerk to interact with customers. But the impact of restructuring on women employed in banking is far-reaching.

Change to the nature of work, as discussed in Chapter One, is gendered both globally and in the Canadian context in general, and in banking specifically. Neo-liberal globalization, with its trends toward deregulation, increased use of technology and restructuring of workplaces, affects not only the bottom line of global and national corporations (including banks) and governments, but it affects the everyday lives of workers including, as is the focus here, women bank tellers. Other related trends that are indicative of change to women's work include women's increased labour force participation rates since the 1960s, the feminization of paid work, and wage and employment segmentation (Bakker 1996, CLC 1997, HRSDC 1997, Armstrong and Armstrong 1990 and 1992, MacDonald 1995, Vosko 1998, Statistics Canada 2003) and the decline in the number of clerical jobs available for women. These trends have changed the experience of work for women in Canada such that work has become, for example, more intense, less secure and more non-standard. Furthermore, neo-liberal changes in Canadian politics, such as cut-backs in social systems and high unemployment rates, have intensified women's work, both paid and unpaid (MacDonald 1995, Bakker 1996).

Three of these trends, the feminization of paid work, wage and employment segmentation, and the decline in women's jobs are discussed here specifically in terms of banking in Canada. The brief history of women's work in banking in Canada, outlined above, shows a "shifting terrain" of gender difference in banking. Moreover, the EEA data discussed below show that, in Canadian banking, even though women have moved into occupations previously reserved for men, wage gaps remain higher than in the general population. In Canada, pay equity programs, technological change, deregulation, and feminization of bank work, along with the widening gap between "good jobs" and "bad jobs" in banking have translated into little change for women; but instead, gender difference is reinscribed in changes that at first look like progress for women in gender equity (Baker 1987 and 1997, EEA Reports 1995 and 1997). As a result, women in banking experience both significant workplace segmentation as they are ghettoized in clerical work, and little change as they move into traditionally male occupations. Although a detailed statistical analysis of the effects of bank restructuring since 1989 is beyond the scope of this paper, a discussion of some of the general trends follows.

EEA Analysis – The Relative Position of Women in Banks in Canada – 1988 to 2004

In order to look at the nature of women's work in banking and the impact of restructuring on women's work within the last nearly twenty years, I use data from Employment Equity Act (EEA) Reports. The EEA came into being in response to the recommendations of the 1984 Royal Commission on Equality in Employment, which found that systemic discrimination was at the bottom of inequities in employment for four designated groups: women, aboriginal peoples, members of visible minorities, and persons

with disabilities. The goal of the Act, which was proclaimed on August 13, 1986, and updated with a new EEA on October 24, 1996, is to eliminate employment barriers, remedy past discrimination and “improve access and distribution throughout all occupations and at all levels for members of the four designated groups” (HRSDC, 2005:n.p.). Although the Act covers most federal government employees along with federal contractors, the constituents I am interested in here are described in the section that covers private sector employers in federally regulated industries reported in four sectors: banking, transportation, communications and other. As an example of the coverage of the EEA, in the 2004 report, which is the most recent, four hundred and fifty-eight private sector employers reported for the year 2003, covering 620,502 employees. There were twenty-three banking employers with 184,097 employees. The statistical data from the section that covers private sector employers in federally regulated industries are reported in the “Annual Report, Employment Equity Act”. Reports have been tabled each year since 1988 and comprise what is referred to in this thesis as EEA data.²⁶ In 1988, fifty-three per cent of all women employees covered by the EEA worked in the banking industry (EEA, 1989). Since then this proportion decreased so that in 2003, 47.4 per cent of all EEA women worked in banking. What follows is a further discussion of the decreasing representation of women in banking.

Fewer Employees in Banks

In the introduction to this thesis, I described my experience in banking and explained that that experience was the impetus for this study. My work with the trust company had culminated in the loss of my job in (yet another) restructuring – that of the head office

²⁶ Not all 16 years’ reports are available. Also, data is not consistent across all the years; for example, occupational category breakdowns for banking were available in the 1989 and 1990 reports only. Also, occupational categories changed over the years; for example, the early reports used “clerical” as a single category while in later reports more categories were used, including “administrative and senior clerical”.

department in which I worked. In light of that experience, I examine here the changes to work for women in banks, with emphasis on the early and mid-1990s. As I mentioned above, there were large decreases in the number of clerical staff in banking in the early and mid-1990s. Deregulation, along with the increasing use of technology, driven by banks' needs for increasing profits, meant that banks could restructure the organization of work, often laying off large numbers of employees. Indeed, EEA reports indicate that in 1991, banks employed 140,939 women. By 1997 this number had decreased to 128,838, and by 2000 there were 125,729 women in banking. Although this figure rebounded to 139,080 in 2002, the increase was largely due to the merger of Toronto Dominion Bank with Canada Trust, which brought a large number of new employees into banking²⁷. In 2004, the number of women in banking fell back to 129,468, as a result of further restructuring and job cuts (EEA 2004:13). The picture is not the same for men, however. As Table 1 shows, while the number of women in banking decreased by 8.13 per cent between 1991 and 2003, the number of men increased by 24.1 per cent. Men fared better during the layoffs of the mid-1990s as well, decreasing their ranks by only 1.2 percent compared with an 8.5 per cent decrease for women.

Table 1: Women and Men in Banking 1991 to 2003

	1991	1997	1997/1991 Per cent increase/decrease	2003	2003/1991 Per cent increase/decrease
Women	140,939	128,838	-8.5	129,468	-8.13
Men	44,020	43,491	-1.2	54,629	24.1

(Numbers of employees as reported in EEA reports, 1992, 1998 and 2004)

²⁷ EEA reporting covers federally regulated, chartered banks but not trust companies. When TD merged with Canada Trust, by far the largest trust company in Canada at the time, former Canada Trust employees were then counted as bank employees in the merged TD Canada Trust.

In the broader Canadian context during this time, the International Labour Organization (ILO) reports that, “[f]rom 1990 to 1996, employment among executives decreased by 13.6 percent, middle management increased by 15.5 percent, professionals increased by 17.4 percent and clerical levels *decreased* by 15.9 percent”²⁸ (ILO 2001: n.p.). These figures may indicate a “churning” effect, that is, that some unskilled, clerical jobs, more likely done by women, are eliminated while, at the same time, skilled workers are hired to fill the need for more highly trained staff made necessary by technological changes (ILO 2001: n.p.). I expect that the same trends were affecting banking, and that the loss of women’s jobs in banking were mainly in the clerical ranks (tellers). Considering the churning effect, there may have been more than 8.13 per cent of clerical jobs lost (Table 1) in banking from 1991 to 2004, as losses in clerical positions were offset by the hiring of more skilled women.

The employment climate in the early 1990s, as discussed above, was one of lean business practices, emphasis on stock value, and large and numerous layoffs. Workers felt helpless in the face of globalization. Women's jobs in banking were among the most vulnerable because of their concentration in the lower-paid, less skilled job categories and in part-time work. From 1988 to 1990 (the only years for which part-time data are available for women in EEA reports), the ratio of all women in part-time work in banking rose from 19.91 percent to 21.92 percent. The corresponding ratios for men were 3.74 to 5.63 percent. This suggests that, because of the “last in, first out” approach to employment and because those jobs that women do in large numbers, like clerical work, are easily automated, women were more likely to lose jobs, or to be forced into non-standard forms of employment such as part-time or temporary work.

²⁸ Emphasis added.

Increases in non-standard forms of work for women were limited neither to banking nor to Canada. With regard to the global workforce Jenson reports that:

[p]art-time work, temporary work, and limited-term labour contracts have become increasingly prevalent in the private and public sectors. Women are disproportionately found among those workers with such non-standard contracts, especially part-time ones (Jenson 1996: 92).

For example, Jenson notes that "[i]n 1989 in the European Community, 82% of part-time workers were women (Commission des CE 1991)" (Jenson 1996:104). Women in banking are not only losing jobs in clerical work, but of the remaining jobs, it is probable, generalizing from the Jenson's observations of the global workforce, from my own observations in banking and those of the tellers I interviewed, and from the minimal EEA data available, that more are part-time or temporary jobs.

Feminization

In this section a comparison with the overall EEA workforce and the Canadian labour force gives perspective to the position of women in banking as reported under the EEA. In the previous section, I showed that a shrinking work force, wherein women are affected differently from men, is one trend in banking that is clear from EEA reports. EEA reporting gives a breakdown of women's participation in banking that was not available before, and shows an additional trend – the almost complete feminization of clerical jobs in banking by 1988. To give context to the discussion of the feminization of clerical/teller work in banks, I briefly discuss the overall situation of women of women in banking, the EEA workforce and the Canadian labour force.

The first year of the Act's reporting, 1988, it was clear that the ratio of women in banking was much higher than that in the overall EEA workforce or in the Canadian labour force. In the EEA workforce 42.12 per cent of all workers were women. This compares to

forty-four per cent in the Canadian labour force, and 76.8 per cent in EEA banking (EEA, 1989). In the 2004 EEA report, women made up 44.4 per cent of all EEA workers, an increase of 2.28 per cent over the 16 years of reporting; 47.3 per cent of the Canadian labour force, an increase of 5.18 per cent; and 70.3 per cent of EEA banking employees, a *decrease* of 6.5 per cent over the reporting period. Thus women's representation in the Canadian labour force and in all EEA sectors has increased while it has decreased in banking. Although women's representation in banking has decreased, bank work, specifically clerical work in banks, remains highly feminized.

In terms of bank clerical workers, according to Poole, of all full-time women bank employees in 1988, seventy percent were employed in clerical jobs (which includes teller jobs), while ninety-six percent of women who worked part-time were clerical workers. Ninety percent of the clerical segment of bank work was made up of female full-time employees (Poole, 1989)²⁹. In 2004, although we know the ratio of part-time workers has increased, exact numbers are not available. EEA reports for that year do not separate full-time and part-time but report that 84.6 per cent of clerical and 79.2 per cent of administrative and senior clerical positions in the banking sector are filled by women (See footnote 26 with regard to clerical categories in EEA reporting). Although I cannot say that the feminization of clerical work in banks has increased since 1988, that women make up 84.6 percent of clerical and 79.2 per cent of administrative and senior clerical occupations in banking, certainly indicates that clerical jobs in banks remain overwhelmingly women's jobs.

Salaries

These clerical positions which are dominated by women, are defined by low wages, poor working conditions, routine tasks and little chance for advancement. Thus, once women

²⁹ The 1989 EEA Report shows this figure as 91.71%.

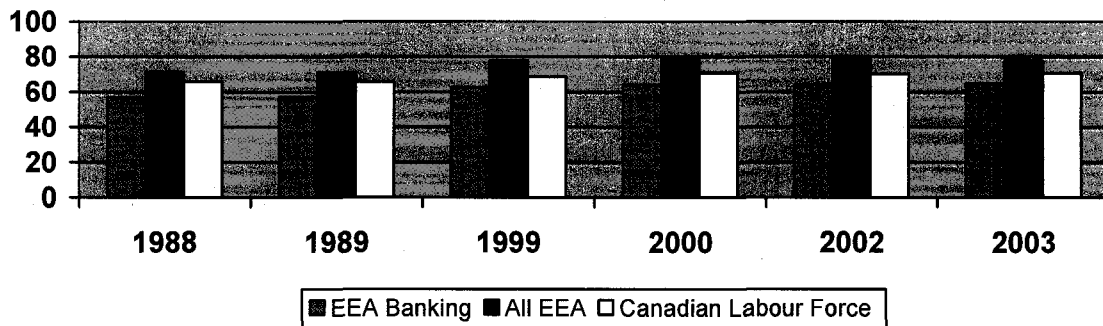
are in these positions, they are often trapped. Level of education does not seem to have an impact here in terms of women entering clerical work. As Lowe tells us, in the 1970's women with a university degree were likely to go into teaching first and clerical work next. In spite of their education “promotion into a managerial career is still unlikely for most female clerks” (Lowe, 1987:47). Even though women are now obtaining university degrees at a greater rate than men, women are still marginalized from the highest paying jobs in banking. In 2003, although women represented over seventy per cent of employees in banks, they made up only twenty-six per cent of upper level managers, while eighty-four per cent of clerical workers were women (EEA, 2004). Women’s overrepresentation in clerical jobs translates into comparatively lower salaries, which affect women all through their lives.

One way to gauge women’s position in terms of salary is to compare their salaries to those of men. Statistics Canada (2005) reports this comparison in the Canadian Labour Force (CLF) as “earnings ratio”. Table 2 below is a record of available comparisons over the years. Although there has been progress for women in terms of higher earnings ratios, the gap between women’s and men’s wages is still quite large in the EEA workforce, larger in the Canadian labour force and largest in EEA banking, where full-time women employees earned only 64.4 per cent of men’s wages in 2003, a gap of 35.6 per cent. Data in the table is taken from Statistics Canada (2005), Poole (1989) and EEA data for 1990, 2000, 2001, 2003, and 2004. Chart 1 is a depiction of the data in the table.

Table 2: Full-time ratio of women’s earnings to men’s

	1988	1989	1999	2000	2002	2003
EEA Banking	56.86	57.19	62.5	64.0	64.0	64.4
All EEA	71.26	70.89	77.6	78.6	78.1	77.6
CLF	65.5	65.5	68.4	70.6	70.2	70.5

Chart 1: Full Time Earnings Ratio, Women/Men
(Statistics Canada, 2005; Poole, 1989; EEA Reports
1990,2000,2001,2003,2004)



The Relation of Salaries to Job Segregation and to Unpaid Work

Progress for women in banks in terms of the earnings ratio is not steady, as the data show, suggesting that, even today, opportunities for women in banking are severely constrained. Occupational segregation results in limited opportunities for advancement for women. The 2004 EEA report identifies 62.6 per cent of all EEA women as concentrated in clerical, administrative and senior clerical and skilled sales and service categories, while 26.5 per cent of management and professional employees were women. In comparison, the concentration in clerical occupations is more intense in banking as previously mentioned, with women making up 84.6 per cent of all clerical workers and 79.2 per cent of administrative and senior clerical personnel.

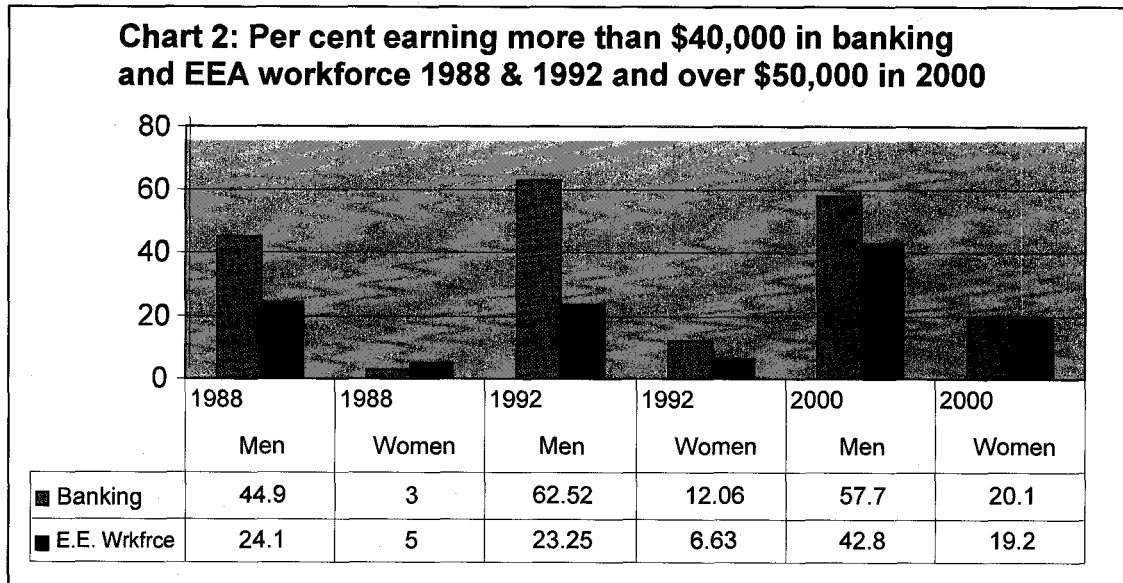
Poole's work (1989) on employment equity reporting with regard to women and their salaries discloses just how pervasive these forms of gender segregation are in banking. Women's average, full-time salaries in banking, according to the Canadian Employment Equity Act reporting in 1988 (for the year 1987), were 55.9 per cent of men's salaries – the largest gap in any sector in the employment equity workforce. (In the overall employment equity workforce, women's salaries were 70.7 percent of men's.) More recently, the 2004

EEA Report gives average, full-time employed women's salaries at 77.6 per cent of men's in the overall EEA workforce (a decrease from 78.1 the previous year), with that ratio being 64.4 per cent in banking. At the same time, in 1988, the highest average full-time salary across reporting industries was paid to men in banking. This was a result of the concentration of men in banking in upper management and professional occupations.

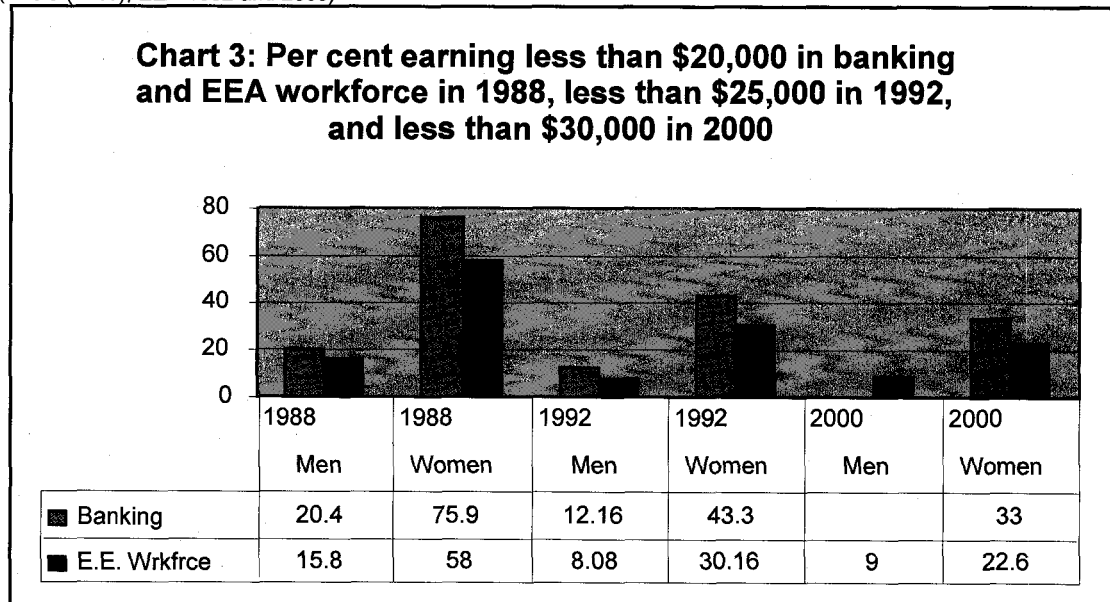
Charts 2 and 3 further illustrate the results of job segregation in terms of income and demonstrate the differences between bank workers and other workers who fall under the Employment Equity Act. It is clear here that men have much greater representation than women in the higher income (greater than \$40,000 per year for 1988 and 1992 and greater than \$50,000 for 2000) category in both EEA and banking workforces, while women's representation is much greater than men's in the lower income (less than \$20,000 for 1988 and 1992 and less than \$30,000 for 2000) category. Data for these charts comes from Poole's (1989) data for 1988 and from EEA reports for 1992 and 2000. Lower range salaries are counted as less than \$20,000 in Poole's report and less than \$25,000 in EEA reports. Although concentrations of men in higher paid positions and women in lower paid positions is a glaring difference in the overall EEA workforce, this difference is even more pronounced in the banking workforce.

Directly comparable data are not available for more recent years; however, in 2000, thirty-three per cent of women in banking earned less than \$30,000 and 20.1 per cent earned more than \$50,000, as compared with men, 46.9 per cent of whom earned more than \$50,000. The ratio of men earning less than \$30,000 in 2000 is not available in the EEA reports.

(Poole (1989); EEA 1992 and 2000)



(Poole (1989); EEA 1992 and 2000)



These salary differences raise the question of the reasons for such wide discrepancies between the salaries of men and women in banking. EEA reports generally link low income to occupational segregation. Why then are women concentrated in clerical positions in banks? Feminists have shown that the wage gap between men and women cannot fully be

accounted for by differences in the talents that employees bring to their employers. For example, a study of attitudes toward women employees of the Bank of Montreal reported that women are just as highly educated as men and are similarly interested in advancement, although they are perceived not to be (Bank of Montreal, 1991). Furthermore, the wage gap has been shown to be at least partially attributable to discrimination (Bruce, 1995). Discrimination in the labour force has been linked by some feminists with unpaid domestic work.

The participation rate of women in the labour force in Canada has risen dramatically since the 1950's. However, increased participation has not meant equality for women, either in the Canadian labour force, or in banking in Canada. To summarize my findings from EEA reports and Poole's (1989) data with regard to the relative position of women clerical workers/tellers in banks, what follows is a discussion of some of the possible reasons for women's inequality in banking.

The rise of global corporate capitalism, as indicated earlier in this chapter, and its attendant need for administration, has shaped the change in the labour force in terms of the accommodation of women. The increasing labour force participation of women and the expansion of corporations have been contingent dynamics, with each affecting and being affected by the other.

The concentration of women in low-status, low-paid clerical positions in the labour force in general and in banking particularly is directly related to a patriarchal ideology which defines women by their domestic roles. The idea of women as being in a supportive role relative to men in their domestic roles was transported into the work force along with the women (Sangster, 1995). Women's supportive roles were reproduced in the workplace in

subordinate, supportive, clerical jobs. Women's workplace identity was, and is, embedded in patriarchal ideology and, for this reason firstly, and because of job segregation secondly, is resistant to change.

A third reason that women seem unable to break out of oppressive work-place forms of organization is male resistance. Lowe gives an example of women trying to break into traditionally male, blue-collar jobs being harassed by male co-workers (Lowe 1987:19-20). Lowe does not give an example of this kind of resistance in banking, but my own experience does. My male colleagues who stopped a conversation as I approached, and the vice president who asked me to take minutes at a meeting where I was the only woman, both incidents described in Chapter One of this thesis, are examples of this form of resistance, banking-style.

Women in banking are low paid because they are segregated in clerical positions, as EEA reports explain. However, the answer to the unasked question in those reports – why women “choose” those low paying jobs – is more complex than simple choice. My own feminist assessment is that institutional norms and practices in the context of restructuring reinscribe inequities both in the home and in paid work. An unacknowledged patriarchal ideology which devalues women's work underpins restructuring both at the global level and in banking in Canada. Bank tellers' work is a form of women's work in that it involves “taking care” of customers' needs. Women's domestic caring work is unpaid, undervalued, and invisible in macro-economic understandings and yet is taken for granted – even required – for the advancement of globalization. Furthermore, a large contingent of low paid women workers stuck at the bottom of the hierarchical pyramid of bank employees, often in non-standard forms of work, is necessary to the banks' need for ever-increasing rates of profit.

Conclusion

In this chapter, I have connected neo-liberal forms of globalization and the hegemonic agenda of ever-increasing corporate profit with deregulation and restructuring globally, in the Canadian context and in Canadian banks. I have shown the trajectory of deregulation in Canada through changes to the Bank Act and have given examples of the interconnection between deregulation and restructuring and the wholehearted adoption of technology by the banks in their efforts at attaining record profits each year. The landscape of Canadian banking in a time of unprecedented economic change has been elucidated through an examination of the MacKay Task Force and the concomitant proposed mergers of four of the six largest banks in Canada. Advances in banking and internet technologies were shown to have effectively changed the face of banking, as Canadians are at the forefront in terms of their acceptance and use of new technologies to do their banking, including the use of ATMs. Technology has also been shown to polarize the workforce in banking. As machines took over many of the everyday functions of banking and took the place of the workers who performed those functions, the workers who remained in branches were most often either in routine, deskilled jobs with no opportunity for advancement, or in highly skilled, well-paid jobs.

A brief history of clerical work in Canada has situated the effects of the current restructuring in banks in Canada relative to globalization, within a continuum of advancing capitalism and of technological change which began in the early twentieth century. Although until recently, technological advance has gone hand-in-hand with increases in clerical jobs for women, that trend has reversed since the 1980s.

Available Employment Equity Act data since 1987 has been analyzed to show that women in banking in Canada are overwhelmingly found in clerical positions and that the gap between men's and women's wages remains much higher in banking than in the Canadian workforce. Occupational segregation, not a result of women's choice, but of patriarchal ideologies which are reinscribed in banking, keeps women in low paid clerical ghettos where women perform routine tasks and have little chance for advancement. Segregation in clerical categories has made women's jobs in banks more vulnerable to job loss through restructuring. Women have been shown to have become less represented in banking while men's representation has greatly increased, as technology such as ATMs take the place of tellers and other clerical employees.

The idea for this thesis came from my experience in banking through the mid-1990s. This chapter has situated my experience of job loss and the stress leading up to that loss, within a framework of restructuring in banking in Canada which is in turn related to neo-liberal forms of globalization in which the quest for ever-increasing profits of corporations is facilitated by national governments' deregulation. Restructuring in banks left many of us without jobs and continues to eliminate more women's jobs than men's. The next two chapters are about my investigation of the experiences of women bank tellers in Halifax. I begin in Chapter 4 with an explanation of the methods I have used to conduct my investigation.

Chapter 4

Method

In this chapter I explain the feminist methods that I used to investigate the ways in which the everyday lives of women bank workers are impacted by and perhaps impact larger economic and labour market forces. What do I mean by feminist methods? What is it that makes my work feminist? Neilsen (1990) reviewed literature on feminist method in Sociology and identified five “epistemological principles” of feminist research, which describe the bases upon which I structured this study. First identified is the “necessity of continuously and reflexively attending to the significance of gender and gender asymmetry as a basic feature of all social life, including the conduct of research”. Next, Neilsen notes that feminist research encompasses the “centrality of consciousness raising as a specific methodological tool and as a general orientation or ‘way of seeing’”. Thirdly, feminist work challenges “the norm of objectivity that assumes that the subject and object of research can be separated from one another and that personal and or grounded experiences are unscientific”. The fourth epistemological principle identified by Neilsen in feminist research is the “concern for the ethical implications of feminist research and recognition of the exploitation of women as objects of knowledge”. And finally, an “emphasis on the empowerment of women and the transformation of patriarchal social institutions through research” was found by Neilsen to be an important principle for feminist sociological research (Neilsen, 1990:72-73). As I began my research, I based it on these feminist understandings, and as I explain my research method here, I keep these principles in mind.

In this chapter, after an overview of the research design I used for my study, I recount the process of the research itself, contextualizing the events of this process with feminist understandings of how research might be done in a way that respects and values women and women's knowledges and which does no harm. Beginning with my methods of choosing participants, I describe the expectations I began with and recount the results of my methods, both expected and unexpected, along with the barriers I encountered. Ethical issues are considered from the perspectives of both feminist academic research and the bank workers who have their own, unique relationships to the banks that employ them. In the next section of this chapter, on data gathering, I relate why I chose in depth interview and focus group interview methods and discuss consciousness raising as feminist method. I reflect on interview design to elucidate my decisions with regard to the questions I asked, how and why I asked them and how I created space for the women's own understandings of their lives to emerge in the interviews. I then explain how my own experience is used in this study, and talk about feminist understandings of the researcher as insider and/or outsider and my own positionality. Finally, I briefly review the secondary data I have used.

Overview of Research Design

In order to gain an understanding of women bank workers' everyday lives, my intention was to gather qualitative data from interviews with five women bank tellers from Halifax and the surrounding area. I wanted my exploration to be deep rather than broad³⁰, and so planned to interview only five women, but with some intensity. Following Naples, I wanted my research to "evolve out of dialogue, out of having people coming together and

³⁰ According to Reinharz (1992:281), "Feminist interview researchers tend to interchange the terms unstructured, intensive, in-depth, and open-ended".

creating a new understanding” (Naples, 1996:169). Beginning with a one to one and a half hour individual interview with each of five women who were willing to participate in my research, I planned to then analyze those interviews for themes (Appendix C), and subsequently bring the five women together in a focus group interview to discuss those themes. My experience as a teller suggested to me that tellers are quite isolated from each other, and so I expected that our focus group’s exploration of themes that had come from the interview data would be deeper and more nuanced as the women responded to the ideas of other tellers. I expected that, as in consciousness raising groups, tellers in the focus group would recognize that many of their experiences in the bank and at home were not unique, but were similar to the experiences of other tellers. I planned to follow the focus group with a second, individual interview of one to one and a half hours with each of the women. It was my hope that this second interview would allow each woman to de-brief about the focus group and to sum up what had happened for her in the process of participating in the three interviews. It was in this final interview that I expected to see results of the consciousness-raising that is an integral part of the design of this research and which will be discussed further below. Both individual interviews would be tape recorded and transcribed and the focus group would be video recorded and transcribed so that I would have an exact record of the women’s words. It was with this design of the research project in mind that I initially began to search out participants.

Participant Selection

I anticipated that I would find participants through word-of-mouth, beginning with two friends who told me that they knew women who would be willing to participate. I

planned to choose women in this way as opposed to an approach through management levels of a bank because such an approach would align me, in the eyes of the participants, with management and might constrain women's willingness to share their experiences in any depth, or to share anything that might be seen to be controversial by the banking hierarchy. I would rather not be seen as part of this hierarchy, but prefer to be seen as a former teller doing research work. I also hoped that identifying myself to potential participants as a former teller, a mother, and an older student would mitigate my privilege as the researcher and thus my power in the interview situation. Oakley suggests that feminist interviews clarify that

...in most cases, the goal of finding out about people through interviewing is best achieved when the relationship of interviewer and interviewee is non-hierarchical and when the interviewer is prepared to invest his or her own personal identity in the relationship. (1981:41)

Furthermore, making contact with tellers through levels of management would have limited me, because of time and resource constraints, to tellers in one bank. I preferred to have input from women who work for different banks in order to ensure that the results of my research do not reflect working conditions in only one bank. In addition, I hoped to find women from different age groups, in different family constellations, with different levels of bank experience and education, and of different ethnicities.

Finding a sample of willing participants in this way turned out to be much more difficult than I expected. I spoke to many people and made many telephone calls with little success. A colleague had had some luck in finding participants in her study by advertising for participants on the local cable television channel. I spoke with the cable television people who agreed to run my brief advertisement (Appendix F) for two weeks at no cost. The ad asked that tellers or customer service representatives in banks or trust companies who might be interested in participating in an academic study, phone me to discuss the matter. It also

gave my name and phone number. The results of this attempt to entice tellers to participate in my study were dismal. In the first two weeks I had no response. I asked and the cable company agreed to run the ad for a further two weeks. There was one response. A woman who worked in a call center left a message saying she might be interested if I wanted to talk to a call center employee. My several attempts to contact her failed.

I am unsure as to why finding participants through a cable television ad was such a successful strategy for my colleague yet yielded no results for me. It could be that her study involved specific, personal life events which participants may have experienced as troublesome. Strong feelings about the situation might motivate people to want to talk about their experiences in that case. On the other hand, although I expected that tellers would have strong feelings about their jobs and experiences of work, there was no direct connection with those feelings through the ad. Tellers may have expected another form of marketing research or training or, indeed, that they were being asked to extend their work day. I did find that the women who eventually participated in this study were clear that their time and responsibilities at home were important, even though there was pressure from the bank to spend longer hours at work in order to gain advancement. As Diane said in our second interview, "Work is a job which I can do and leave and come home and put it aside". In her study of the intersections of work time and family time for workers, Arlie Russell Hochschild, in her book The Time Bind, uncovers both the complications of organizing family time and work time for working women and the ways in which both spheres intersect and overlap. Tellers in my study also felt time constraints and conflicts with respect to work and home responsibilities. Staying over the required time at the bank was seen as necessary to do the training required for advancement, but responsibilities at home constrained tellers

from spending the extra time at work. Expressing this conundrum, Wanda, in our second interview, said, “I don't think there's enough time throughout your day to learn...I wish there was more...I wish there was more time to learn.” If these kinds of time constraints are experienced by tellers generally, and if my ad was perceived as work-related, it is reasonable to conclude that tellers might be reluctant to spend their valuable “home” time in activities related to paid work.

A third reason tellers might hesitate to participate in this study is an ethical one that involves their relationships with the banks, specifically their sense of loyalty to the bank for which they work. This loyalty is partly determined by the tellers' personal principles and values and their own specific identities as employees. But their loyalty in this context is also defined by the bank through the requirement of some banks that employees (including all tellers who ultimately participated in this study) are required upon employment – as I was – to sign an agreement that they will not talk about the bank to anyone outside the bank without specific permission. (Below, I discuss in more detail this confidentiality agreement between the tellers and the banks and its potential as a barrier to tellers' participation in the study. Specific instances of tellers' reluctance to talk to me in light of the agreement will be detailed in the section on “Ethics in the Research”.)

As mentioned earlier, my original idea was to find participants through “grass-roots” methods of talking to people, asking for names of friends, acquaintances and relatives who were bank workers and who might want to take part in this study. The reason I chose this method of participant selection, as previously mentioned, was that I wanted to avoid being seen as representative of the bank management, preferring to be seen by the participants, and to situate myself, as a former bank worker and an older student. This method proved to be

messy, time-consuming and convoluted, which led me to the unsuccessful attempt to find participants using an ad on cable television. With the failure of this latter approach, I decided to revert back to my original idea of finding participants through grass roots methods, uncertain though that approach had been. The results of those renewed efforts to find women through “grass roots” methods, rather than involving the banks, were successful: three of the participants were recommended to me by acquaintances, one is a friend of mine and I met the fifth teller when I happened to be doing my own banking, struck up a conversation with her and asked her to participate in my study. She agreed. As a result of these experiences of finding participants, I have come to feel part of Skeggs’ “we all” when she proposes that, “If we have done research we all know that it is a difficult, messy, fraught, emotional, tiring and yet rewarding process...” (Skeggs 1995:2). However, in the end, partially as a result of using feminist methods of participant selection with an eye to power imbalances inherent in academic research, there was a good connection between myself and the tellers who did agree to participate; further, using this method did, in fact, operate to reduce hierarchy in the design of the research project and to place my research in the “standpoint” of the women’s “everyday, every night experiences” (Smith 1999:25).

Finally, five women agreed to participate in my research. In keeping with my research design, five did take part in the first set of interviews, four in the focus group interview and four in the final set of interviews³¹. The five women ranged in age, at the time of writing this thesis, from thirty-two to fifty-one, with banking experience from two to eighteen years. All had some post-secondary education, with three at the level of BA. All

³¹ I was not able to contact the fifth woman for the focus group or for the final individual interview. Our contact had been through her place of employment and I did not have her home phone number or address. When I tried to contact her for the focus group and follow up interview, she was on maternity leave. Although another employee agreed to phone her at home to deliver my message, I received no return phone call.

were Canadian living in the Halifax Regional Municipality. One woman was aboriginal. Three were married while two were single³². The three married women were not the only income-earners in their household, while the two single women were. All of the women were working-class, defined as not professionals, managers, self-employed, executives or wealthy, but working as hourly or salaried employees. Two of the women were tellers in chartered banks; another had been a teller in a bank for over two years, but had been promoted to customer service support before the first interview; one teller worked for a trust company; and the fifth teller was a former bank call centre worker. All five were, or had been, responsible for service to bank or trust company customers.

I had hoped to find a more diverse group of women, not to generalize about class or racial issues or age, but to enrich the data and to recognize our diversity as women. However the sample is diverse in terms of age, marital status, maternal status and length of service with the bank. In terms of race, one woman is of aboriginal descent, the others described themselves as Canadian or mixed caucasian. A small sample such as this does not allow for generalization to the population as a whole. However, it does allow for an in-depth exploration of the situated experience of women. For the purposes of this study – a very specific explication of linkages of the local with the extra-local – a smaller sample allows the time for more intense exploration of individual experience.

Participant selection and data collection was an on-going process that continued over three years, slowed by barriers outlined above and interrupted by personal life events such as the terminal illness and deaths of my sister and my father, the need to find a job and then employment obligations, crises in the lives of my married children, and a natural disaster.

³² Kate, the teller who participated in only the first interview, was one of the two single women.

The first interview was done in September of 1999 and the first interview with the last participant selected was done in September of 2002. The final interview and the last of the qualitative data gathering was completed in November, 2003. The focus group was planned and cancelled three times before it was finally held on October 26, 2003. The first two cancellations came about because one or two women had changes of plan at the last moment. Because of the small number of participants and because one woman was unreachable, it was imperative that all four remaining participants be present for the focus group to go ahead. The final cancellation of the focus group plans was due to Hurricane Juan, which passed through Halifax causing much destruction and disruption on September 29, 2003.

Although I saw these interruptions and delays as problems with my work, in retrospect there have been advantages to a study which spans this longer period of time as well. For example, in the focus group and the final interviews, the women could reflect on changes to their experiences over time. Indeed the data shows changes to the participants' work, home and social lives over the course of this research. Cindy changed jobs twice since the study began; Wanda was a new mother of a seven month old on maternity leave at the time of our first interview (November 2000) and, by the time the focus group came together (October 2003), was anxiously coming to the end of a second maternity leave worried about child care issues and demands of work; Diane had changed her work commitment to part-time; and Marlene's home situation changed as her partner went "away" to work, she became a grandmother, and as she gained in experience at work. As she said,

I've got a lot more confidence in myself...in the work I do, because new tellers will come and ask me...that builds my confidence. Knowing that I'm doing a good job. So I'm not this quiet passive little person I used to be. It's actually taught me to be a little bit more aggressive and I have more confidence in myself and the work I do.

Thus, the time over which the data collection took place adds a comparative element to the work that may not have been possible if the original time schedule had been kept.

Ethics in the Research

There are three levels of ethical concerns in this study: those of the university under whose auspices this research is being carried out; those that contribute to making this study a feminist one; and the ethical concerns of the women who participated in the study in terms of their confidentiality agreement with the banks which employed them. The university ethics requirements were met in the research design and include ensuring confidentiality of data, making use of research methods that cause no harm, disclosing to the participants the reasons for the research and what is expected of them and of me, and obtaining informed consent of the participants. To ensure that these requirements were met, all participants were given an informed consent form detailing these issues; their agreement to sign this form was necessary to their participation in this research (see Appendix B for a copy of the consent form).

Feminist ethical considerations are discussed at the beginning of this chapter as they are succinctly outlined in Neilsen (1990:72-73). I was aware throughout the design and implementation of the research of my situatedness and my privileged position as researcher, and tried to level that difference as much as possible. I tried to treat the tellers I interviewed as knowers and as subjects rather than objects of the research in the interviews and in the analysis.

The third level of ethics, that of the women's interpretations of the confidentiality agreements they have signed with the banks, was, as I mentioned earlier, an important issue early in the participant selection process. These agreements, although worded differently for

each bank, were a requirement for all the tellers. In general, the agreement states that the employee will not talk about the bank to anyone outside the bank. Although it is understandable that banks require confidentiality from their employees, the agreements are worded so generally that they could be interpreted as an agreement that employees are permitted to say nothing about the bank at all. Tellers who were contemplating whether to participate in this research struggled with the terms of the agreements and were unsure if they were at liberty to talk with me about their experiences of work, even though I made it clear that I would not be asking questions about the specific procedures of the bank, about any bank customers, or about any issue that might compromise the bank's security. These agreements functioned to silence the women in some cases and to inhibit them from discussing their own experiences of work. This silencing is problematic for several reasons, one of which concerns the fact that the feminist method of consciousness raising, discussed in detail below, takes as its basis the sharing of direct experience with other women. The power of this sharing to effect change in women's lives has been shown over and over in feminist literature and was foundational to the activism of the second wave of feminism. The potential silencing power of these confidentiality agreements inhibits consciousness raising and is a means by which women can be isolated from each other and kept from understanding their life circumstances as part of larger structures in society. In order to become participants in my study, and to engage in what I hoped would be a consciousness raising process with other participants, each teller had to grapple with her bank's confidentiality agreement, its meaning for her, its limits, and her obligations to abide by it.

As mentioned earlier, I chose to approach the women individually rather than through management so that I am not seen by the tellers as aligned with management. When I did so,

I discussed with each participant the issues of her loyalty as an employee and the meaning of the confidentiality agreement between herself and the bank. Each woman was permitted to decide what the confidentiality agreement with her employer meant in terms of our work, even though the interview/focus group portion of my research was not about the bank specifically but, rather, about women's experience of work. I had an up-front discussion with the women about any concerns they might have around this issue and how it might affect them. I asked them to check any agreements they might have signed, for themselves and/or with managers if they felt that necessary, so that they together might assess the degree of risk in speaking with me. Several participants chose to confer with bank managers about the meaning of the bank's confidentiality document that they had signed in the context of this study. Although women may not have had a choice about signing the employer agreement, they did have a choice about how they interpreted the agreement in relation to my research. They also had the choice to stop an interview and/or go "off the record" at any time if, for example, they felt that any issues raised in an interview infringed upon that agreement.

Copies of the interview guide to be used in the first interviews and the accompanying consent form (see Appendices A and B), although originally drawn up to fulfill university ethics requirements, were offered to all participants as aids in their decision making about their own ethical issues with the banks, and were presented by two participants to bank managers for perusal. Further, matters of confidentiality in terms of this research as outlined in the consent form were discussed with each participant before the consent form was signed. I reassured participants that there would be no questions asked about security issues or sensitive bank procedures, nor any requirement to disclose anything about which they might feel uncomfortable. No bank manager suggested that an employee should not participate. All

managers who were approached (including one by a teller who, in the end, did not participate in this study) agreed that the teller was not in contravention of her agreement with the bank if she chose to participate in this research.

Two potential participants, Lois and Cindy, felt quite strongly about their loyalty to the bank in the context of the confidentiality agreement. In one case that was the reason for the potential participant's refusal to participate, and it may have been in the other. I approached Lois on the advice of Diane, one of the two women who had already agreed to participate. She had spoken with Lois about my research and Lois expressed some interest. Lois and I spoke on the phone several times. Lois was concerned about her loyalty to the bank and her confidentiality agreement. I gave her a copy of the interview questions – to reassure her that there were no questions about things such as bank procedure which might compromise her loyalty – and the consent form and suggested she speak to the bank manager, which she did. The bank manager advised her that her decision regarding her participation in the study was entirely hers. After reassurance from her employer, she expressed interest in the research project and we arranged a time for a preliminary meeting. At this meeting she agreed to participate but still seemed slightly reluctant and asked for time to think more about it, to which, of course, I agreed. Thereafter, my calls to her to set up a time for our interview went unanswered.

Cindy, on the other hand, was very clear about her position from the beginning. I approached her as an acquaintance who I knew to be an employee of a bank call center. She immediately raised her objection to participation on the grounds of the confidentiality document she had signed for the bank. She was convinced that signing that document precluded her participation in the study and refused to confer with her supervisor. Later,

Cindy left the bank and offered to take part in the study. She felt that since she was no longer employed by the bank she was not obligated to abide by the terms of the agreement. She became an enthusiastic participant who contributed much to the study.

In addition to issues of their confidentiality agreements with the banks which the tellers and I had to work out, I was concerned for tellers' confidentiality in my study. As previously mentioned, I chose not to approach tellers through bank management so that they would feel more secure in talking with me about their experiences and to minimize the potential for employers to use this study against the tellers in any way. I have also used pseudonyms for the women to further protect their identities. However, the very nature of focus groups means that anonymity could not be guaranteed in the focus group since the women would be in a group with women from other banks. Not only were they with women from other banks, but unexpectedly, two of the women, Marlene and Wanda, worked for the same bank, although not the same branch. They recognized each other immediately upon gathering for the focus group. Fortunately, they were friends and seemed to quite like each other. When I asked each of them separately if they were comfortable to be in a focus group with the other, without hesitation both expressed their feelings of fondness for the other and their comfort with the other being in the group. Neither woman seemed to have any reservations. All participants of the focus group, including myself, discussed the importance of anonymity at the beginning of the focus group, and all agreed to maintain confidentiality with respect to matters discussed in the group.

Four Methods of Data Gathering

I have used four methods of data gathering and analysis, since using multiple research methods can operate to enrich the data and to enhance validity (Ristock and Pennell 1996, Reinharz 1992). Individual and focus group interviews, documentary analysis, and the evidence of my own experience have all been used to gather and analyze data in this thesis, along with some secondary data. The structure of the interviews and the focus group discussion were based on feminist ideas of interview methodology, outlined in Ristock and Pennell (1996), Reinharz (1992), Devault (1990), Anderson and Jack (1991), Chase (1995), and Oakely (1981). In particular, respect for the knowledge of the women who participated, attention to the themes that they put forward as important, understanding of their responsibilities outside of paid work, and confidentiality – in this case in terms of employers – are some of the issues in interview methodology that have been identified by feminists and have been given consideration in my research.

Individual and Group Interviews

I have used two types of interviews: two in-depth individual interviews and one group interview or focus group. As mentioned above, interview guides were developed for both sets of individual interviews (Appendices A and E) and quotes from the first interview were used as a guide for the focus group interview (Appendix C). Points of emphasis in the focus group were determined and, in addition to questions that further probed interests I had determined for the first interviews, were used as a guide for the second interview. A detailed discussion of each of these interview types with a rationale for the methods chosen follows.

For the first interviews, questions were developed from my own interests. In the beginning, I resisted designing a developed interview guide, hoping that themes of

importance would arise out of friendly discussions. However, on the advice of more experienced researchers, and in fulfillment of the requirement of the university, I did develop a guide which would leave room for discussion and for more themes to arise, which in fact did happen, as I will discuss later. The original interview guide became the foundation of my analysis, as I continually referred to it to create a coherent description of the process and the results of this study.

Two one-hour to one-and-a-half hour interviews were conducted with each woman, one before and one after the focus group interview. As I mentioned above, interview questions were conversational and open-ended wherever possible, to encourage the women to develop their own ideas and to reduce my influence as researcher on determining which themes became most important. I also disclosed my own history, when it seemed appropriate, or when it was solicited by the women. I explained to the women that I wished these interviews to be a two-way process whenever possible, with sharing of experience and learning passing in both directions between myself as researcher and them as participants.

I used a mix of structured and unstructured interview methods (see Footnote 30) to allow themes to emerge from the interviews. Although I used lists of interview questions that reflect my interests and my thesis questions in both sets of individual interviews (Appendices A and E), I did leave space through open-ended questions, conversational tone and probing, for the women to define themes that were most important to them. Rather than a strict focus on pre-determined topics about work, I encouraged open dialogue between tellers and me in the individual interviews and among tellers in the focus group interview. I expected that in general conversation about work, evidence of the effects of macro forces of global economic change on the everyday lives of women bank workers would emerge. For example, one of

the topics I wanted to explore with the women was the intensification of work for women workers in a global environment. Jenson (1996:93) suggests that new technologies and new forms of employment have meant “the consolidation of a two-tier labour force, increasingly divided in many countries into ‘good jobs’ and bad jobs”. One aspect of ‘bad jobs’ is intensification of work. I decided not to approach this issue directly to avoid ‘planting’ the idea in the teller’s mind. However, when I asked Cindy, the call center worker, “Do you think that ordinary workers should have some input into the decisions that are made about the general running of the call centre?”, then let her follow her own train of thought, part of her response was,

The targets constantly increase. The stresses constantly increase. The targets constantly increase. The pace was constantly increasing. Every year the targets were higher. So I talked to some workers who had been there. It's like a never-ending cycle...that once you achieved your goal, it got higher.

Thus, as the tellers talked about work, the stressful effects of the intensification of work arose spontaneously in the conversation and became evident. I interpret this data then to be more representative of the teller’s experience than, for example, a response to a direct question about intensification, since it arises in her own consciousness as she talks about work.

Postmodernists have posited that power is embedded in spaces (Foucault, 1981), while some feminists have determined that space is often gendered (Spain, 1992). In the interviews with participants I took several precautions to minimize the possibility of reinscribing oppressive power relations through space. Interviews were conducted in spaces that were determined in consultation with each woman, taking account of child-care issues, the busy schedules of women's lives and with an eye to the comfort of the women. I looked for informal spaces in which to conduct interviews so that the women would be more

comfortable. Coffee shops, my home, the women's homes, a library and other public spaces were used.

The group interview or focus group transpired in the lounge of a building housing the Institute for the Study of Women on the campus of the university that I attend. The space was comfortable, with sofa-type seating, a large, round coffee table, a fireplace and plentiful windows. Lunch was served before and during our conversation as a way of "breaking the ice", and also as a distraction from the video camera used to record the focus group. I had hoped that the act of eating together would give the event a more social, as opposed to a formal, sensibility, and that it would help to create some sense of group cohesion. The tellers did actually experience the group in this way. For example, in her final interview I asked Cindy what she thought of the focus group. Her reply indicates that the tone of the meeting was in line with the atmosphere I was trying to create.

I thought it was a bit like a baby shower. I mean women getting together from diverse backgrounds but with a common focus, some nice snacks and sort of a sense of getting to know each other quite quickly, being able to relate very smoothly about their common understanding based on their background and based on being women really.

Although confidentiality was breached in the focus group, as outlined above, there was some benefit to this. The research certainly benefited from the more nuanced articulation of experiences and more depth of disclosure elicited by group discussion, but the women also benefited in terms of enhancing their understanding of their own and the other bank workers' everyday experiences at work. For example, tellers spoke of a certain tension between bank branch tellers and bank call center workers. One example given in the focus group was that tellers might be required to deal with a customer who was sent to the branch by an unknown call center worker. The teller then finds that she is not able to help the customer. She feels

that the call center worker was passing the customer off to her without taking the time to understand the customer's needs. Now, the teller is left to deal face-to-face with an irate customer. The teller feels that this could have been avoided. On the other hand, the call center worker who participated in the study pointed out that she had to deal with a large number of customers in a very short time, and that training for call center workers was often limited before they began to deal directly with customers. Members of the focus group developed empathy for one another, as tellers talked with Cindy – the call center worker – and discovered common ground in their desire to take the time to “hear” customers in order to better know their needs. This process of developing empathy became clear in the following exchange in the focus group about tellers' work being monitored:

Diane: I've never seen that. I've seen a supervisor come out if there's a new teller taking a long time, is there something I can help you with. That's fine. But never counting how long you're waiting on a customer. Never.

Wanda: But you (to Cindy who had been a call center worker) would have had a different...because you were timed.

Cindy: Yeah. There was a real sense that you should know how long each call should be.

Diana: Did they record you...sorry to interrupt. Did they record what you were saying?

Cindy: Yes. And then it's random that you would be monitored. But every call potentially could be monitored. And then when there's been a monitored call that they didn't think you did well with there would be a review with that and there would be some feedback. I can relate to the thing about speaking different languages. And you do have to take a lot of time...and especially over the phone. You have to try and speak slowly and have a lot of patience, spell things, you know, take some time. So that was an interesting thing that would come up regularly. So it was quite clear how long was good and how long wasn't good. And I was always too long. And at the same time my sales were moderately good so I didn't get asked to leave. What I found actually was, talking to people you found out if they were interested in something...they would tell me. (laughs)

Diane: Well, that's the whole thing...if you're listening to them you're going to pick that up. If you're rushed you don't get the signals (sounds of agreement).

As previously mentioned, interviews were tape-recorded, the focus group interview was video-taped and notes were taken with the consent of the participants. I felt that

recording was important in this study. Since there were so few participants, I wanted to be able to closely analyze the women's words for meanings that might be more obscure than overt. Hence recording and detailed transcription of each question and response, and of each contribution to the group discussion, were part of the method. Video-taping was preferable in the focus group since audio-taping in groups can be confusing with respect to who is speaking, and thus might be difficult to transcribe. Video-tape also gave me a better sense of the group dynamics in that I was able to see, as well as hear, how the women responded to each other. I transcribed all data myself as I felt that the process of transcription would help to familiarize me with the data.

Six themes were drawn from analysis of the first interview data (Appendix C) to aid in facilitation of the focus group. The themes were printed out along with anonymous, direct quotes from the data and handed out to the participants at the focus group as a focal point for discussion. Those themes centred around the women's experiences of work and the contradictions they encounter in their everyday lives. I expected that talking with other women about those experiences would prompt each teller to identify her experience with others and to see that that experience is connected with the larger social world. In this way, I anticipated that the focus group would act partially as a consciousness-raising group, offering a form of empowerment to these women in the form of identification with a larger group of women. There is some evidence that the tellers did experience the focus group in this way. When I asked Diane how she felt about talking to the other tellers in the focus group, she replied,

I guess I haven't for a long time talked to tellers from other financial institutions. It's nice to know that you always have the same kind of problems...but that you're all doing it because that's what you want to do...that's what you choose to do... Sometimes I think that maybe I appreciate it more having heard other peoples'

perspective and realizing even from my first interview to this one how much things are changing.

Consciousness raising as feminist method is well known and was a very important part of the second wave of women's liberation. Smith (1987:58) describes consciousness raising as a

...process of opening up what was personal, idiosyncratic, and inchoate and discovering with others how this was shared, was objectively part of women's oppression, finding ways of speaking of it and ways of speaking it politically. It is this essential return to the experience we ourselves have directly in our everyday worlds that has been the distinctive mode of working in the women's movement – the repudiation of the professional, the expert, the already authoritative tones of the discipline; the science, the formal tradition, and the return to the seriously engaged and very difficult enterprise of discovering how to begin from ourselves.

Further, empowerment of women is possible through consciousness raising as women gain insight into oppressive aspects of their lives as shared with other women. Naples (1996:172) cites Peattie and Rien (1983) in terms of the importance of women's own knowledge(s): "The process of empowerment occurs as we shift the site of knowledge creation from 'expert' to ourselves as actors with a perspective informed by our experience and shaped by our dialogue and reflexivity".

According to Fonow and Cook (1991), consciousness raising is central in feminist research technique. It was also an integral part of my focus group methodology. The reason that consciousness raising is so important to feminist research, according to Nielsen (1990:74), is that women may not behave in ways that are congruent with their consciousness because of oppression. What women believe, in other words, may not be reflected in what they do. So, studies of attitude which use quantitative methods only, for example, may not pick up the operation of oppression in a particular circumstance. But, Nielsen proposes, it is in this place where there is tension between behaviour and consciousness, that consciousness raising may emerge. Nielsen (1990:74) posits that the "...split between conforming

behaviour and consciousness opens the possibility of at least imagining one's freedom". Thus, in our focus group, the women became aware that their experiences were not only personal experiences but were hooked into the experiences of other tellers in other banks, and began to see that these were gendered, political experiences related to their family lives and to the profit agenda of the banks. An example of this place of tension between behaviour and consciousness is given in Chapter 5. Tellers want to behave in such a way as to challenge the push toward individual competitiveness by the bank in a Visa campaign through the use of co-operation in attaining sales quotas (as described by Diane), yet felt conflicted about trying this new behaviour since it might be seen as a challenge to the banks' expectations. What the tellers in this study believe, that is that work is better when done co-operatively rather than competitively, is not always reflected in what they do. Once Diane described a way of bringing belief and action into harmony, there was a great deal of delighted discussion around this issue.

Data from the first interview and the focus group were used to determine the areas of concentration of the second interview. Interview guides (Appendix E), partially general and partially tailored to each woman's previous interview and contributions to the focus group, were prepared for the second interview. In this way the women's own emphases inform this study and help me to achieve a deeper analysis and a "resonance" with the women - recognition of themselves in my analysis and a sense of the "truth" of the work.

My own experience in a bank was helpful in terms of gathering interview data and of relating with the tellers. I was able to use my experience to deepen conversations, in that I could relate to the tellers' conditions of work and could be seen as an insider. On the other hand, I was mindful of assumptions I might make with regard to bank work, and took

precautions in the way of asking for clarification of some responses where my first feeling was one of identification with the teller. I explained to the tellers, in both the individual and group interviews, that I would ask what seemed like “dumb questions”, but that this was necessary to my understanding of what *they* meant and not what my own assumptions were. So, for example, when Diane said “I’m in charge of current accounts” I asked, “What does taking care of current accounts entail?” even though I have some sense of what that would be and Diane would expect me to have some understanding of that.

My former position as a bank worker, I felt, would inform the interview process and give me insight into the experience of work for tellers that another researcher might not have. The quality of the data I collected might be somewhat deeper, since I would have a better sense of the tellers’ experiences. Feminist scholars (Reinharz 1992, Naples 2003, Wolf 1996, and Cook and Fonow 1990) have long debated the value to research of the insider/outsider position of the researcher. The question of the value of an indigenous position of the researcher, and whether this privileges the researcher’s ability to understand, has been taken up and debated, but not resolved. Reinharz (1992) exemplifies different approaches used by researchers to achieve different results. A researcher who knows the participants in her study well before the research may have easier access to participants but also may be able to have “shorter, more focused” (pg. 26) interviews than would be the case if participants were strangers. On the other hand, women may volunteer more personal information specifically because the interviewer is a stranger, is not part of the woman’s life, and may be seen as more likely to maintain confidentiality. A third scenario, one that is close to my own position, is that in which the researcher is neither friend nor stranger. She doesn’t know the

participants personally, but has background information that gives “intimate knowledge of the field” (pg. 27) even though she is not an active participant in the field.

In terms of my own positionality, I am both insider and outsider, and in another sense, neither. Because I am a woman among women, there may be some similarity of experience with my research participants. However, race, class, age and other intersections of oppression and privilege may operate in such a way that my participants and I do not have similar understandings of what it is to be a woman. My education as a feminist, for example, ensures that my understanding will be very different from the understandings of women who are not feminists. My position as researcher places me in a privileged position since I have control of the research. However, the participants have the knowledge that I am looking for – that of their own everyday experiences.

Similarly, the complexity of positionality is addressed in Wolf’s (1996) review of feminist standpoints and approaches, wherein Haraway’s ideas of positionality as more than the insider/outsider dichotomy are discussed. According to Wolf, Haraway’s (1991:14) “politics and epistemology of location... [are] based on situating, location, and positioning ‘where partiality and not universality’ is the basis for knowledge claims. ‘Situated knowledges’ are ‘marked knowledges’ that produce ‘maps of consciousness’ reflecting the various categories of gender, class, race and nationality of the researcher”. Wolf goes on to say that, “They [situated knowledges] reflect our locationality (historical, national, generational) and positionality (race, gender, class, nationality, sexuality), acknowledging how the dynamics of where we are always affects our view point and the production of knowledge without privileging one particular position over another” (Wolf, 1996:14). So, my

own positionality is important to my understanding that both my research and my analysis of the experiences of the tellers I interviewed are partial and situated rather than universal.

In light of Wolf's and Harraway's insights, although I understand the authority and the privilege I brought to the research encounter as a representative of the academy and as the person asking the questions and setting the terms of analysis, I understand that my own experience in banking informs my process, places me on a more equal footing with the tellers and gives me insight into and sensitivity to their experience. Further, to mitigate my authority in the interview situation, I made it very clear to the women at the beginning of each session that they were welcome to refuse to answer any question(s) and/or withdraw from the study at any time.

My knowledge of the argot of banking, and my experiences as a teller, a lender, an administrative manager and a head office product officer gives me a broad perspective in my analysis, an ability to ask more probing questions, and an understanding of the experiences of the women that another researcher might not have. My tenure with the trust company covered a period of intense change supported by technological change. My active involvement in restructuring strategies such as "downsizing", branch closings and amalgamations, centralization of administration, systems enhancements and deployment of new products has given me an insider's view concurrently with my outsider's (woman's/researcher's) view of a large scale banking corporation which is usually closed to social researchers. However, as discussed above, feminist theorists and researchers question the notion of the insider/outsider dichotomy and resist over-simplifying relationships (Naples 1996 and 2003, Wolf 1996, Reinharz 1992). Therefore, rather than situating myself as an insider or outsider, I am differently located just as the participants in the study are differently

located in terms of gender, race, class and privilege. For example, although all of us are or have been bank workers, I am no longer a bank worker, which situates me differently from all of the participants except Cindy, who is different from the others and me in that she worked at a call centre, but similar to me and not the other women in that she is a former, rather than current, bank worker. Many changes have occurred in banking since I was an employee and the fact that the workplace has changed cannot be overlooked by me as researcher. Moreover, as suggested earlier, my position as researcher is a privileged situation in the context of this study and places me as outsider to the participants. Ultimately, the critical stance I assume is one of “passionate detachment” (Harroway 1988) rather than either insider or outsider. I have lived as a bank worker and as a woman. It is the contradictions of those identities and my urge to find some way of ordering and understanding my life which are the impetus for this research. At the same time, my academic training as a feminist researcher gives me the detachment necessary to explore the lives of women bank workers in the context of social science.

Personal Experience

As discussed above, my positionality as a bank worker helps in understanding other bank workers and is important to this work. But my experiences are part of the substance of this thesis as well and are used as both content or data, and as method. It is my experience as a worker in a trust company that was the impetus for this research project and which informs the study throughout. As detailed in the introduction to this thesis, I spent twenty years working for the largest trust company in Canada. Although trust companies and banks are regulated under different laws, the last decades of the twentieth century saw a convergence in the mandates of, and services offered by, banks and trust companies. More recently, this

trend has been accelerated and expanded to include insurance companies and investment firms, so that the services they offer now are more similar to each other than was the case in the past. For example, as outlined in Chapter Three, access to the Canadian Payments Association, which was created in 1980 by an Act of Parliament and which regulates electronic data transfer and electronic cheque processing, among other services, was extended to trust companies in the early 1990's (Canadian Payments Association, 2005). Pension services, which were formerly restricted to trust companies, are now offered by banks. So, my experience with the trust company was, in all likelihood, similar to the experience of many bank employees.

During the unusually long time between the beginning of my data gathering and this writing, those trends mentioned above toward amalgamations and extension of services offered by banks have intensified and have been directly experienced by me and two of the participants in my study. In my own experience with the trust company, I was called upon to help to design and implement the amalgamation of branches and the centralization of administration. While I was conducting my research for this thesis, the major trust company which had been my employer joined with one of the chartered banks. In addition, Kate and Diane were employed by the merging trust company and bank respectively at the beginning of this study. Because of the merger, they both worked for the same bank at the end. Some of the impact of those changes on tellers became evident in the interviews and will be discussed in Chapter Five.

Secondary Data

I have gathered secondary document data from several sources. Statistics Canada, the Canadian Labour Congress (CLC), and Human Resources Development Canada (HRDC) are

some of the Canadian sources of information on the changing nature of work for women and on banking more specifically. United Nations and FIET (an international financial sector union) reports inform my discussion of banking at the global level. I have gathered printed information from different banks in the Halifax area. This is largely advertising material, but also includes annual reports and mission statements of the banks. I have also gathered printed matter the banks have created to recruit employees. I have analyzed this material for implicit assumptions by the banks about the economy and finance and for an understanding of the banks' definition of employer-employee relations.

Summary

In this chapter, I have explained the feminist methods I have used to carry out my investigation of the everyday lives of women who are bank workers. Four methods have been used: individual interviews; a group interview; my personal experience in banking; and secondary data. I have also discussed exactly how I carried out this investigation and I have told the story of a convoluted research process in which things seldom worked out just the way I expected they would. In the following chapter I will look at all the data I have gathered and analyze it to see if and what it tells me about connections between globalization and the everyday experiences of bank tellers.

Chapter 5

Being a Teller in a Time of Globalization

Introduction

The genesis of this research was the contradiction within my own experience in banking. How did I become complicit in the restructuring that eventually claimed my job? My own experience as a bank teller, and my belief that the thousands of Canadian women who work as bank tellers have important knowledge about the interaction of larger economic forces of globalization with the everyday lives of workers, led me to this study. I suspected that I could find those same contradictions that I had experienced as a bank worker in the experiences of work of the tellers I interviewed. In the design of the research for this thesis, I framed that contradiction for tellers in terms of their relationship with Automated Teller Machines (ATMs).

ATMs, a relatively new technological innovation, are seen in this thesis as both a reality of tellers' every day work experiences and as a metaphor for the technology which links globalization, banks, and tellers. The machines bring globalization into the banks and the everyday work lives of the tellers (and possibly their lives outside work since they may use ATMs to do their personal banking) as they have become one more avenue of service delivery to customers. That the machines have the potential to replace human tellers is implied in the name of the machine – automated teller.

Globally, large corporations' quest for ever increasing profits is mirrored by Canadian banks as they restructure to enhance their profitability and global competitiveness. ATMs, one technological aspect of that restructuring, help to increase banks' profits by increasing

the number of customer transactions it is possible to complete, while decreasing costs through replacing the labour of tellers³³. In my experience in the trust company, which I generalize to banking, I often heard executives talking about reducing the number of FTEs as a way of decreasing costs, thus increasing measures of profit such as return on equity (ROE). FTE is an acronym for “full-time equivalent” – corporate-speak for human beings who are employees. Are tellers complicit in the forms of restructuring in banks that could eventually mean the elimination of the teller position, just as I was complicit in managing the restructuring that would eventually mean the end of my job? How is it that tellers willingly encourage customers to use ATMs when the machines could possibly replace tellers?

The design of my research left open possibilities for the emergence of knowledges that I may not have intuited. It was this openness in the research design which allowed for a richness of data that exceeded my expectations. In each of the interviews, the first in-depth interview, the focus group interview, and the follow-up individual interview, the women I interviewed offered insights and understandings beyond the parameters of the interview guides. In light of that richness, I begin my analysis in this chapter from the perspective of the women’s wisdom. I look at what the women told me about their experiences of being bank workers. Then, assuming that, as discussed above, “contemporary global changes...reshape the everyday lives of women” (Naples 2002:3), I look for evidence of the effects of global change on the lives of the tellers in this study, using the ATM as both a metaphor for the relationships between globalization, technology and the everyday lives of workers and as a concrete fact of life for both tellers and customers.

The purpose of this study is to understand the effects of the macro, that is, global economic forces, on the micro, the everyday experiences of bank workers. In my own

³³ Along with tellers, other clerical bank workers have been displaced by technology as well.

experience as a bank worker, I often felt that I understood the bank and my experiences of work in the bank in ways that differed from the picture painted by the bank. But the conversation was one-way. I heard what the bank had to say, but my understanding was not valued and remained unheard. I had a sense that my experience of work was gendered, although there was no validation of this by the bank. Projecting from my own experience, I felt that the tellers in my study would have something to say about their experiences that is important to understanding the complex, gendered relationships between women, work, and ever more global economic, political and social policies, the impact of which on the lives of ordinary people is seldom considered.

In order to hear the voices of the women I interviewed, I needed to balance my own knowledge of work in a bank, of feminist frameworks, and of research with what I was hearing from the women, so that I might arrive at an analysis that respects the knowledge of the tellers in my study. I want to be sure to emphasize their words, but I am aware that a researcher's analytical voice, whether overt or covert, is always at work in an academic analysis, and must be in a feminist work (Baker, 1998). In this analysis, I try to listen closely to what the tellers have told me, keeping in mind my own authority as researcher while understanding that women's interpretations of their own lives are often mitigated by a dominant patriarchal discourse. Anderson and Jack suggest that feminist researchers "listen in stereo" in order to hear both the perspective "framed in concepts and values that reflect men's dominant position in the culture, and [the] one informed by the more immediate realities of a woman's personal experience" (1991:11).

Thus, the reader might notice a change in voice in this chapter from that in Chapter Three. In my analysis of globalization, of banking in Canada, and especially of EEA data, I

compare the relative material positions of men and women and differing gendered effects of macro forces. In this chapter, however, the data is from five women tellers. Although there are some male tellers in Canadian banks, the overwhelming majority are women. As discussed in Chapter Three, men in banking are much more likely to be promoted into management, so they are not stuck in clerical positions in the same way that women are (Baker, 1995:5). Patriarchal systems operate in banking so that structural obstacles for women, such as the disappearance of ladders of advancement in bank branches discussed below, do not affect men in the same ways. In general, men are already part of the male culture of competition and sales that is the executive culture of banking. Male tellers are expected to advance quite quickly out of teller ranks. Furthermore, as previously discussed, the number of men in banking is increasing. Therefore, they do not face the central question of this chapter - that of the complicity of workers in restructuring that results in the elimination of their jobs. I expect that the experiences of men tellers would tell a much different story than those of women. However, in this chapter, it is the understandings of women bank workers that are the subject of investigation.

So that I might clearly hear what the women in this study were telling me and to ensure that the emphasis in this analysis would be theirs within the framework that I determined, I began the analysis of the interview data by looking for themes most emphasized by the women themselves. All interviews were tape recorded and transcribed by me. As I was transcribing, I highlighted passages that particularly stood out for me in relation to feminist understandings, or to my specific inquiries, or to themes I had not anticipated³⁴. I examined all of the first interviews, then the focus group interview and finally the second

³⁴ As described in the Chapter Four, themes arising from the first interview were used to develop points for discussion in the focus group interview. Questions that I deemed to be important for the second individual interview were developed from both the first individual interview and the focus group interview.

individual interviews. I then closely read each interview, drawing out the themes related to this inquiry as the analysis progressed and creating documents of quotes from the women which related to each of these themes.

As I worked with these themes, I kept my original questions in mind. If teller jobs are threatened by technologies like ATMs, how and why do tellers connect with these and other changing technologies in the bank? Are effects of the global and technological changes to work for women, as discussed in Chapter Two, evident in the lives of the tellers in my study? How do the tellers I interviewed in this study experience the forms of restructuring in banks and the changes to work for bank workers that are described in Chapter Three? Is the bank a conduit which brings global economic change to the doorsteps of five women who are tellers in Halifax? What is the relationship between tellers' paid work and their lives outside the bank in terms of their understandings of themselves as tellers, and does that connect with their relationship to ATMs? What then did the women in my study tell me?

The tellers I interviewed were clear that they like being tellers, and the thing that gives them most satisfaction is providing a service to customers. As I explain below, the importance to tellers of service is one of the reasons that tellers are willing to encourage customers to use ATMs, in spite of the fact that the increasing use of the machines by the banks means the elimination of some teller jobs. A related area of tension for tellers, one rooted in the restructured banking environment, can emerge where customer service and technology intersect. For example, tellers sometimes feel that the best service they can give to the customer is to suggest that she use the ATM since there are some cases where it would be less expensive and/or time consuming for the customer to perform the transaction at the machine than with the teller. In addition, from the perspective of the tellers I interviewed,

there has been a shift in emphasis in banks from one of service to one of sales. The tellers have some difficulty negotiating that change, sometimes experiencing their selling activities as antithetical to good service. The emphasis on sales is also manifest in the reorganization of branches such that clerical functions are moved off-site, effectively eliminating opportunities for advancement through clerical ranks for tellers. Tellers also spoke to me of their experiences of mergers and intensification, the increasingly precarious nature of teller work, and the difficulties of negotiating conflicting demands of work and family. Below, I discuss these various issues, along with what the tellers told me of their experiences of the focus group. I begin with the answer I came to from the interview data to my question of the relationships between tellers, customers, and ATMs. I illustrate how these relationships are mitigated by the importance tellers place on service.

Tellers and Their Jobs: Service, Sales and Being a “Good Employee”

In Chapter Three I discuss the complex relationships between globalization, deregulation and restructuring in Canadian banks, technology, and the resultant changes to experiences of work for women bank workers and the relevance of these issues to the quest of corporations for ever increasing profits. In this chapter, I examine these issues from the point[s] of view of the tellers I interviewed, beginning with how tellers understand their relationships to ATMs.

Although tellers understand that teller jobs are being eliminated through the use of ATMs (and other technologies), they encourage customers to use the machines. There are two main reasons why a teller is able to encourage a customer to use the ATM when it might eventually mean the end of her job. Firstly, tellers' job satisfaction is largely related to their

ability to successfully serve each customer – to keep them “happy”. Tellers don’t see the person standing in front of them as merely a customer. There is a personal relationship there which, although largely defined by its status as customer/teller, is also a person to person relationship. Secondly, how a teller understands herself as an employee is influenced by the discourse of the bank, which defines for the teller the nature of a “good employee”. The women then try to view themselves as employees through the lens of the bank’s definition, which can set up a conflict for the women in terms of understanding themselves. I arrived at these conclusions through working with the interview data, as I explain below.

After no more than the first interview, the answer to my question about tellers’ seeming complicity in advancing technologies which could put them out of work by encouraging customers to use the ATMs began to become clear through the women’s own words. As I mentioned earlier, the most obvious point the women made was that, in general, they like being tellers. Moreover, they see a fundamental difference between the teller’s position and the other jobs in the bank, most of which involve sales. Their job satisfaction is largely dependent on being able to offer good service. Tellers see their value as tellers in their interaction with customers. They want, first and foremost, to complete a transaction with the real person standing in front of them in a way that is satisfactory for the customer. (This desire is sometimes in conflict with what the banks want of the tellers, as I discuss below.) At the end of a day, tellers said they felt good about their jobs if they had been able to make people happy. They saw this as the main purpose of their jobs and they saw it as important to the bank, since the teller is the “front line”, in other words, the first representative of the bank with whom the customer has contact. So, tellers felt that ensuring that clients were happy was the best thing for the bank, the customer and themselves.

Sometimes, in order to provide the best possible service, the teller must suggest that the customer use the ATM. For example, in some banks service charges are higher for a transaction processed by a teller than they are for ATM transactions. When tellers notice that the customer they are dealing with might not be aware of this, they feel an obligation to that customer as a *person*, not just as a customer, to inform her or him that it is possible to perform the transaction for a lower service charge. So tellers relate to bank customers, not only in financial terms, but as one person to another. Diane explained how she thinks good service should offer

...a little bit of common interest. Remembering things about them. Thinking to ask about a father who's been sick or so and so who's been in the hospital...just something a little bit personal...that I remember that they are not the same person that just left the wicket...that you're an individual and I hope to treat you as an individual.

Although the tellers recognized that the world is changing and that new banking technology might threaten their jobs, the immediacy of the personal interaction with the customer and their desire to do a good job took precedence over the awareness of the ATM as a threat to themselves in terms of their jobs.

Kate, however, negotiated both her need to give good service and her awareness of the threat to her job implied by the customers' use of the ATM. When I asked her, "If a customer comes to you with a deposit or withdrawal that could have been done at the ATM, do you tell them that they should use the machine?" Kate replied,

Only if...I would warn them only if they're in a service charge package that they pay for over the counter withdrawals. There are some packages where the customers are set up for strictly automated banking. So, if they come to me and there could be a service charge I would say, "Did you know that this will cost you x amount of fee?" and that's their decision if they wish.

Q. So that would be the only time you'd tell them that....

A. Oh yeah, I would never say, "You should use the bank machine". No. *They [customers] are my bread and butter.* (emphasis added)

Another reason tellers are willing to suggest that customers use ATMs is that they sometimes partially internalize the discourse of the bank. The bank determines what a “good” employee is; for example, tellers told me of expectations that they be competitive in terms of selling to customers, willing to spend unpaid time training so that they will be prepared to advance in the bank, and interested in advancing the bank’s agenda of increasing profits. The teller must fit herself to the banks’ definitions of a “good employee”. It was obvious in some of the interviews that the bank’s discourse of competition and profits and of being a “good employee” partially determined tellers’ understandings of themselves as workers. Wanda, for example, talked about the difficulties of training. Completion of training modules is a requirement for advancement and is a mark of a “good” employee. Although the bank made training available on training terminals, tellers were required to staff the counters and could not get away to spend time on training. So, if it seemed as though the bank was making training available, a catch-22 was set up where the teller was responsible to find the time to train, yet at the same time was responsible for customer service at the counter. Because Wanda has two small children and important family obligations, she could not find the time to train after working hours. On the other hand, she saw the necessity of training if she were to progress in the bank at all. She felt very conflicted in terms of both her time and her ability to be the kind of employee and family member she wanted to be.

I’m the type of person that once five o’clock comes, I want to be home with my family. I don’t want to take work home. I don’t want to take study home. And I think that does decrease my options within the bank because it doesn’t make me as marketable as somebody that is going to do that.

It is interesting to note that Wanda describes herself in bank terms – as a marketable commodity – rather than as an engaged human being in her work as a teller. In the eyes of the

bank, her worth as an employee increases with more training, which is out of reach for Wanda because of family obligations.

The same type of conflict in understanding themselves as “good” employees was felt by tellers in relation to the sales goals that were part of their daily work. In order to increase profits, banks need to decrease costs and increase revenues. One way revenues can be increased is to boost sales of bank products to customers and, since tellers see more customers (sales opportunities) than other employees, they are encouraged to sell to customers. In some banks, tellers are required to make a certain number of sales referrals each month. As the teller is serving a customer, a notice comes up on the computer suggesting that the customer be offered a banking product. If the teller convinces the customer to speak to a Personal Banker about the product, it is counted as a sales referral for the teller. Another example of sales that might be part of a teller’s job is that of the sales campaign. In this case, tellers might be required to sell a certain number of credit cards, for example, during a designated time period. All of the tellers I interviewed had certain goals or quotas for sales or sales referrals which were measured and taken into account at the time of the tellers’ performance appraisal or when a teller wanted to apply for another job in the bank. The importance of those quotas differed from being the main emphasis of Cindy’s job as a call center worker, to having little emphasis in terms of expectations in Diane’s job. Emphasis on quotas for sales differed over time for each teller as well. Diane told me that the emphasis on sales quotas in her job performance appraisal had decreased from a requirement for one sale an hour to a point where there were no definite quotas, except at times of promotions of particular products. It was understood, however, that if the teller wanted to advance in the bank, number of sales was an important element in consideration for

promotion. However, Marlene's experience of sales quotas or goals is different. For her, sales goals are important to her everyday experience of work and also to her identification as a "good employee".

The goals have changed. The goals are higher now. The way they've done it is it almost seems as if they don't want us to achieve 100% because the way they've changed it...It does bother me. If I don't make a sale at the end of the day it really bothers me. I keep thinking to myself, why didn't I get a sale today? Because I've broken it down by the month. So, I have to take into consideration the time I've taken off, when my holidays are, so everything has to be adjusted. So I have to really sit down and work out how many goals am I going to achieve for the year.

In the focus group interview, there was discussion of the frustration experienced by tellers when they achieved their sales goals and the target was immediately raised. Cindy spoke to me about this in the context of the call centre.

I got very cynical...and it was a disincentive for me and it felt very unrealistic. It was like, you know, you have a train and if you put more and more fuel, the train will go faster and faster. Eventually the train will go off the rails. And that's how I felt about that kind of system – that there's a point where it will break. Because it isn't an unlimited market.

But tellers sometimes found that trying to sell to customers was contradictory to the kind of service they were trying to provide. Since, from the tellers' perspectives, the most important aspect of the job was the person-to-person relation, trying to make a sale sometimes seemed antithetical, particularly when tellers were required to offer a product that they did not believe the customer needed. Diane described this as having to sell "the flavour of the week", meaning whatever the bank was promoting at that time.

When banks are promoting certain products for a certain period of time, one way they try to motivate employees to sell more is through competition with other employees. So, recognition of high sales results or, on the other hand, castigation for having sales below a threshold, are strategies banks use to increase their sales and thus their profits. As Cindy

suggested, this was particularly evident in call center work where, although customers could phone in to the call center for *service*, sales quotas were given greater importance. When I asked Cindy about her comment that she would sometimes take time to give a caller good service, even though it might mean her service performance was down, she said,

...it felt much more like making my job worthwhile. I found that at the end of the day, if I had stopped and done those things when they came up, I felt good when I walked out the door. And if I didn't, I didn't feel as good even if my performance measurement was higher. So, what I found out is that *I really actually enjoyed helping the client. It gave me energy. It made me feel good about my job.* (emphasis added)

Individual sales results were posted in the call centre for all to see and were automatically updated during the day, adding to the "good employee" conflict. As Cindy described it, she would feel as though she was not doing as good a job as others who were achieving higher numbers of sales than she, even though she also understood that providing good service took more time in some cases, and her commitment was to the customer's satisfaction.

As this discussion regarding sales goals suggests, the tellers in this study were uncomfortable with a work environment that encouraged competition with each other. As in their relationships with customers, tellers preferred to create positive relationships with co-workers, rather than the competitive sales relationships encouraged by the banks. One example of this situation arose in the focus group. Diane described a "flavour of the week" promotion of the bank's credit card. Each teller was expected to sell three cards during the campaign. When Diane had reached her quota and had another opportunity to "make the sale", she offered credit for the sale to any teller who hadn't yet met her quota.

And when you were talking about meeting your goals, one of the things we did when we were all upset about ...the tellers at our branch, we'd have goals that you had to get, say three Visa's for this month and you had to get three. When I got my three, then you got my next one, and you got my next one and we all made goals and nobody got 12 when somebody only had one. You got yours and you

got yours. (Much laughter)

Other tellers in the focus group were delighted with this example and there was much discussion and laughter about it, with several women agreeing with Wanda's comment that "It's too competitive". Diane's strategy was seen by the others as somewhat subversive, although they couldn't really say why. When I followed up with each teller in the final individual interview, the other tellers said that, although they really liked the idea of turning the competition into a cooperative effort, they didn't feel that, if they were in the situation themselves, they would actually do that. In some way that they could not describe, they felt such behaviour would be going against the bank, suggesting that a sense of loyalty to the bank may also be a factor in the women's participation in the sales competition. In our second individual interview, Marlene had this to say about why she felt that it would go against the bank to share goals:

I don't think they would agree with that because they're going to think, "You're the one that made the sale. It goes against your goals. Not someone else." They'd probably look at it as a form of cheating. I believe we'd be reprimanded for that. I don't see any harm in helping out a co-worker. Maybe they feel that the individual is not living up to the expectations of their sales goals.

As suggested above, another facet of the tellers' experiences of competition in their work is in the setting of quotas for sales. Some bank tellers are asked to set their own sales quotas. In this case there is the appearance of autonomy for the teller; however, there is pressure from the bank for a teller to compete with other tellers and to set a quota that compares with other tellers' quotas – that proves to supervisors that she is willing to work hard to meet the bank's expectations of a "good employee". In the focus group, Marlene

explained that she had suggested a quota that the supervisor felt was too low and Marlene was convinced, by the supervisor, to raise it.

In a related, but slightly different vein, Wanda spoke of setting her own quota as “digging my own grave”, since not meeting the quota could be a reason for the bank to fire her. She felt that her job was precarious in this sense, and that, in a situation where there was competition for a job, she might lose out if her sales were not as high as others. What all of these comments regarding sales and competition suggest is that, even though tellers prefer a cooperative environment, they are coerced into competition with each other through loyalty to the bank, through their internalizing of the bank’s definition of what it means to be a “good employee”, and through the threat of job loss.

This latter point concerning uncertainty about continuing employment is a form of precariousness discussed in terms of globalization in Chapter Two, and with regard to banks in Canada in Chapter Three. Other types of precariousness experienced by workers in global labour forces and in Canadian banks include: non-standard forms of work such as part-time and temporary work; wages that are too low; and lack of protection for employees (Cranford and Vosko, 2003:9). Tellers are in a particularly dramatic position with regard to precariousness of employment. All the tellers I interviewed were aware of the ways in which technology, such as ATMs in the banks, and mergers often meant loss of teller jobs. As a result, each teller experienced insecurity in her job to differing degrees.

Precarious Work

In Chapter Three I discuss the shrinking ranks of clerical workers in Canada and in the banks, which is a result of advanced technology and restructuring and which increases

profits for the banks. I also discuss the effects of those changes on bank workers. The tellers I interviewed have lived through those changes and are fully aware of a decline in the number of teller jobs, the effects of mergers and global competition in the banks, and of the threat to their own jobs. There was a good deal of discussion in the focus group interview and in the individual interviews about the precariousness of a teller's work. All were unsure of the future, not only of the job of teller, but of the banks themselves in their current form. Kate even thought that in the future there would be no banks as we know them.

But I think it's going to change ...I think banking will be a whole different thing by the time I have children. I don't think there will be an actual physical bank. We're seeing that now with M banks and different things...something in the mail...or you do anything over the computer and boom...you know...electronic. I don't think people will actually have to go to the bank. I don't think there will be a physical location.

Other tellers expressed the same fears. They see branch closures, mergers, advanced technologies like ATMs and internet banking and wonder if there will be any tellers in the future, or if there will be even fewer tellers than there are now. Diane said, "Tellers are totally disposable. People are in line for jobs. It seems to be always that way." On the other hand, in the focus group, both Diane and Wanda changed their predictions about the future of tellers from the probability of banks having no tellers at all, to an assessment that banks could never do without tellers, even if in some further diminished capacity. From either perspective, however, their work has become more precarious.

Adding to the understanding of their jobs as precarious, tellers are increasingly offered only part-time work (See the general discussion of part-time work in Chapter Three). Kate mentioned that there were three full-time tellers when she started at the branch, and at the time of our interview she was the only one. She expected that, if she left, that full-time position would not be filled, but would be replaced with several part-time jobs. Marlene had

been working at the bank for more than four years by the time of our second interview when she told me she had just obtained a “work arrangement”. This meant she had a permanent part-time position of twenty-five hours a week of work. Up to that point, she had been given as many hours as the supervisor offered to her. In that situation, Marlene had no control over the number of hours or the days or times of her work. With this work arrangement, even though her hours of work were not the same every week, she knows that she will be scheduled for twenty-five hours. As she explained,

Working for the bank, there's not too many jobs that are classified as full-time any more. I think you have to work 37.5 hours a week to be classified as full-time. A work arrangement is just something - they give you so many hours through the week to work. And, for example, it might be Monday and Friday, nine to five; Tuesday ten to three...so your hours will vary.

Marlene felt that this work arrangement was as much as she could expect and was glad to have the benefits that go along with the arrangement. She also demonstrated the precariousness of her work up to that point by telling me that the reason she hadn't had an arrangement before was that the previous supervisor “had her favourites”, of whom Marlene was not one. When a new supervisor came to the job, Marlene finally got her work arrangement. Since banks in Canada are not unionized (except for a very small number of branches), workers have no protection against this kind of unfair treatment by supervisors, nor do they have rights to regular hours of work (Baker, 1995:23; The Bank Book Collective, 1979). Thus, lack of unionization adds to the precariousness of tellers' jobs.

One aspect of teller work that intensifies its precariousness and is not often taken into consideration is the danger inherent in the work. Between the time of first and second individual interviews, Diane had had the misfortune of being at work during an armed robbery. Her experience was very traumatic, as the robber pointed a gun at a teller beside her

and then jumped over the counter to the side where Diane was standing. Diane credits the bank with giving her access to counseling and time off to recuperate from the experience. However, it was a very difficult experience, and as a result, Diane has, after many years of full-time work in the bank, changed to part-time work, to reduce her level of stress.

Other aspects of bank work in a global world can cause stress for tellers. Mergers increase insecurity in terms of job retention and can, as Kate reveals below, be a justification for the banks to intensify the work of tellers.

Mergers, Intensification, Branch Closures

Mergers, a defining feature of globalization as discussed in Chapter Two, have their own character in Canadian banking. Although the proposed large bank mergers discussed in Chapter Three in the context of the MacKay Task Force Report were not successful, other mergers and acquisitions are common in banking. A large part of the reason for Canadian banks' record profits in recent years is a result of acquisitions outside of Canada (Stewart, Globe and Mail, 2006) – a turn of events made possible through deregulation, including free trade agreements. One large merger in Canadian banking, since the MacKay Task Force Report and the decision of the government to disallow the proposed mergers, is mentioned in Chapter Three. It is the merger of Canada Trust (by far Canada's largest trust company) with Toronto Dominion Bank to form TD Canada Trust. By chance it turned out that two of the tellers I interviewed experienced these mergers, one as an employee of Toronto Dominion Bank and the other as an employee of Canada Trust.

As Chapter Three outlines, mergers are an important contributing factor to not only the precariousness of teller work, but to the intensification of that work as well. When I

spoke with Kate, I asked her what she does about job stress. She told me that she discussed work-related stresses with her boyfriend, and that her discussions with him were especially important as her stress levels were higher than usual. The trust company where she worked, Canada Trust, was in the process of merging with a large bank, the Toronto Dominion Bank, at the time we talked.

My boyfriend gets every update. He's away right now and especially with going through a merger. We've had...well today we had four positions change...actually including myself. So I am a teller plus a supervisor now. So you could open and close...and I'm not quite sure. It was just announced before I came to meet you.

Although Kate was not sure of all of the responsibilities of her new job, she did know that she would be required to perform the tasks of both a teller and a supervisor, taking on new responsibilities while retaining the old ones and intensifying her work. In this tense climate of change, Kate knew that her job was at risk – that it had become more precarious. She was just relieved that she would keep her job – at least for the near future.

Work for some tellers in this study had also intensified in the context of branch closures, a feature of bank restructuring in a time of globalization. As mentioned in Chapter Three, there has been a reduction of seven hundred branches in Canada since 2002 (FCAC n.d: n.p. Cited in Lott, 2003:23). Tellers feel a heightened level of stress in their work as they try to accommodate the increase in the number of customers which results from the closure of other branches. However, some tellers seem to be more concerned about the frustration of customers than their own stress levels. Wanda told me,

We've closed one of our branches down the street. Not once but twice. Once we downgraded to a student banking only centre which meant all the customers had to move to our location, which meant a tremendous amount of accommodation. We then closed the student banking. I haven't been involved in a whole lot of that but I noticed there was a lot of burden, because now they're moving back into the branch. I think it's a very negative thing for customers. I think, if the customers

are using them, keep them open. And I understand there's a financial aspect there and usefulness there that head office looks at, but I think it's a huge impact on customers.

Although Wanda was talking about the impact on customers here, the "tremendous amount of accommodation" implies accommodation on the part of the tellers as well. Dealing with lineups can be frustrating for customers and stressful for tellers. In this regard, in the focus group, Marlene, who works for the same bank (although not the same branch) as Wanda, expressed the impact of branch closures in a different way: "It seems one of the biggest complaints where I work is the lineups...the lineups can be down past the CEO desk. It gets crazy in there." Marlene said that she has heard customers complain that they had waited forty-five minutes. Managers then "hover around" to see why the lineups are so long, which adds to the stress for tellers. Because tellers do the face-to-face work, or "frontline" as the tellers call it, they deal with the actual impact of delays in terms of the frustrated customer right at the moment.

Advancement and Promotion

As discussed in Chapter Three, restructuring in banks has seen the flattening of hierarchy with well-paid, skilled jobs at the top, and low paid, unskilled jobs at the bottom. With the advance of technology like ATMs which replace tellers, there are fewer jobs available for tellers while the number of more highly skilled jobs increases. Further, the centralization of administrative jobs, which sees those jobs taken out of the branches, has meant that tellers have no line of advancement through jobs that are similar to their teller jobs, but must move into a sales position in order to advance with the bank branches. Both strategies of the banks, replacing employees with machines and the centralization of

administrative work, intended to increase profits by decreasing costs, leave tellers in dead-end jobs with little hope of advancement. Although Diane told me that she likes being a teller – that she doesn't want to be promoted into a sales position and has made that clear to her supervisors – other tellers who want to advance feel stuck in clerical jobs which have also been deskilled through technology. They feel their job is dead-end and that they would have to go into sales in order to advance in the bank. And sometimes, they don't feel that they could do a sales job or that sales suits them. Kate was promoted into a personal banker position, but was not successful there with the emphasis on sales, and was grateful to have an opportunity to go back to being a teller.

I went over to the other side, so to speak, and I was a financial service officer and did not enjoy it. I was fortunate enough to work for someone who noticed that I was not happy in what I was doing and said, "Would you like to go back to being on the front line?" And I said I would be pleased to...very happy to. I like to see the babies. I like to talk...I like that interaction. There's something to be said about just the simple things, rather than to say "You're declined for a loan" or...I didn't enjoy it.

A gulf has been created in the branches between the functions of service and of sales, which translates into few opportunities for advancement for tellers.

However, there is pressure from the banks to advance. The perception is that if one is a dedicated employee, a "good" employee, one wants to move ahead in the bank. Diane, a teller with long experience, expressed her resistance to the bank's definition of a "good" employee as one who works for promotion when she said,

I mean, I've been through enough managers that I usually face them right up and tell them 'I'm a teller. I'm proud to be a teller. I'm *good* at it! And that's the way it is'. So, most of them have accepted that. And probably I'm not the norm...I don't want the pressures put on to do other things. I want to be appreciated for the job I'm doing.

At one time in the bank, as mentioned above, there were administrative jobs that were managerial and which provided opportunities for tellers to advance. My own title in the branch was manager of administration and I had the opportunity to work through the administrative system starting with a teller job, working through clerical and then bank officer positions and ending with a head office administrative position. But those avenues to better jobs which were available to me have been closed, as administrative jobs left the branches for centralized administrative units at specific branch locations. Some of those jobs then left the banks entirely and were "outsourced". So, for example "side counter clerks", were numerous in the branches in which I worked. This position was one for which tellers could train, which was higher paid than tellers with more responsibility for supervision and for ensuring branch procedures were followed. Before innovations like personal computer technology for tellers, or internet and telephone banking for customers made certain tasks more automated, side-counter clerks served customers who, for example, wanted to buy a Guaranteed Investment Certificate or a bond, or who had a problem in their bank dealings. They also were responsible for batching transactions to a data centre (before the days when these kinds of transactions could be processed directly through personal computer technology), and end of day balancing. The service elements of these clerical jobs have been deskilled through personal computer technology and, in some banks, outsourced to call centres, sometimes offshore. Customers who want to buy an investment certificate now, simply phone in to the call centre or process the transaction themselves through internet banking. The supervisory elements of the job of side-counter clerks have been taken over by tellers like Kate who perform both the teller and the supervisor tasks.

As a result of the loss of the side-counter clerical type of positions, jobs in banks have become polarized, as positions such as the administrative job I had in a branch are eliminated; there is an increase in highly skilled positions which are unavailable to tellers who wish to advance through the banking system; and less skilled jobs become even more deskilled though the use of technology.

Technology Based Service/Teller Service

In this environment of polarized jobs, as discussed in the previous section and in Chapter three, teller work has been rationalized and automated, with one example being the ATMs, and the kind of work remaining for tellers to do is deskilled. However, ATMs and other forms of technology based services, such as telephone and internet banking, have drawbacks which require that tellers are sometimes called upon to intervene to ensure that customers get the service they require. On the other hand, since many teller functions have been automated, tellers sometimes cannot give customers the service they want and are forced to suggest that the customer use another bank service, even though the customer is at the teller's work station. Tellers may sometimes have to suggest to a customer that they call telephone banking for the service or advice they have come into the branch to get. Or a teller may have to leave the counter to go to the phone herself to arrange for the service her customer needs. Her deskilled job made Wanda feel ineffective when she had to tell a customer that she could not give the requested service. She wondered if the bank noticed the dilemma she faces. "You have to ask yourself, have they ever done that job before? Have they ever stood in front of somebody and said, 'Excuse me I have to go and call a 1-800 number in order to solve your problem'?" Tellers understand that service delivery methods

available through technology are often in place primarily to reduce bank costs, thus increasing profits, and don't necessarily put customer service first. In this regard, Wanda says,

If the customer has a concern you tell them to call this number. Or send them in this direction. They don't want that. They want the one on one dealings. In everything that I do, every time I've dealt with somebody, they want that one on one dealings. They don't want to see me picking up a telephone and calling a centre to get an answer for something. They really, really don't. But, the bank says 'this is how we're going to solve the problem', or, 'that's what we're offering the customer. Let's get them what they want ...you know, get them happy'. But sometimes customers will sort of smirk and laugh and say, 'Oh, a 1-800 number?' You know, if they're wanting something. Maybe they want a particular item, added enhancement or something to their account. Then *they* have to call a 1-800 number if I can't do it. Then they sort of laugh about that. That's the limitations that they're putting on front end staff, in order to keep competitive, or stay competitive.

Tellers see, face to face, the customers' dissatisfaction with the technology-based service they are able to access, and have to use their skills with people to "make the customer happy". This "relationship" work is invisible to the bank, but is inherent in a teller's job from her own point of view. As mentioned above, tellers see the importance of their work in the satisfaction of the customers.

Although technology-based services can be convenient for both customers and tellers, as discussed in Chapter Three, there are drawbacks. Rationalization and automation of the teller job leaves out the human element in terms of banking by machine. It also makes it difficult, in some instances, for tellers to give good service to customers who do come into the bank.

Focus Group and Consciousness Raising

One of the goals I had in mind since the inception of this research project was to offer the tellers a chance in the focus group to talk with each other, and to investigate whether the opportunity would invoke consciousness raising among them. The tellers enjoyed getting together and talking about being a teller. They compared stories about the banks they work for, child care issues, finding time for work and family, dilemmas about sales quotas, and the future place of tellers in the bank. Much of the talk centred around their discontent with sales quotas and their frustrations in trying to express their understanding of themselves as good employees and in providing good service to customers.

Tellers do not often have opportunities to confer in this way. Obligations at home often mean that there is little time for socializing with co-workers outside the bank. Interactions inside the bank are closely monitored and controlled by the bank. Tellers' conversations with the banks are largely one-way, with the banks dominating, which leaves little room for any effective input into the organization by tellers. As discussed in Chapter Four, tellers are further silenced by the confidentiality agreements they have signed with the banks. In light of this isolation and silencing, I hoped that the focus group would give tellers an opportunity to understand their jobs, and themselves as employees, more from the point of view of the women themselves rather than from the point of view of the bank and its definition of a "good employee".

In the final interview, I asked the tellers about their experiences of the focus group. In our first interview, I had asked Wanda how her family life might affect her work life. Her answer is an excellent good example of the effectiveness of the focus group in terms of consciousness raising. She replied, "Not a great deal. I mean, you have to leave your ...if

there's a problem in the home or what have you, personally you sort of leave that alone until you leave work". This idea that one person, a "good employee", can leave the "personal" realm of her domestic life behind as she enters the world of work, and the tensions created by that idea, are just the sort of notion I wanted to examine through the focus group and its potential for consciousness raising. Smith (1987:7) talks about the gendered nature of work in terms of a "bifurcated consciousness" for women and the difficulty in making the shift "between a consciousness organized within the relations of ruling³⁵ and a consciousness implicated in the local particularities of home and family". She also writes about women's lack of authority, for themselves and for other women, within patriarchal relations of ruling.

Women have taken for granted that our thinking is to be authorized by an external source of authority...As a consequence women's opinions tend to conform to the approved standards, and these in the last analysis are men's. In consequence women's opinions are sharply separated from their lived experience (1987:35).

Smith's insight explains how Wanda could express the opinion that her life at home could be left behind while she was working at the bank. Smith also points out that, "[a]s they begin to develop their own opinions, they have to check them against their collective experience as women rather than merely their personal experience" (1987:35). It is this sharing of opinions and experiences with other women that I expected might change the tellers' understandings of themselves in both the world of work and the domestic arena. After several years had passed, and a second child was born and subsequent to her participation in the focus group, Wanda did feel differently when we talked in the final interview. The important thing about

³⁵ By "relations of ruling" Smith means, "a complex of organized practices, including government, law, business and financial management, professional organization, and educational institutions as well as the discourses in texts that interpenetrate the multiple sites of power... [w]e are not ruled by powers that are essentially implicated in particularized ties of kinship, family, and household and anchored in relationships to particular patches of ground. We are ruled by forms of organization vested in and mediated by texts and documents, and constituted externally to particular individuals and their personal and familial relationships. The practice of ruling involves the ongoing representation of the local actualities of our worlds in the standardized and general forms of knowledge that enter them into the relations of ruling" (Smith, 1987:3).

the focus group, she told me, was sharing with other tellers the frustrations she feels about the tensions between her obligations at home and those at work.

...we've talked about how that makes us feel. So, a lot for women is how we feel. Our day is really made up a lot on how we feel. And if a mom or a wife or just a person is not up to their standards, they usually take that to work which in turn would take away from their day. Then you have that whole realm of dealing with the customer with that in the back of your mind. Being a professional giving them all the service that they require, and in the back of your mind you're thinking your baby is home sick or I've got laundry piled up to the ceiling. I'd rather be home. And you have to learn to shut that off, turn that on, shut that off, turn that on in a matter of sometimes of seconds. You may come back from lunch and just have talked to your husband and realize that the water main broke at your house. You have to go back to work and you can't think about that. You have to sort the clients out. So, I mean that's a real big thing for women.

Wanda's understanding of herself as a woman and an employee changed as a result of talking with other women. She sees her experience of work as imbedded in gender relations and greatly influenced by her family relationships.

Marlene also enjoyed talking with the other women in the focus group, but felt that it didn't change anything for her. However, it does seem that she feels more confident about her opportunities in the world of bank work than she previously thought she had.

I have to say it's been great. I have to walk away from this thinking this has been a great experience. I really enjoyed the discussion group. I really don't think it's going to change me much. I'm leaving with a lot more knowledge than I had before. Tellers at other banks are not expected to do sales. Sometimes it makes me think, maybe I could move to another bank if they're not expecting that many goals. I know if another bank knows you have banking experience, they'll snap you right up. It's given me a lot of food for thought.

Another potential result of consciousness raising that was discussed in Chapter Four, is the empowerment of women (Naples, 1996). Cindy worked in a call centre. Call centres are a new type of banking institution – a child of globalization born of deregulation, bank restructuring and technology. Call centre jobs not only replace women's jobs in bank

branches, as ATMS do, but in addition, appear to formulate women workers more as part of the machinery than banks do. In banks, tellers relate with real people, face-to-face. In call centres, however, Customer Service Representatives' (CSR) relationships are mediated through technology. CSR jobs are very machine-like, recalling Taylorism and the scientific management discussion in Chapter Three. Cindy suffered not only from physical injury related to repetitive motion in her job in the call centre, but also from mental stress related to lack of control over, and feelings of helplessness with regard to, the performance of her job. Cindy's remarks when I asked her if she had learned anything from participating in this study, poignantly describe the results of these feelings and reflect a manifestation of the potential of consciousness raising in the focus group for empowerment of tellers. Her words are eloquent and relevant to this thesis.

A lot has changed. I didn't realize how the bank had become a sort of monolithic personality in a sense, to me. And you'll probably remember my initial hesitation in doing the first interview. I needed to hear a lot of caveats about privacy and I was very wary about breaking the original contract I'd made with the bank and needed a lot of assurance of how this was not doing that. Now, here we are sitting in a public coffee shop and I'm talking fairly openly. Also we had the focus group which was video taped and I needed a lot of assurance about how that would be used. So what I've noticed is that in some sense the bank has been de-mythologized for me. The monolith is not such a monolith anymore. Because I've talked to other people at a personal level who have had similar experiences - and so, it's not me against Goliath in the sense of what I felt when I was working there. It's more like there is not Goliath. But there certainly is a group of people who work in that situation who have similar traits - who care a lot about people - who care a lot about service. And I think the myth of Goliath gets in the way of the success of the whole corporate identity. And I never thought about that before. So, I feel free of some of the pain of the work I experienced there and some of the stifling of community among workers through competition and through prescribed norms of use of language and through extreme pace and that kind of thing. And so, I have to thank you for that. Because it has been a real growth experience actually. So, thank you.

Connections were forged between the women through the focus group. Both Cindy, who had worked at a call center, and Diane, a teller in a bank, told me that the focus group

had changed their perceptions of the other. From the perspective of a call center worker, Cindy said,

Well, when I was working at the bank call centre there was definitely a sense that we were different than tellers and the job description is a different class of job. I also had never worked in a branch. So a lot of what we were talking about had a common basis. But I also had a sort of culture from the call centre of being told, you know, you're not the same. You're different. So, I found it quite interesting that that didn't seem to be the perception from the other centers [branches] toward someone who worked at the call centre. It seemed to me that they felt we were the same. That was my perception.

On the other hand, Diane, a branch teller said,

...sometimes you think of the call centre as being a totally different entity and actually if they're doing the same kind of thing you are...it's kind of nice to bring it in together, because sometimes you're...being on the other end it's like, "oh, the stupid call centre" and I'm sure they're saying, "the stupid branch". So I think that kind of thing would be good...to give appreciation...basically you're working for the same people that you're doing the same services for.

Wanda felt validated by talking with other tellers and came to trust her own perceptions more.

It was nice to get together with other bankers. Even though we didn't know where we were coming from we still had the same commonality as far as banking. It helped me to see that other people were having the same perspective or point of view of the bank and the goals of the bank as I was having. So it wasn't sort of distorted...because we were coming from different areas and we were still having a commonality about the future and how things are and how we feel about the banking industry.

In the focus group it became clear that macro-economic forces of neo-liberal globalization, the quest for increased profits for corporations, and consequent bank restructuring in Canada have changed the experience of work, at a micro level, for tellers. Restructuring, hand in hand with technologies such as ATMs, have changed the emphasis of the bank from one of service to customers, to one of sales and profits. The ensuing change in

emphasis for tellers leaves them struggling to find the satisfaction, which tellers without exception in this study related to good customer service, in service jobs that are becoming more about sales.

Conclusion

At the beginning of this chapter, I noted the questions that guided my analysis. In terms of technologies like ATMs and their threat to teller jobs, and the ways in which tellers connect with these and other changing technologies in the bank, tellers told me that their relationships with technologies is mediated by their desire to provide good service to customers. Providing good service in the context of their relationship with the customer is how the tellers in this study define a “good employee”. There is a tension for the tellers between their definition and the bank’s definition of a “good employee”, the latter including: training on the teller’s own time in order to be promoted; achieving or exceeding sales goals in competition with co-workers; and leaving domestic concerns outside the workplace. For the most part, tellers in this study like being tellers. They get a feeling of a job well done by providing good service to the clients they come in contact with each day. Because their satisfaction as workers is dependent on keeping the customers happy, they are willing to promote the use of ATMs by customers. Tellers are not unaware of the global forces that affect them and their jobs: restructuring in the bank; the quest for bank profit; and the competition that justifies branch closures and mergers. However, their immediate concern is the customer who is there and who has come to them for something specific. There is a personal relationship there which, although largely defined by its function, that is a customer/teller relationship, is also a person to person relationship. The teller wants the

customer to have the best bank service s/he can get. Sometimes, this means taking the customer to a bank machine, which may be less expensive for the customer to use than the same service from a teller, and may be more reliable, as one teller told me. She explained that when teller machines are down, quite often ATMs are still running.

Tellers' understandings of themselves as bank employees may be mitigated by bank discourse which tells tellers how good employees behave and sometimes how they think. In this discourse, the bank's profit is the highest motive. This definition of a good employee can be in conflict with tellers' own ideas of how they are to behave and think as good employees and may influence how a teller interacts with customers and the ATM.

In an increasingly competitive global environment, bank restructuring has brought globalization into the lived experiences of the tellers who participated in this study. One way tellers experience the increased emphasis on competition and profits is through a shift in the importance of sales over service. In order to be promoted, tellers need to be willing to move into sales jobs. The tellers in this study, however, were generally not as comfortable with sales as with service. In addition, other forms of restructuring such as centralization and outsourcing have meant the loss of tellers' opportunities for advancement into administrative jobs within the branches, leaving the tellers stuck in dead-end, low paid jobs.

The tellers in this study were concerned about the loss of teller jobs as ATMs and other technologies increasingly replaced them as the primary providers of service to customers. There was discussion about whether teller jobs would continue to exist at all. This insecurity about their jobs was heightened by mergers and branch closures, which typically meant job loss and intensification of work. Tellers reported that full-time teller jobs continue to disappear in branches among those tellers who do remain at work. Further, advancement

for tellers, contingent upon spending unpaid time training, and limited to sales jobs, seemed out of reach for tellers in light of their obligations at home. Tellers felt pressure, in this environment of precariousness and in light of sales goals, to sell to customers, even when they did not feel that the item they were selling was best for the customer.

The focus group interview gave tellers an opportunity to talk with each other and to find commonalities with other tellers, authority of voice, and empowerment. This relieved tellers' isolation and helped them to situate their experiences within a larger framework.

In the following chapter, I outline the conclusions I have come to in this research with regard to the interrelationships between globalization, Canadian banks, and tellers, and the technology that is the connecting theme between all three.

Chapter 6

Conclusion

At the beginning of the twenty-first century, our experiences of work are changing as globalization advances. I began this study wondering about my own experience in a trust company at a time of bank restructuring. When I examined my experience, I saw that larger forces than just the bank and I were at play in our relationship. I wondered what those forces were and how they affected the lives of workers. Because I had been a teller in a bank and had had the experience of feeling silenced in that position while knowing that I had something to say about the bank, I wanted to give voice to women in banking who are not often asked about their opinions

In this thesis, I took the ATM as both a symbol in, and a reality of, tellers' lives. The machines are symbolic in that they represent the relationship between tellers, Canadian banks and globalization and the use of technology which connects all three. Advances in technology, such as the ATM and internet banking, replace workers and, along with deregulation, which gives banks more autonomy in their operations at home and around the world, underpin bank restructuring. At the same time, mergers, which increase the competitive power of corporations in general and of banks in Canada specifically, often bring job losses and branch closures. These trends in banking in Canada are linked to globalization and its pursuit of ever-increasing corporate profits.

As I discuss in Chapter Two, although globalization is a contested notion, in this thesis, I work with the neo-liberal form of globalization, which is a response of corporations and states to the profit crisis of the 1960s, and is defined by downward pressure on wages,

tax reform, deregulation and free trade, downsizing and debt reducing policies (Chernomas, 2002:4). Those policies have had the desired effect, that is, an increase in profitability for corporations. The costs, however, have been high for some segments of societies. While capitalists and rich countries get richer – much richer – many of the already economically disadvantaged countries and citizens in the world become poorer. Within both rich and poor countries, the rich are getting richer and the poor are getting poorer. Although there are some economic advantages for some people, for many, globalization means degraded work in horrific conditions with no labour protection. Global financial institutions have increased the misery of many in developing countries with Structural Adjustment Programs that strangle the countries' economies and benefit richer countries still further.

Although Canada is not a victim of SAPs, the same motivator of global economic change, that is increased profit, often in the name of deficit reduction, has driven a restructuring in the country which has taken a toll on workers similar to the effects on work globally through SAPs. A shrinking public sector, increasing privatization, union busting, weakening of labour laws, and the discourse of deficit reduction are some of the defining features of restructuring of the economy and the workforce in Canada (Jenson, 1996).

Canadian banks have been major players in restructuring for a globalizing world. Technology allows banking to be done in ways never imagined before. ATMs and internet banking have been embraced by Canadians and have changed the face of banking. Customers no longer have to go to a bank branch for most of their business. It is now possible to apply for loans and mortgages online and to obtain approval of the application with no face-to-face contact whatsoever with a bank employee. The customer must go to the branch only to sign the loan or mortgage documents. The results of this and other changes of this kind is that the

bank employment hierarchies have changed and become more polarized. There are highly skilled workers at the top of the hierarchy and deskilled, routine, low-paid jobs for those at the bottom.

Women in banking are clustered in the lower ranges of the hierarchy. Although women make up a much larger proportion of bank employees than men, the salary gap between men and women in banking is much greater than it is in the general workforce in Canada. That women make up a far greater percentage of the clerical ranks in banking is presented in EEA reports as the reason for the salary gap. But this is circular reasoning. As I have shown in Chapter Three, there are historical reasons for the concentration of women in clerical jobs, both in the Canadian labour force and in banking.

It became clear to me, through what the tellers told me, and using the ATM as a symbol of globalization, that there are effects of globalization on their everyday experiences. In the global corporate push for profits, work has become increasingly deskilled, intensified and controlled by management through technology, characteristics which were identified by Braverman over thirty years ago and which have become more prevalent as characteristics of work in this era of globalization.

In the twenty-first century, other characteristics of work, related to neo-liberal globalization, make it more precarious and are apparent in the work experiences of tellers. Tellers understand that they are being replaced by ATMs and other technologies. They wonder about the continuing existence of banks as we know them and of the teller job. They see that part-time jobs (bad jobs) are replacing full-time jobs with benefits (good jobs). Tellers are more insecure in their jobs. This insecurity means that they are more satisfied with less. For example, Marlene was pleased, after four years of part-time, casual work with

a bank, to have been offered a twenty-five hour a week “arrangement”. She does not expect to get a full-time teller job. Tellers understand that mergers often mean job loss and branch closures, which result in intensification of their jobs – if that is, they are lucky and manage to keep their jobs. Some of the tellers in this study feel that the changes to their work are necessary to keep the bank competitive and thus to the teller having a job. But Jenson’s (1996:94-100) point, made in a previous chapter, that precarious work is a strategy for employers and not a necessity of the economy, is borne out as the banks make record profits year after year while tellers become more insecure about their work.

Even though teller jobs have become more precarious, tellers still like being tellers. As I have shown in Chapter Five, what gives them the most satisfaction in their jobs is being able to give good service to customers, and this personal aspect of their jobs is just why tellers can encourage customers to use the very ATM that might put a teller out of work. This relationship between technology and tellers elucidates the interaction between the macro and the micro of Giddens’ structuration theory - that society and individual identity are inextricably intertwined, that each forms and is formed by the other (Giddens, 1991). Tellers partially understand themselves in their various roles in life, within a context of neo-liberal globalization. This is why Wanda can describe herself as “marketable”, reflecting the neo-liberal discourse of commodification – the macro – and the way in which neo-liberal ideology acts on her own understanding of herself – the micro. When Wanda then encourages a customer to use the ATM, even though her motive is to help a customer, she is abetting macro forces of globalization which may not be in her best interests.

Examples abound of the complicity of individuals in aspects of neo-liberal globalization that they do not wish to encourage. More and more, employees are being asked,

as I was, to exert themselves in the project of putting themselves out of work. One example is that of educators who record their classes for delivery of education (their product, in neo-liberal discourse) through electronic media (technology). Another example of this complicity is that of customers who use the ATMs. The convenience of the machines masks the politics of the technology so that customers don't relate the loss of tellers' jobs to the convenience of being able to access cash at any time of the day or night. Along with convenience, pricing is manipulated by the banks to further encourage customers to use ATMs. As Diane said, "Well, the bank is smart. Transactions are cheaper at the ATM and there are more machines available than there are tellers." In addition, as relatively rich consumers in the global north, we have access to cheap commodities such as food and clothing which we might buy without thinking of the exploitation of workers and the environment, which is the reason the products are so inexpensive in the North American market. Purchasing those goods makes us in some way complicit in that exploitation, although it is not our intention to exploit. So, we contribute by our actions to the condition of the world in which we live, just as the world helps to shape us and our actions.

Neo-liberal globalization, although definitionally contested, is not something "out there" that is external to our lives. It is not just an economic theory. It does not just affect "the economy". All of our individual lives (the micro) are affected by the economy and globalization (the macro) every day, sometimes in ways in which we would not wish to be affected. Further, the ways in which we in the global north make economic choices in our lives (the micro), as the consumers of the world, affect the ability of corporations to advance the agenda of ever growing profits for their owners globally (the macro).

But economic forces of capitalism are not the only ones which affect the everyday lives of tellers. A patriarchal ideology which sees women's work as worth less than men's underpins neo-liberal global change in the name of increased profit. The same ideology keeps women in dead-end, low paid, increasingly precarious employment in Canadian banks. The inequities for women in the Canadian labour force, lower pay, ghettoization, and precarious work are intensified in banking, as is the privileged position of men. Women do not choose inequitable work relations because they want them. They choose them because their choices are constrained by the conditions of their lives as well as by the conditions of work (Sangster, 1995). Wendy expressed these constraints in her own life as she was thinking of going back to work after her first child was born and issues of child care were prominent:

My biggest thought, I guess is that I will go back to work full-time - just to bring up the finances a little bit in the household. But the other aspect is, where the bank has the job-share program, I may look at that being where I can work half-time. But then again, I have to look at - will that be viable for my family if the wages are decreased. Because you'd be cut in half. Will my wanting to be around my son more outweigh the fact of making the wages at work?...I think it will. But, the bank is quite accommodating for that program we have many people on our staff doing that. I don't think that work will interfere with my family life too much. It hasn't in the past because *I'm in the type of job* that, once it comes five o'clock you can go home. And that's it. You don't have to work the extended hours. *You may wish to* but it's not required for you to do that (emphasis added).

Approaches to the problem of inequitable work conditions which blame the women, such as the EEA conclusion that women are paid less because they choose lower paid job categories, neglect consideration of the effects of larger forces. Those forces include the economic forces of neo-liberal globalization examined in this thesis, and the gendered effects of the policies that derive from them, which shape our choices and constrain our access to the benefits of society.

Recommendations for Further Study

In this study, I have tried to shed some light on the everyday lives of women who are bank workers. Data, whether qualitative or quantitative, on the subject of women bank workers, is scarce. EEA reports, published since 1988, are inconsistent in their reporting and report aggregated data which are often not reflective of banking specifically. More disaggregated statistical information on the wages of bank workers and the flexible nature of their employment would be helpful in drawing a picture of tellers' relations to their work in terms of global changes to the nature of work. A complete analysis of the raw statistical data reported to the EEA by the banks, if it is available, is beyond the scope of this study, but would go a long way toward understanding the relative position of women in banks over time.

However, statistical data do not explain women's lived experiences and the complex nature of their lives. I have tried, in this study, to hear the voices of the women and to understand how their lives are affected in personal ways by global change and by restructuring in the banks for which they work. A deeper study which included further statistical analysis to show the position of women in banks relative to men, along with individual interviews and focus group interviews with more tellers in different parts of Canada and from more diverse backgrounds in terms of, for example, class, race, and ability, could offer a more complex view of globalization and its effects on women bank workers in Canada. A comparison with bank workers in other countries would shed even more light on bank work and bank workers in a globalizing world.

Reflections

On looking back over the last years as I developed this thesis, the first thing that is apparent is that my process was a long and convoluted one. As I have discussed in the methods chapter, there were many interruptions and hurdles that I could not have overcome without a good deal of help. As a (very) mature student whose age cohort is retiring, my life is rich and full and there are many demands. At times I have felt that the length of time it has taken to complete this work indicated that I am a less than dedicated student. However, it seems to me that my difficulties are more the result of a life that is not only one of a dedicated student, but is also much more. Furthermore, there are positive results of a study that took longer than anyone expected it would.

I was able to follow four of the women who participated in this study over more than four years, a period of time in which there were many life changes for the women and for me. Children and grandchildren were born. Others left home. Jobs and residences changed. Parents and other relatives died. Some things that were important to the tellers at the beginning of the research were no longer important at the end. This was also true of the research. The design of the research with the tellers, that is, a first in-depth interview, a focus group interview, and a second in-depth interview, was crucial to my ability to take advantage of the elapsed time between the beginning and the end of my research.

At the beginning of this study, I intended to focus primarily on the MacKay Task Force Report. As time went by, the issue of the mergers of Canadian banks in a global world became less important. Very high profile media coverage of the proposed mergers, and the various government reports that followed, fizzled out over time. Once the proposed mergers were disallowed in 1998, the banks continued their drive for ever-increasing profits, although

they were no longer in the limelight. They simply changed their tactics. As I discussed in Chapter Three, the government has not disallowed all mergers, but there is a more stringent review procedure in place. Public concern was addressed through implementation of a procedure for defining the impact of proposed mergers on the public. The merger of Canada Trust and the Toronto Dominion Bank, making TD Canada Trust the second biggest bank in Canada, occurred with little fanfare. Once in a while, there are media reports that the banks are still interested in mergers, but in general, there is little discussion about it. However, the banks are still pressuring the government for more deregulation, for example, to allow banks to sell insurance. The ability to sell insurance has been an issue for banks for many years now (Globe and Mail, November 9, 2005). Their message is still the same. They insist that they need further deregulation in Canada in order to be globally competitive. However, in spite of their inability to merge, Canada's largest banks continue to report record profits (Globe and Mail, November 30, 2005) driven, not by mergers, but by another force of globalization, that is, expansion into foreign markets. So, over the span of time this research has taken, banking has changed, the Canadian government has changed and our lives have changed.

As I worked with the words of the women in writing the analysis of this study, I noticed several places where my interview skills could have been better. Even though I had resisted making an interview guide in the proposal phase of this work, since I felt that it would be limiting (see Methods chapter), in actual practice, I adhered too closely to the guide and did not follow leads that might have taken "too much" time but which, upon reflection, might have uncovered rich data. I seem to have missed opportunities to explore certain issues the women brought forward. The missed opportunities are generally around affective experiences of the tellers. For example, Diane talked about a robbery. Even though it did not

come up until our final interview, I could have investigated that more thoroughly with her to understand the danger of teller work and the effects of such a traumatic event. Cindy spoke, in the focus group, about how badly she would feel if there were no tellers. Because I could see at the time that she was speaking from the perspective of a customer and not a teller, I did not explore that further in the final interview. If I had, I may have discovered some insight into the impact of losing teller service on a customer, along with the complex relations of tellers as both employees and customers of their banks. In other words, I could have paid more attention to the “feelings, attitudes, and values that give meaning to activities and events” (Anderson and Jack 1991:12). Marlene spoke about customer lineups and how stressed they made her feel. I could have asked more about her feelings in that situation. She also told me about her feeling that the supervisors “played favourites” by offering plum working hours to certain tellers and not to others. I could have investigated those feelings and the relations that generated them further.

I wanted this study not simply to reflect the experiences and opinions of the bank tellers I interviewed, but to offer them an opportunity to view their experiences as both personal and contextualized within banking. Thus I have tried to combine feminist theoretical perspectives with the methods I have used in order to make a change in women’s lives. As I point out in Chapter Five, there is some evidence from the interview data that the women in this study learned that their experiences have something in common with other tellers and that having that information has had the effect of empowerment.

At the beginning of my research, I missed a crucial point in understanding the work lives of tellers which is illustrative of the complexity of my positionality as I discussed in Chapter Four. When I was a teller and a branch supervisor, most administrative functions

were carried out in each branch. For example, branches stored paid cheques, which had been drawn on that branch and which had been processed by tellers, in secure filing rooms located at the branch. But now, tellers don't see cheques at all unless they are presented at the counter by a customer for payment. Cheque payment is a centralized, automated process. When I worked at the bank, administrative reports were received daily at the branch to reconcile accounts and tellers' cash. Those processes have also been centralized. As I analyzed the data I began to see the fundamental change in the nature of teller work, that is, the deskilling of their jobs and the lack of opportunity for tellers to advance in the bank through administrative positions. Upon reflection, I see that this point would have been clearer to an interviewer who had no experience in a bank. My own experience led me to assume that those opportunities for advancement were still there, even though at one level, I did understand that administrative work had been centralized.

As I worked with the words of the women who participated in this study, there was a resonance with my own experience in banking, which was quite difficult toward the end of my tenure, when restructuring of Canadian banking institutions was at its height. As the pressure in my workplace mounted, I felt more and more invisible as a person and more and more compelled to chase after the moving target of the company's expectations of me as a "good employee". When I was "laid off", I was expected to act as though it was nothing personal. In fact, the department wanted to give me a farewell party as though I had decided to retire! This insensitivity on the part of the bank to my emotional state as I lost my job is indicative of the ways in which corporations can use employees with no consideration of their humanness. The tellers in this study also experienced the banks' lack of consideration of their humanity, and told of the tensions between work and home responsibilities and their

conflict with the banks' definitions of "good employees". This conflict is not addressed by the fact that more and more women go out to paid work.

Women's participation in the labour force has increased dramatically since the 1960s; however, male defined corporate culture has not changed. The assumption that workers can leave their domestic responsibilities at the door as they arrive at work, does not apply to most workers any longer (Hochschild, 1997). There is no longer a woman at home taking care of family responsibilities at the beginning of the twenty-first century – she is more likely to be out working. Further, both male and female employees are likely to have hours of domestic work ahead of them when they leave the workplace. Children get sick and need their parents, even if there is good day care available, and this is not taken into account by employers. It is time that corporations change their cultures to accommodate workers who are not machines – in the case of tellers, not teller machines – but human beings who are imbedded in families – families which are required not only by our societies, but by the corporations which are part of them.

A final reflection on the past years of this study is on the process of writing the thesis itself. Although I had written a good proposal, as I got deeply involved in researching globalization, I lost sight of my overall feminist goal of making some difference in women's lives. I was distracted, not only by the complexities of globalization, but also by the chase after a master's degree – a credential. It was only when I remembered why I wanted to do this work in the first place, that is to make the experiences of women in their everyday lives part of what we know about life and each other in our society, that I was able to refocus and to complete this work.

The five tellers I interviewed were generous with their time and their knowledge. I am moved by the courage with which five ordinary women negotiate the complexities of their lives and by their willingness to share that with me. Diane expressed very clearly exactly the reason I wanted this thesis to express the voices of tellers when she said, "We are the ones who have to deal with understaffing. Tellers take the flack. Although, they are in the process of training for new teller positions, we have been short. People left or transferred and were not replaced. There was no vacation coverage." These everyday experiences of work for tellers are experienced in an atmosphere of fear, as expressed by Kate:

I know that if I were to leave tomorrow, my position would not be filled as a full-time. It would probably be one to two part-timers. I've noticed that. I noticed that when I started with the company there were three full-timers. And now most branches only have one. And it's usually then someone who's been there for quite some time. And if technology increases and more people are using the internet to do their banking and debit cards and smart cards...I think there will be a time when there will not be tellers...probably.

I hope that in this thesis the tellers who participated and I have to some degree addressed the problem of the silencing and the invisibility of women who are tellers and the problem which Diane recognized – and which may resonate with women workers around the world in this era of globalization – when she said, "Tellers don't get the respect they deserve".

Appendix A

Tentative Interview Guide

I will gather some demographic information as listed below, then use open ended questions intended to encourage discussion of their experiences by the participants. All questions will not be determined before the interviews, but will present themselves in the interviews and the discussion group as themes emerge. These questions are intended to be a starting point and not a comprehensive list.

Work Background

How long have you been a teller?

How long have you been with the bank you are currently with?

Has your experience been with one bank or with more than one? What other experience do you have in related work?

Personal

Age.

Education.

Ethnicity.

Family

What is your family situation? Married/single/other? Children? Ages of children? Do they live with you? What are your child-care arrangements?

Is your income required to support anyone besides yourself? If spouse, does he/she work?

What supports do you have at home? Is your income required or extra?

Do any other members of your family work for banks? If so, who? How many? In what jobs?

What do your family members think about your work?

Banking

A.

How did you come to take a job as a teller?

Describe your work to me. What would a typical day look like?

What do you tell your customers about ATMs? Do ATMs impact your job security? If you worked in a bank before ATMs, how have they changed your work? Are ATMs the most important technology used in banking? for customers? for tellers? If not, what are some other important technologies?

Is your work monitored by computers? In what ways? What happens when the technology breaks down? What do your partner/co-workers say about technology?

What do you think of your co-workers? How do you talk about technology with each other? For example, does it pressure you to continually re-train? Do you have access to as much training as you would like? Do you decide what training you will take or does someone else? Who does decide? Based on what criteria? Is there competition among you and your peers for training or advancement?

What would you change about your work if you could change anything you wanted? Have you tried to make any such changes? What happened?

Do you always follow the bank's rules about how you do your work, or do you have your own ways? If the latter, what are they? Do you have special ways of serving customers? Do tellers get frustrated with customers? What about? What kinds of customers use ATMs as opposed to coming to a teller? Would you rather serve customers or do "backroom" work? How important is selling to your job in terms of your own satisfaction with the work and in terms of the bank's requirements? Do you think the bank is interested in your job satisfaction? Should the bank be interested in you as a person?

How does your family life affect your work life? How does your work affect your family life? What would you change about your family life in relation to work? ...your work life in relation to family? Have you tried to make any such changes? What happened?

What do you think your future is with the bank? How long do you expect to work for the bank?

What do you think about unions? Do you know of any banks or work-places that have unions? What do you think that other bank workers think about unions? Do you know about bank unions in other parts of the world?

Would you want your children to work in a bank?

B.

How do you think computers and other technologies will affect your future? How secure is your job? What about branch closings?

What do you foresee as your banking career in terms of advancement? What do you have to do to advance in the system? Are you taking courses right now? Describe them. Does that secure your future with the bank?

Who makes the decisions about how the bank is run? About employee relations? On what basis are those decisions made? Do you have any input? Should you have any input into bank decisions? Should you have input into those decisions that affect you personally?

General

How do you deal with conflicts between work and home responsibilities? How do you blow off steam? Who do you talk to about work/home difficulties? Who in your life supports you? at work? at home? In what ways do you usually need support? In what ways could you use more support?

Appendix B

Consent Form³⁶

Dear ,

Thank you for agreeing to participate in the research for my MA thesis. As we have discussed, this research is part of the thesis I am writing in fulfillment of a requirement for a Master of Arts degree at Mount Saint Vincent University. Dr. Patricia Baker of Mount Saint Vincent University is supervising my work and if you have any questions, you may reach her at her office at 457-6536. The other members of my Supervisory Committee are: Dr. Martha MacDonald, Saint Mary's University and Dr. Ann Manicom, Mount Saint Vincent University. The contact person for the Masters Program in Women's Studies at Mount Saint Vincent University is Dr. Jane Gordon.

The purpose of this study is to explore the effects of the increased use of technology, and changes to the organization of work globally, in a Canadian context and in individual banks, on the experiences of paid work and family life of bank tellers.

You are requested to participate in two individual interviews with me, and a focus (discussion) group which I will facilitate, consisting of yourself and the four other women in the study. More specifically, two in-depth interviews lasting up to two hours each are requested. Interviews will be tape recorded. Field notes will be transcribed from the recordings. Confidentiality will be provided for through the use of pseudonyms and the control of tapes and field notes by the researcher. Tapes will be destroyed upon completion of the study.

A video-taped discussion group, which will include all participants in the study, will be conducted. This will last approximately two hours. Issues of confidentiality, in terms of the video tape, will be discussed with each woman and a decision regarding the disposition of the video tape will be arrived at through consensus and agreed to in writing.

There will be no compensation for participants.

A copy of the final thesis will be available to those participants who wish one.

³⁶ Approved by MSVU Graduate Studies committee April 26, 1999.

Participants may withdraw from the study at any time. A participant may refrain from answering any question or participating in any activity related to the research as she chooses.

Thanks again for your participation.

Viola Winstanley

443-9793

I have read the above and agree to participate in the study described. I understand that data from the interviews and focus groups will be used in the study.

NAME

SIGNATURE

DATE

Agreement of Thesis Supervisor

Dr. Patricia Baker - Mount St. Vincent University
(902) 457-6788

SIGNATURE

DATE

Appendix C

Focus Group Themes

Focus Group Meeting - October 26, 2003

1. Most important thing about job - serving customers

- Special ways of serving customers... "...remembering things about them.

Thinking to ask about a father who's been sick or so and so who's been in the hospital...you're an individual. I'd like to think that a lot of them think of me as their friend..."

- Sometimes don't follow bank rules, e.g. cheque cashing procedures, to give good service.
- "My main focus is customers."
- I don't get stressed out too much because I think of the important things...that I'm a good daughter, a good wife or mother. That I contribute to my community. Things like that that actually matter.
- "Our biggest goal is to keep the customer happy."
- "My job is to meet the customers' needs."
- Some customers will wait in line to see her specifically.

2. ATMs and other technology - If serving the customer is the most important thing, how do you send them to the ATM?

- Only send to ATM if they would be charged for a teller assisted transaction.
- "They are my bread and butter."

- Sometimes the system for the tellers is down and the ATM is working. Looks like the machine is more reliable than the tellers.
- Tellers as customers appreciate the convenience of ATMs.
- With increased technology, the teller job became more interesting. There's no more stuffing envelopes.
- ATMs are the most important technology for customer satisfaction. They demand it.
- More technology means better service.
- Recommends ATMs because they are faster for clients.
- Would like more and better technology to serve clients better.
- New technology can be a burden...time for training.
- Not concerned about ATMs taking her job away because she sees the lineups.

3. Pressure for sales

- "I'm perfectly happy to be a teller. I don't have aspirations to go on to big and wonderful things in the bank. So, no, I don't feel the pressure."
- "I don't want the pressures put on to do other things. I want to be appreciated for the job I'm doing."
- Emphasis on selling has decreased because service was slipping.
- There's no quota but if you want to advance it would be important. You'd be competing against others who want the promotion and sales numbers would count.
- Customer service and sales "go hand in hand. If I can recommend something to a customer to enhance the service that they already have then I will certainly do so. Or if I notice that they're paying 50 dollars in service charge a month, I'm certainly

going to recommend something to save them money. Or, if I hear them saying they're paying so much a month in rent...well, "have you ever sat down to discuss a mortgage, or a loan". But it's not, you know, 'You need this. I'm the one who's going to sell it to you'. It's more of a ...I see a need."

- Sales/referrals (sometimes self-recorded by the teller) are used for quarterly performance review.
- "I prefer to work with customers. I don't particularly like selling but if I have to do it, I will"

4. Contradictions...serving customers/sales for performance; bank procedure

- Selling goes along with the job. When she sees it is something that would benefit the customer she tries to sell. The priority is customer need.
- "And I think it's very difficult particularly in the sales area if there's not any structure to it, I think it would be very difficult to have a normal family life. If you don't know when you might have a meeting this night or you might have to work or you have a client who keeps you late."
- "...to be a sales officer. I mean there's more stability in that area that there is in the service side of things."
- You are more valued if you are "product-selling." Selling can be exciting. But the bank will keep more customers with tellers' good customer service.
- Streamlined procedures make things more efficient for the bank, but not always for the customer.
- Teller is to give customer a 1-800 number for more information. But client wants the information from the person they are standing in front of. Teller finds a way

around the bank's procedures to serve the customer well. "With efficiency you sometimes lose the value in customer service." This valuable service is not recognized by the bank. Senior management doesn't know what's involved in a teller job.

- Call centre - emphasis on numbers, time spent on calls/\$ sales. She sometimes would choose to work with a customer to solve a problem rather than push for the sale. Negotiated this with supervisor. Affected performance reviews. She felt helping the person would save time for the bank in the long run, benefited the bank, the client and herself.
- Would ignore the rule of trying to sell more to the customer if she didn't think it was the right thing to do in the situation. Could get chastised for it but did what she thought was appropriate.

5. Future of teller job

- "Tellers don't get the respect they deserve."
- There will always be a need for tellers."
- "The bank is not recruiting tellers so there is little concern for job satisfaction.

Tellers are totally disposable."

- Teller job is usually first step on a ladder.
- "I think technology will take the place of the teller."
- "The bank teller will never be extinct. People want personal service."
- "There's always going to be a position there. It's whether I want to be in the position."

- Banking may become a fully automated system. But she feels secure about her job.

6. What would you change?

- People's perception of a teller. It's probably the lowliest job in the bank...which I disagree with. To me it's one of the most important jobs in the bank.

Lots of times people decide whether they are going to deal with a branch by the people they meet first. And that's usually the teller.

- Physical environment - stools or foot rests
- More training.
- Physical environment - open windows for fresh air.

Appendix D

Focus Group - Sunday, October 26, 2003

**Mount Saint Vincent University
Institute for the Study of Women**

Agenda

- 1. Welcome**
- 2. Review of agenda**
- 3. Review of goal of the meeting**
- 4. Review of ground rules**
- 5. Introductions**
- 6. Discussion of themes**
- 7. Wrap up**

Appendix E

Second Individual Interview Guide

(Changed slightly to personalize the questions for each participant)

November, 2003

1. It has been a long time since our first interview. (Nov.21, 2000) What has changed?
2. What did you think of the focus group? Was it what you expected? What about knowing another teller?
3. How did you feel talking to the other tellers?
4. What issues seemed to stand out?
5. Did you think of anything that wasn't discussed that you might have liked to talk about? Or something that was discussed that you would have liked to talk about more?
6. Did you think about the words the bank uses and how they are used? Eg. Teller/CSR, Goal/target/quota.
7. You said in regard to quotas, "it's like digging your own grave" (fg 5). Would you like to say more about that?
8. In our last interview, you said "A lot of people think that if you're into the bank you have a really quality job ...you know a stable job. *Which is not the case, I feel.* But it's a *quality job for my education background*³⁷ and for what I do." How do you feel about this now?

³⁷ Follow up with Wendy about her comment here that she doesn't agree it's a stable job. And also the comment that it is good money for her education.

9. Since our last interview almost 3 years ago, you've become a mother again. Has that changed how you think about work? Are you planning to go back to work? Does your mother still help with child care? Will she help when you go back to work again? How does that work? What about day care?
10. In our last interview we were talking about whether there's enough training in the bank, you said, "Q. Do you have access to as much training as you would like to have?
A. No. You can if you work for it, but most times you don't have the time. *When five o'clock comes you want to get home to your family.* And you don't want to have that evening hour working on training for the bank. *If you do choose to do that then you have the availability* to work on certain aspects of computers or technology that you want. I don't think there's enough time throughout your day to learn how to use a program proficiently, use a trial run, use it on a dummy terminal and then integrate it with your customer service work. I wish there was more. They do give you time, but there's also people that don't learn as fast either...I wish there was more time to learn". (3.1 pg 7) So, what does that mean in terms of advancement in the bank if you have a family?
11. In terms of quality of service, you said, "Personally I always offer customers ...I always treat them equally. No matter what background they're from or what have you. I always give them that valued customer service. If I'm going to give them the complete treatment ...the treatment I would give everyone else. I don't always do everything to the fullest extent. I mean if the bank is going to tell us that we have to do it this way, this way, this way ...I don't always do it that way. *I try to get a feel for the customer.* Is it within the *customer's interest*? Are they trying to get in and out of the bank very quickly? Basically, is the *customer going to benefit* from what I'm trying to accomplish here? I

know there are certain ground rules that they want us to do ...check different aspects or what have you. I do do what is required but sometimes I will cut ...not cut corners, *but give it my feeling*. Is this to the customer's benefit that I'm doing this?" (How do you determine what is good for the customer? Is selling more important to the bank than benefiting the customer? Is what you determines to be best for the customer actually determined by the bank? How are desires constructed?)

12. So, then you said, "If it is then great. Is it going to make the customer happy?

Wonderful. If I'm going to write out a whole biblical sheet of paper for something that should only take five or ten minutes, but the bank wants us to fill out a whole paragraph, I'm only going to take five minutes or three minutes to do it because the customer wants to have it done quick and get out of there. So, basically yes, *I would say I have decreased what I'm supposed to do as far as procedures*. As far as giving special treatment, I probably would if a customer is coming in every single day, doing the same transaction, I wouldn't go in to see if everything is OK in their account. I'd probably do the transaction. *Although that's not encouraged. I would do it*. Because you are comfortable with that person. You're doing the same transaction for the past how many years. If there was a brand new customer to me, I've never met them in my life I probably would go into a little more detail of what I'm supposed to do until I reached a point where I felt comfortable and knew that everything was in order and within their ...you know their accounts were within the balance or what have you." In the focus group you talked about "risk management". I understood that it had become more important over time, is that right?

13. Job satisfaction - in the last interview you said, "I think if you're working as a teller and you do promote products and *have the satisfaction of having a customer enhance their financial picture* or what have you ...having the satisfaction of giving them that valued service *feels good and makes you feel, you know, that you're doing a more valuable job* than just depositing and withdrawing out of an account. If you don't, *if you're the type of person to shy away from that*, I don't think you're getting that satisfaction of what the job can do for you. Because you're integrating yourself with other areas of the bank that are ...it's quite exciting. If I have a customer that I'm promoting an investment account on the internet, I think getting them to a personal banker to promote that is exciting for me (more) than just to say "Oh, we have this product, here's a brochure thank you very much" and away you go. It's more exciting to do it that way. I think it is valued and *you're seeing some more vibrant or valued teller* in that area." Then in the focus group we talked about the satisfaction of serving the customer no matter how much time it takes...the feeling good at night because of how you treated people...not so much making the numbers. (fg 3) You talked about "not seeing the customer as a person, but as a sales opportunity". So, what is job satisfaction to you? What makes you feel good about your job?
14. You said in the interview that "people would perform better if they think they are in a place where they are needed or wanted". Do you feel that you are needed or wanted at work?
15. Here's another quote from your interview: "you said you leave work when your shift is over because your family life is important. Does that affect your chances for promotion? A. I think it does. Again, *I'm the type of person* that once five o'clock comes,

I want to be home with my family. I don't want to take work home. I don't want to take study home. And I think that does decrease my options within the bank because *it doesn't make me as marketable as somebody that is going to do that*. That's for sure." What if the extra hours were paid time? Would you be more inclined to stay?

16. Job security? "It's *as secure as I want to thrive in my position. If I want to continue to maintain the standards they have put forth for me, I think it's there. There's always going to be a position there. It's whether I want to be in that position.*" 3.1 pg 15 So, do you mean by this that if you work hard enough there will always be a job for you?
17. One of the things that came up in the focus group (fg 6) was the continual bumping of goals. You'd achieve your target and they'd increase it. How do you manage with that?
18. One of the FG participants is from a call centre - did you feel like you both work for the same kind of institution? Was there any sense that you're both bank workers? Do you have contact with call centres regularly?
19. In the focus group, D. told about "sharing" sales...when she has her quota, she offers the sales/referrals to others. How do you feel about that?

Appendix F

Cable TV Advertisement Text

Are you a bank, or trust company teller or CSR? Would you like to participate in an academic study? We are interested in your experience as a teller. Full or part-time, long or short term experience. If you are interested, please call Viola Winstanley at 443-xxxx.

Appendix G

Abbreviations

ATM	Automated Teller Machine
AVP	Assistant Vice-President
CBA	Canadian Bankers Association
CPA	Canadian Payments Association
CSR	Customer Service Representative
CDIC	Canadian Deposit Insurance Corporation
CLF	Canadian Labour Force
EEA	Employment Equity Act
FCAC	Financial Consumer Agency of Canada
FTE	Full-time Equivalent
HRSDC	Human Resources and Skills Development Canada
IMF	International Monetary Fund
ILO	International Labour Organization
MAI	Multilateral Agreement on Investments
NAFTA	North American Free Trade Agreement
OECD	Organization for Economic Co-Operation and Development
OPEC	Organization of Petroleum Exporting Countries
OSFI	Office of the Superintendent of Financial Institutions
ROE	Return on Equity
RRSP	Registered Retirement Savings Plan
SAP	Structural Adjustment Program
WB	World Bank
WIDE	Women in Development Europe
WTO	World Trade Organization

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