Relations industrielles
Industrial Relations

Causes of Unionization in Canadian Banks
Les causes de la syndicalisation dans les banques canadiennes

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Citer cet article

Lowe, G. S. (1981). Causes of Unionization in Canadian Banks. *Relations industrielles / Industrial Relations*, *36*(4), 865–893.
https://doi.org/10.7202/029208ar

Résumé de l'article

Le développement du syndicalisme dans les banques du Canada est d'origine récente. Depuis 1976, les syndicats ont réussi à implanter des sections locales dans 76 succursales bancaires prenant ainsi pied dans ce secteur d'activité économique. Le bas niveau de syndicalisation dans les banques, si l'on y ajoute que la main-d'oeuvre est en grande partie formée de femmes, en fait un des événements les plus significatifs sur la scène des relations professionnelles au Canada au cours des dernières années.

Le processus de syndicalisation est envisagé sous quatre aspects différents: le degré d'impuissance des employés, la structure des banques et leurs pratiques administratives, les relations sociales tant sur les lieux du travail que dans la collectivité et le poids de l'opposition de la direction à la négociation collective.

C'est dans cette perspective que sont étudiées les causes de la syndicalisation dans les banques. En se fondant sur un grand nombre de documents de même que sur de longues entrevues auprès de 37 membres du Syndicat des employés de banque affilié au Congrès du travail du Canada et d'une vingtaine de recruteurs syndicaux ainsi que de directeurs du personnel, on arrive à la conclusion que c'est l'impuissance des employés à contrecarrer les décisions arbitraires de la direction qui est à la source de la campagne de syndicalisation. Les catalyseurs spécifiques, qui peuvent aller du renvoi d'un camarade de travail à l'absence de pause-café, aident les employés à donner une valeur collective à un mécontentement généralisé. Il est révélateur que ni les bas salaires ni la rareté des chances d'avancement ne soient les griefs principaux mis de l'avant dans les campagnes de recrutement.

D'ailleurs, que les candidats potentiels à la syndicalisation soient des employés de bureau occupant des postes subordonnés au bas de la hiérarchie est de nature à aggraver encore cette condition d'impuissance.

D'autre part, les plaintes des employés au sujet de ce qu'ils appellent une « direction déficiente » peuvent se rattacher aux problèmes de structure de l'aménagement du système à succursales des banques. On estime que, même si les banques possèdent des structures bureaucratiques, des pratiques administratives diverses tendent à prévaloir dans le réseau de petites unités de fonctionnement, ce qui indique la difficulté de contrôler la qualité de la direction au niveau de la succursale.

Aussi, les employés sont-ils enclins à se tourner vers le syndicalisme lorsque certains facteurs favorables se présentent tels un fort esprit de groupe, un certain « leadership » interne, la connaissance des avantages du syndicalisme grâce aux relations familiales ou communautaires. D'un autre côté, le plus grand obstacle à la croissance du syndicalisme parmi les employés de banque réside dans l'opposition des dirigeants à la négociation collective, principalement à cause de la crainte de représailles qu'ils suscitent parmi le personnel.

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Causes of Unionization
in Canadian Banks

Graham S. Lowe

   *This paper investigates the origins and development of
unions in the Canadian banking industry since 1976. The histori-
cally low level of unionization in banking, coupled with its largely
female workforce, makes bank unionization a significant devel-
opment on the Canadian industrial relations scene.*

Canada's banks are among the most powerfull and conservative eco-
nomic institutions in the country. These industry characteristics have been
reflected in employee — management relations, which traditionally have
been dominated by managerial paternalism and an ideology of individual-
ism. Consequently, banks until recently have been virtually union-free. This
established pattern of industrial relations began to change in the summer of
1976. Female employees in two branches of the Canadian Imperial Bank of
Commerce, one in British Columbia and the other in Ontario, sought union
representation. These two unrelated incidents launched a major union
organizational campaign in the bank industry. By December 1980 unions
represented employees in 76 chartered bank branches across Canada, there-
by gaining a foothold in the industry[1].

Bank unionization is one of the most significant developments on the
Canadian industrial relations scene in over a decade. Not since the introduc-
tion of the Public Service Staff Relations Act in 1967 has the potential to
organize such a large number of employees in a single industry been so
great. Bank employees are the last group falling under federal labour legis-
lation to bargain collectively. Equally noteworthy is that the organizational

campaign was initiated by women, thought to have a lower union propensity than men[2], in an industry with one of the lowest unionization rates in Canada (CALURA, 1979:72).

The purpose of this paper is to examine the factors underlying the emergence of bank unions. The first section of the paper will offer theoretical perspectives on the unionization processes helpful for interpreting recent developments in banking. While it is not our intention to present and test a general theory of unionization, bank unionization does provide an opportunity to explore three theoretical questions which have received insufficient attention in the industrial relations literature: 1) Why do individual workers join unions?; 2) What factors in the workplace, the workers' backgrounds and the larger environment facilitate the transition from individual to collective action within a work group?; and 3) What factors inhibit employees from unionizing? Guided by our discussion of these questions, the second section of the paper will examine bank unionization in terms of the underlying causes, precipitating issues and obstacles faced by employees. Evidence will be drawn mainly from 57 intensive interviews conducted by the author with members of the Canadian Labour Congress' Union of Bank Employees (UBE), organizers from a number of bank unions and senior bank personnel officials. The paper will conclude by suggesting a number of useful hypotheses for future research.

HISTORICAL BACKGROUND

Despite a climate of employee relations in banks which has discouraged unionism, the historical record does reveal several unsuccessful attempts to establish unions prior to 1976. For example, in 1919 the American Federation of Labour set up the Bank Employees' Association to spearhead a major organizing campaign in banks on both sides of the border[3]. While several hundred bank employees joined the general swell of labour protest after World War I, they were thwarted by the banks' refusals to deal with the union[4]. That bank employees themselves had internalized the ethic of indi-

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2 In 1977, 26.8% of the women, compared to 41.1% of the men, in the Canadian labour force were union members (Canada, 1980:11).

3 See *The Monetary Times,* 26 December 1919, p. 9, and 16 January 1920, p. 7 for brief accounts of this organizing drive. Interviews conducted by the author with several retired male clerks employed in Canadian banks at the end of World War I have confirmed the existence of this brief attempt at unionization.

4 Similar post-World War I bank unionization campaigns in Australia, Sweden, Germany and Britain laid the foundations for powerful national bank unions. See the historical accounts in STURMTHAL (1966), BLACKBURN (1967), ALLEN and WILLIAMS (1960) and ADAMS (1974).

vidualism was also a powerful impediment to collective action, as the fol-
lowing account of a Bank Employees' Association meeting in 1920 reveals:
" 'We cannot all be bank presidents,' was a statement at the Toronto meet-
ing. Quite true, but by adopting the labour basis of wage will we not put a
premium on slothfulness and kill individual initiative, energy and inherent
ability? Our own general manager started as a junior clerk... indeed all our
executive officers started at the lowest rung of the ladder — and only by the
exercise of personal initiative have they attained their present position."[5]

Union activity once again surfaced during the Second World War. The
Canadian Congress of Labour's Office and Professional Workers' Organiz-
ing Committee (OPWOC) signed up a total of 840 bank workers mainly in
Toronto, Montreal and Ottawa during 1941-1942[6]. Wartime inflation had
sparked widespread unrest over salaries and the union thought the prevail-
ing industrial relations environment would be conducive to new white-collar
organizing drives. The OPWOC's greatest gains were among the franco-
phone male staff of the Banque Canadienne Nationale in Montreal[7]. Man-
agement retaliated with what the union described as "a vicious campaign of
intimidation and misrepresentation". These tactics ultimately precipitated
Canada's first bank strike, the failure of which brought the demise of the
OPWOC.

The labour movement's reluctance to mount another bank organizing
campaign was reinforced in 1959 when the Kitimat, Terrace and District
General Workers' Union in Kitimat, British Columbia, applied to the
Canada Labour Relations Board (CLRB) to represent three employees at
the town's Bank of Nova Scotia branch. The board ruled that a branch was
not an appropriate bargaining unit (see Canadian Labour Law Reports,
1959:1797). This legal precedent thus discouraged union activity in the in-
dustry for over two decades by virtue of the massive organizational efforts
required to create regional, provincial or national bargaining units.

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5   *The Monetary Times,* 16 January 1920, p. 7.
6   Details of the OPWOC campaign are,found in the Public Archives of Canada, MG
28, I 103, vol. 92 ("General File on Office and Professional Workers Organizing Committee",
and "File: OPWOC, Banque Canadienne Nationale Strike").
7   It was well known that BCN employees were the lowest paid bank employees in
Montreal. The starting salary was $416.00 annually, with the average teller earning $913 an-
nually after nine years. In contrast the average annual clerical salary in Canada in 1941 was
$922 (MELTZ, 1969:241). Employees also complained of having to work long hours of over-
time with no pay. The centrality of the wage issue in this OPWOC campaign is noteworthy,
given the more secondary role wages play in the current unionization drive, as we will see
below.

There is, however, one important exception in this legacy of failures. In 1967 an affiliate of the Office and Professional Employees International Union became the bargaining agent for approximately 1,100 employees of the Montreal, City and District Savings Bank in the Montreal area. The union originated through the failure of a staff association, run by male accountants, to extract salary increases from the bank. This is the only Canadian example of the staff association route to unionization, something much more prevalent in British banking. Furthermore, because the employer is a small, local savings bank it is difficult to draw direct comparisons with the present unionization drive in the major chartered banks.

THEORETICAL ISSUES IN THE UNIONIZATION PROCESS

It is useful to begin our discussion of the unionization process by asking why workers join unions. Given that taking out union membership is essentially a social act, it is important to know what conditions encourage a collective response by workers to the employer's authority. Worker responses to managerial power and job problems may be placed on a continuum, ranging from individual passivity and acquiescence — characterized by apathy or quitting — to militant collective action (see Fox, 1971:80-83). Our concern here is with those factors which facilitate or inhibit this transition from individual adaptation to collective resistance.

Most discussions of unionization take for granted the question of origins, focusing instead on patterns of growth[8]. Furthermore, when the causes of unionization are examined the primary concern is often with the immediate issues involved. What emerges is an explanation based on ideosyncratic causes specific to each case. There is little attempt to theoretically interpret the underlying conflicts and social processes involved.

We will attempt, in a preliminary manner, to address this problem by focusing on four issues central to the emergence of unionization. We will first examine the concept of employee powerlessness, emphasizing its importance for understanding the development of unionization. Because worker subordination to management is especially pronounced in the case of female clerical workers, this discussion will provide a useful background to our examination of bank unions. We will then consider the role of bureaucracy in unionization. Bureaucratization of the workplace has been widely identified as the most prominent organizational factor in white-

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8   This especially applies to studies of white-collar unions, as exemplified in the work of BAIN (1970).

collar union growth. Third, we will explore how work group dynamics, family and friendship ties and the larger community context contribute to the emergence of unions. These sociological factors do not receive adequate attention in the industrial relations literature, despite their central role in unionization. Fourth, we will investigate how management opposition to collective bargaining constitutes a major obstacle to unionization.

Employee Powerlessness

Underlying workers' complaints about wages and working conditions is a basic fact of industrial life: their relative powerlessness vis-à-vis management. The idea that greater worker control over jobs constitutes a driving force in unionization can be traced back to the early theories of the labour movement. The Webbs (1894; 1911) interpret workers' pursuit of economic gain as expressing a desire to reduce employer domination. Unions thus provide a means of curbing the employer's power by establishing rules and regulations which govern working conditions. Perlman (1928) similarly stresses the job control functions of unions. He consider improvements in wages and working conditions to be less important than instituting formal controls designed to safeguard the maximum number of jobs.

Contemporary industrial relations theory elaborates these themes by focusing on systems of job regulation (see Bain and Clegg, 1974). This perspective assumes that job regulation through union contracts establishes a web of rules which help establish greater workplace stability (Dunlop, 1971). A critical alternative to the job regulation model defines industrial relations as the process of control over work. This underlines the centrality of inequality, power and conflict in the workplace (see Hyman, 1975). The traditional conception of employee powerlessness is modified to show how workers continually resist subordination by management through a variety of formal and informal tactics.

Empirical studies of why workers join unions also focus on power struggles between employers and employees for control over the conditions of work. For as Bakke (1956:34) argues, a common goal among workers is "to gain an increasing measure of independence in and control over their own affairs". Unions contribute to this by restricting managerial discretion through collective bargaining, a mechanism consistent with the institutional basis of management power.

Karsh's (1958) study of a strike over union recognition at a U.S. paper mill is instructive in this respect. He goes beyond the immediate issues of the unionization campaign, suggesting that employee dissatisfaction is rooted

in the authority system of the plant. Workers are expected to obey employ-
er's commands, yet both parties hold only vague notions of how much obe-
dience can be expected. Conflicting views arise over what constitutes a fair
day's work and a fair day's pay, thereby creating worker discontent. Unions
provide the worker with a means of limiting employer expectations regard-
ing his rights and obligations. Collective bargaining is thus "the very
method by which workers may achieve a measure of control and exercise it
jointly with management" (Karsh, 1958:10).

The worker's experience of hierarchical work organization is often
manifested in feelings of job insecurity. For example, Vaid (1965:214-215)
concludes that the major reason why a group of textile workers took out
union membership was to obtain better work rules that would protect job
security and prevent victimization by management. Despite arguments that
greater job security is a strong motivation to unionize (Crispo, 1978:131;
Goodfellow, 1973), it is essential to explore the larger organizational con-
text in which feelings of insecurity arise. We thus find the workers in Vaid's
(1965) study defining job security in terms of protection from arbitrary dis-
missal, a manifestation of their subordination within the factory hierarchy.
Job security can be more broadly interpreted as protection against arbitrary
management action, especially when one considers the relative powerless-
ness of low-ranking employees to affect work decisions. This helps us to see
that lying behind expressions of job insecurity "is the anxious fear of stand-
ing alone and defenseless against economic powers stronger than oneself"
(Van de Vall, 1970:131).

This argument appears to contradict the image of the worker as an
economic man driven by the quest for material gain. But there is little con-
sensus in the literature about the influence of wage levels on unionization.
On one hand, empirical studies (Seidman et al., 1951; Bakke, 1956; Karsh,
1958; Vaid, 1965; Van de Vall, 1970) do not identify wages as the primary
cause of unionization[9]. This is not to deny that workers are genuinely con-
cerned about wages. Rather, it is to recognize that low wages alone rarely
cause unionization (Barbash, 1956:10). On the other hand, some analysts
place low wages at the top of the list of grievances in a union campaign
(Sayles and Strauss, 1966:114-115), especially when white-collar workers
are involved (Stanton, 1972, Shaw, 1960; O'Connor and Coleman, 1973;
Blum et al., 1971; Mills, 1956). C. Wright Mills (1956:309) aptly summa-
rizes this view when he states that "the main connection between union and

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9 We should note that KARSH (1958) found that the predominantly female work force
in the paper mill he studied was deeply concerned over low wages and piece-work prices. How-
ever, he argues that these grievances are part of the more fundamental problem of the workers'
inability to determine working conditions.

invidivual member is the fatter pay check". But this rests on the question-able assumption that white-collar workers are generally less class conscious and more management-oriented and individualistic than blue-collar work-ers (cf. Bain et al., 1973).

The wage question can be partly clarified by examining the organiza-tional and environmental contexts in which wage claims are made. For in-stance, lying behind the salary grievances of unionizing bank clerks in Britain and Sweden in the post-World War I period were the more basic issues of increasing bureaucratization and declining clerical status — both of which were manifested in declining relative wages (see Adams, 1974; Allen and Williams, 1960; Blackburn, 1967). Furthermore, Bain's model of the determinants of white-collar union growth does not include wages as one of its strategic variables (Bain, 1970). Wage demands may also serve as a rallying point for less tangible grievances arising from the employees' subordination to management or the intrinsically unrewarding nature of their jobs. This is supported by the Webb's argument that a desire to curb employer domination underpins wage demands. Wages are certainly the most concrete and visible aspect of collective agreements, but more essen-tially they constitute a challenge to the employer's unilateral right to estab-lish working conditions.

The great paradox regarding unionization is that many workers with the poorest working conditions and least bargaining power remain unorgan-ized. This is especially true in the case of female clerical workers, where one might expect their powerlessness and subordination to provide fertile ground for union organization (Marchak, 1974:197). Clerical work is now the largest occupational group in Canada and over 70% of the jobs are held by women. Moreover, there are accentuated sex-based wage differentials — a measure of structural inequality in the workplace — with women earning 58% of the male salary in 1971 (Lowe, 1980b)[10]. Outside of the public sec-tor, however, female clerks are largely unorganized.

Gender obviously makes a difference in patterns of industrial behav-iour. Yet research in industrial sociology and industrial relations provides few answers to why and how this is the case. Much of this literature is unisex in that employees are treated without regard to gender differences (Brown, 1976:21-22). Few empirical studies of industrial behaviour make reference the women, although the resulting theories are assumed to apply equally to

10   This is consistent with the general labour force trend. In 1971 women doing paid work in Canada earned about half the average income of men (ARMSTRONG and ARMSTRONG, 1975:371). This has been remarkably stable over time given that in 1901 female clerks earned 53% of the average male salary (LOWE, 1980b). For a description of the pronounced sex-based wage differentials in banking see BOSSEN (1976).

both sexes (Brown, 1976; Acker and Van Houten, 1974; Acker, 1978). This male bias in research has tended to divert attention from problems associated with women's work. To quote Feldberg and Glenn (1979:526): "When it is studied at all, women's relationship to employment is treated as derivative of personal characteristics and relationships to family situations."

The relatively low level of female unionization can be partly accounted for, however, by examining the congruence between their social roles and their work roles. Historically, our society has been patriarchial with men tending to occupy positions of authority in all spheres of activity (Wilensky, 1968). The sexual division of labour at work is merely an extension of the subordinate position of women in the larger society. In the words of Reagan and Blaxall (1976:2), "occupational segregation of the sexes results from the interaction of a well-entrenched and complex set of institutions that perpetuates the inferior position of women in the labour market, since all pressures within society, be they familial, legal, economic, cultural, or historical, tend to reinforce and support occupational segregation".

Clerical work is the major sex-segregated white-collar occupation (see Kanter, 1977; Armstrong and Armstrong, 1978). It is thus the ideal case study of how patriarchy and sex-segregation combine to inhibit collective action. The concentration of women into routine clerical jobs is part of a deeply entrenched gender-based occupational stratification system — female clerks and male managers. This structured inequality is reflected in terms of differential power, earnings and advancement opportunities. These job characteristics create work patterns such as low job commitment and high quit rates, which discourage collective action. Moreover, in order to unionize, women must overcome the cumulative effects of a socialization process which emphasizes passivity. This is especially difficult given that patriarchial social relations are daily reinforced and amplified in dealings with male managers. In short, to explain female unionization patterns one must address how the worker's position in the productive process, the labour market and major social institutions, such as the family, give rise to gender-based variations in industrial behaviour.

The Role of Bureaucracy

Asking why an individual worker joins a union provides only part of the answer to the larger question of how collective action emerges. Viewing unionization as a social act, we must account for the influence of workplace organizational structure on a work group's union propensity. We will focus on the degree of bureaucratization, for this is generally considered to be the key organizational factor in white-collar unionization (Bain, 1969; 1970;

Blum, 1971; Kassalow, 1962; Kleingartner, 1968; Lockwood, 1966; Blackburn, 1967; Sturmthal, 1966). Employees are thought to be more likely to unionize if large numbers of them are concentrated under one roof and subjected to impersonal rules and standardized working conditions. Increased dissatisfaction presumably results as employees feel cut off from management (Vogel, 1971:53). This indicates how the rigid authority structure of the bureaucracy tends to isolate low-ranking employees from active participation in decision making. Furthermore, the universalistic reign of rules in a bureaucracy facilitates the development of collective solutions to work problems by treating employees collectively rather than individually (Dubin, 1952:234).

Closer scrutiny, however, reveals that the relationship between bureaucracy and union growth is somewhat ambiguous. Bain's (1970) model of white-collar union growth includes employment concentration — a measure of bureaucracy — as one of the key variables. Yet the model has been challenged largely on the conceptual point that size may not be the characteristic of bureaucracy which most affects unionization. Adams (1977:319), for example, asks whether a large firm administered in a non-bureaucratic fashion would be more susceptible to unionization than a small bureaucratically administered firm.

Empirical evidence also undermines the validity of the bureaucracy hypothesis. For example, the post-World War I surge of bank unionization in Britain has been linked to the increasing bureaucratization of working conditions which resulted from bank amalgamations (Blackburn, 1967; Lockwood, 1966). Yet the pattern of union growth indicates that the union campaign originated in the smaller regional branches, not in the large bureaucratic London branches or head offices (Allen and Williams, 1960). The same trend is also found in both U.S. (Coleman and Rose, 1975:40) and, as we will see below, Canadian banks.

Organizations structured along formal bureaucratic lines may thus not adhere to strictly bureaucratic principles in their daily administration. Bureaucratic and particularistic administration represent polar extremes but may indeed coexist within the same organization (see Lockwood, 1966). Rather than focusing on employment concentration or overall size, it is more fruitful to examine how the rules and regulations of the organization are actually administered and, further, whether or not employees perceive this to be fair[11].

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11   Another aspect of bureaucracy which some analysts consider to be instrumental in office unionization is the rationalization of the labour process (see CROMPTON, 1979; LOCKWOOD, 1966). An obvious example of this would be automation — induced job changes precipitating unionization. While not denying the importance of rationalization in this respect, and fully recognizing that more research is required (see HERITAGE, 1980), we will not consider it here because of its minimal impact on Canadian bank unionization to date.

One feature of bureaucracy which has been singled out as a strong inducement to unionization is the erosion of promotion prospects. Lack of promotion opportunities may undermine the white-collar worker's belief in individual merit as the basis for advancement, resulting in a search for alternative means of getting ahead (Mills, 1956). But research on this point is far from conclusive. On one hand, Sykes (1965) reports that a group of clerks ranked promotions above pay, eventually unionizing because their upward mobility had been jeopardized by the introduction of a management trainee system. In contrast, Bowen and Shaw's (1972) study of clerks at a steel plant reveals that under a different set of circumstances clerical employees considered employment security more important than promotion and unionized because of a general commitment to the ideals of collective bargaining.

But an even more basic problem with the blocked promotion hypothesis is its dichotomous view of employee job orientation. By differentiating principally between employees who aspire to management positions and those who do not, it overlooks mobility within the nonsupervisory ranks. This is an important point to consider when studying female workers. Research indicates that women have weaker career orientations than males (Burnstein et al., 1975:54). Consequently, they may not aspire to management positions yet still seek promotion. The concept of blocked mobility, then, is of little analytic value without considering a worker's overall job orientation.

Interpersonal Factors

Every worker is embedded in a network of interpersonal relations which influence his or her work attitudes and behaviour. These social relations can, under certain conditions, facilitate collective action. For example, white-collar workers whose jobs bring them into daily contact with unionized blue-collar workers are more likely to recognize the advantages of unionism (Kleingartner, 1968; Frumhartz, 1963; Kassalow, 1962). In contrast, collective impulses may be stifled where relations between employees and management are characterized by a high degree of personal interaction. This close contact fosters an ideology of individualism which, in turn, is usually buttressed by employer paternalism. Social ties outside the work setting are equally important. Unionization may be a more viable option for employees from union family backgrounds (Seidman et al., 1951; Karsh, 1958) or where it is supported by community norms (Bakke, 1956). It is, therefore, important for us to briefly consider the impact of workplace social relations, family and friendship ties and community context on the propensity to unionize.

There can be no doubt that industrial relations is partly determined by work group structure and norms (Hill and Thurley, 1974:148). Yet little research exists on the formation of work groups and how their internal dynamics may encourage collective action (Hill, 1974:215). The interaction of workers on the job provides the basis for a collective definition of the values of fairness and equity (Hyman, 1974). As Walker (1966:33) notes, this group awareness of power differentials within the organization is a critical stage in the development of a "union attitude".

The work group can influence behaviour more directly by exerting pressures on individuals to conform to prevailing norms. Studies of blue-collar workers (Seidman et al., 1951; Karsh, 1958) and white-collar workers (Blackburn, 1967; Brown, 1972) document how under certain circumstances workers join unions in order to conform to group pressures. This tendency may be more pronounced among new employees who strive to accept established norms. In contrast, research on several groups of British white-collar workers (Prandy, 1965; Roberts et al., 1972; Bowen and Shaw, 1972) document instances where group pressure was not influential in unionization. These discrepant findings may be an indication of the way complex occupational, organizational and technical factors interact within specific workplaces, giving rise to different patterns of industrial behaviour.

It is also useful to move outside of the workplace and consider the network of family and community ties which the worker brings to his or her job. Having unionist parents or living in a community with a solid union base is likely to provide socialization experiences which stress the value of unionism (see Bowen and Shaw, 1972; Karsh, 1958). This necessitates examining the effects of socialization on white-collar workers, for they have traditionally been more reluctant to accept unionism than their blue-collar counterparts. The moral support offered by unionists among family and friends and the climate of opinion in a heavily unionized community legitimizes white-collar organizational efforts, strengthening employee solidarity and commitment to unionism. In sum, unionization is a social process best comprehended within the context of the worker's social ties on the job and within the larger community.

Management Opposition to Unions

While the above sociological factors may have a positive impact on unionization, they are often outweighed by more powerful countervailing forces. Among the greatest obstacles to unionization is the degree to which management opposes collective representation for its staff. Bain (1969) argues that the lack of union recognition by employers, and little govern-

ment action to promote such recognition, has inhibited white-collar union growth in Canada. Management intransigence in recognizing the employee's right to bargain collectively constitutes one of the dominant themes in Canadian labour history (Jamieson, 1971). As Pentland (1979:19) asserts: "It is sad but true that Canadian employers as a group — and Canadian governments — have never taken a forward step in industrial relations by intelligent choice, but had to be battered into it."

According to Bain (1978:23), there are three main reasons why employer resistance to unions stifles collective action. First, employee identification with management could mean that where management disapproves of unions employees may be reluctant to join one. Second, the stronger the disapproval, the more that employees may feel that union activity will jeopardize their jobs. And third, because most workers join a union for instrumental rather than ideological reasons, concrete proof of the benefits of unionism are required prior to joining — proof which is only forthcoming after the union has been recognized.

Fear of employer reprisal thus constitutes one of the greatest impediments to unionization. This is especially true among white-collar workers where there is a weak tradition of collective bargaining (Barbash, 1956:15). The *Canada Labour Code* (1972:243) proclaims that "every employee has the right to be an active member of a trade union and to participate in the activities thereof". But should an employer choose not to recognize a trade union, it is very difficult for the members of that union to exercise their legal rights. A paternalistic approach to employees often reinforces management opposition to unions (Crispo, 1978:340). There is no place for unions in a philosophy of employee relations which combines an ideology of individualism with the paternalistic assumption that management knows what is in the best interests of its staff. This is especially true in the banking industry, as Bairstow's (1968:55) research indicates. She discovered that bank managers stressed individual merit as the central principle in employee relations and tended to be more adamant than managers in other industries in the belief that unions were unnecessary.

WHY BANK EMPLOYEES UNIONIZE

The preceding theoretical discussion has emphasized the importance of four factors — employee powerlessness; bureaucratization of the workplace; employee social relations and community context; and management resistance to collective bargaining — in any consideration of unionization. We will now examine the role which these factors played in the emergence of bank unions.

The following account is based on qualitative data obtained through 57 in-depth interviews with members of bank unions, union organizers and bank personnel officials[12]. Interviews were recorded and transcribed in full, then subjected to content analysis in order to identify the central themes and issues in the emergence of unionization. These data were supplemented with documentary materials from the unions, the banks and the Canada Labour Relations Board. We will focus primarily on data from interviews with 37 members of the CLC's Union of Bank Employees in five Ontario and two British Columbia bank branches. Also included in this group were six of the original members of the Canadian Union of Bank Employees (CUBE), now affiliated with UBE. The choice of branches provided a comparative case study approach. This involved maximizing the possible differences between branches in Ontario and British Columbia, small towns and large urban areas, solid union towns and those with low levels of unionization, and three banks — the Canadian Imperial Bank of Commerce, the Bank of Montreal and the Bank of Nova Scotia — in terms of the causes and developmental course of unionization.

It is useful to provide a socio-demographic profile of the union members interviewed for the study. While no point of comparison with non-union bank employees exists, this profile is nonetheless suggestive of the type of employee who joins a bank union. The typical interviewee was a woman 32 years of age with high school education and at least four years of banking experience; married to a blue-collar worker and with a family; no previous union involvement but with unionists among family and close friends; and currently holding an elected position in a bank union. It is somewhat difficult to claim that the interviewees were representative of their coworkers in other unionized branches. However, interviews with union organizers and bank officials indicated a fair degree of similarity in this respect.

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12 Fourteen union organizers and officials were interviewed. They represented CUBE, the Canadian Chemical Workers' Union (which established CUBE), the Service, Office and Retail Workers' Union of Canada (SORWUC), the Retail Clerks International Union, the Office and Professional Employees International Union, and UBE. This comprised all major unions in banking. Interviews were also conducted with personnel officials from the Royal Bank, Toronto-Dominion, Bank of Montreal and Bank of Nova Scotia. Officials of the Canadian Imperial Bank of Commerce refused to grant interviews. It should be pointed out that in July 1978, in a move unprecedented in recent Canadian labour history, SORWUC withdrew from bank organizing. This led to the decertification of 24 locals in B.C. and 2 in Saskatchewan of the SORWUC-affiliated United Bank Workers. For an analysis of SORWUC see LOWE (1980a:Ch. III) and Bank Book Collective (1979).

Employee Powerlessness as the Underlying Cause of Unionization

The fundamental reason why most employees joined a bank union was not because of ideosyncratic factors unique to their job or their branch. Rather, underlying the specific grievances found in the organizing campaigns was a deeply rooted, generalized dissatisfaction. This feeling arose from the powerlessness of employees to affect changes in their working condition. Interviewees occupied routine clerical positions at the bottom of the bank hierarchy. They consequently perceived management actions to be capricious and arbitrary. Yet employees were unable to do anything about it, at least within the constraints of conventional individual bargaining. Unionization may, therefore, be interpreted as the employees' response to the inequalities and conflict inherent in their subordinate position within the bank's authority structure.

Perhaps the best expression of employee powerlessness is found in the reasons union members gave for joining. For example, a Commerce employee in Ottawa claimed that "just the feeling of worthlessness", in the eyes of management, induced her to join the union. A coworker joined because, as she put it, she was "just so tired of them (management) being kings". Another Commerce employee described her decision to join in even more graphic terms: "I'm tired of being a pawn, being told what to do and when to do it and how to do it by a bunch of incompetent people (i.e.: branch management.)".

Similar sentiments were expressed by Commerce employees in Creston, British Columbia. As one teller stated: "I felt so powerless. I wanted someone to do the fighting for me and to help. I wanted a say in how my work is going to be run. I just don't want to be pushed around." A senior coworker described her decision to support the union in these terms: "The reason I started in the union was because of the way that people were being treated. I've worked for the bank since the 1950's and you put up with a lot of things. Finally I just couldn't put up with it any longer."

Bank of Montreal employees used different words to draw the same conclusions about the main causes of unionization. For example, an experienced clerk in the bank's Bell's Corners branch explained that she joined the union because she was "tired of being pushed around by management". Again, fair and equitable treatment by management defined the goal which employees hoped to achieve through unionization. This was articulated by an employee in one of the Windsor branches of the Bank of Montreal: "I don't think it's union against management, it's just fair play. You've got to have something behind you." Corroborating this position, a worker in a neighbouring branch complained that "the banks are inclined to treat people as second class citizens".

Employees in the Simcoe area branches of the Bank of Nova Scotia helped launch the current organizational campaign in banking and were first to sign a collective agreement with a chartered bank. A dominant theme in the interviews with Bank of Nova Scotia employees was a resentment of how decisions made in Toronto head office regulated branch working conditions. "I believe that in head office they lose touch with small places like us", complained one clerk. Communications between these branches and head office had broken down. Employees thus described branch management's dealings with head office officials as "just like talking to a wall".

Problems of isolation from the centres of decision making were also voiced by other bank employees in small communities. For example, a teller at the Bank of Montreal's Kimberley, British Columbia branch summarized the general grievance in the branch in these words: "We are under a lot of pressure all the time because we never know from one day to the next if Regional Office in Vancouver will phone and say, 'Oh, your volume of business says that you only need X number of people; cut three.' So there are three people standing there bewildered. They don't know what is going on. This way, if you are in a union, you at least have some protection." This complaint relates to the employees' concerns over automation. Kimberley was the only branch studied where technological change was a union issue. However, at the root of this grievance was management's lack of communication and consultation with employees on planned changes. This gave rise to rumours about pending staff reduction, creating much job insecurity.

In each branch a number of more specific issues served as catalysts for collective action. These catalysts were remarkably similar among the branches studied and included arbitrary promotion practices, management training policies which discriminated against women, lack of overtime pay, job pressures because of inadequate staffing, no coffee breaks, salary policies and their inequitable administration and cases of management mistreatment of individual employees.

It is significant that low wages was not the central grievance, although one could reasonably hypothesize that this would be a prime source of discontent among poorly paid female clerical employees. Generally, low wages were a given in each organizing campaign and employees did not expect immediate improvements because of unionization. Most interviewees agreed that their greatest gains through unionization would be increased job security and a grievance procedure. Higher wage demands reflected the employees' desire to achieve a greater measure of control over their working environment. The women studied were obviously dissatisfied with the banks' low salary scales, but were more concerned with the arbitrary way in which

salary decisions were made by management. For example, general cost of living increases were often selectively granted to employees. Furthermore, the job evaluation systems used to determine merit raises operated more on the basis of favouritism than on any universal criteria.

The promotion issue is another manifestation of the problem of power-lessness. The majority of women in the branches studied did not aspire to management positions. A management job was incompatible with the family orientation of most employees because of the greater responsibilities, time demands and geographic mobility entailed. As a ledgerkeeper explained: "We enjoy our jobs, we like what we are doing. Maybe we would like to go a little higher on the clerical scale but as far as getting into management, I don't think many of us want it." Yet employees believed that any women who did aspire to a management position should have the same opportunities as men to pursue such a career. What became an issue in the majority of organizing campaigns, then, was the discriminatory nature of hiring and promotion policies[13]. Women were continually reminded of their inferior status within the organization by the preference given to young male university graduates over experienced female employees in management training programs. In the words of one Scotia clerk, "If you're a female, you don't have a chance."

Many of these complaints coalesced around what may be termed the accountant problem. Part of management training involves gaining familiarity with a range of banking situations by working for short periods, often as an accountant (referred to as administration managers in some banks), in a number of branches. The source of the problem was that, despite their apprenticelike status and relatively brief periods of service in any particular branch, these trainees were responsible for branch personnel matters and daily office routine. By giving better paid but inexperienced young men authority over lower paid women with considerable seniority and competence, the banks generated widespread resentment among the latter. In a number of branches, the union organizing campaign was sparked by a build-up of problems and conflicts with juior male accountants. Employees often perceived the accountant to be incompetent in his job and insensitive to human relations factors. The fundamental complaint seemed to be that "every new accountant that comes has a different set of rules". These discretionary powers bred insecurity and uncertainty among female employees, giving rise to a collective definition of what constituted poor management practices.

13   It is beyond dispute that female bank employees have been discriminated against in all aspects of employment (see BOSSEN, 1976). Indeed, the Royal Bank's Task Force on the Status of Women reported in 1977 that the bank's policies and practices, while formally non-discriminatory, were *de facto* discriminatory. Banks are now attempting to implement programs designed to improve the position of women by increasing the scope and availability of advancement opportunities.

Female clerks have typically dealt with major work problems by quitting. Unionization thus entailed a major shift in their job orientation. This emergent union attitude was summarized by a Windsor clerk in these terms: "If you aren't happy and you sit back, then you deserve the treatment you are getting if you don't fight for what you believe in. You have to stand up and say, 'No, I want better!' You have to or else you are not going to get it." In sum, the subordinate position of the women within the bank hierarchy created the condition of powerlessness, leading to the collective perception that the central work problem was arbitrary and unfair management decision making. When reinforced by concrete examples of management incompetence or callousness, unionization became a real alternative.

The Impact of Bureaucracy on the Propensity to Unionize

One might reasonably expect powerlessness to be most acute among employees in lower levels of large, impersonal bureaucracies. However, bank unionization in Canada originated in settings where most of these conditions were minimal or absent. Union locals are principally confined to small branch units, where the average employee-manager ratio is about 12:1 and daily administration is more particularistic than bureaucratic. In fact, most branches average less than twenty employees with many having as few as five (Ponak and Moore, 1980). In contrast, the large head offices and regional data centres, which more closely approximate the bureaucratic model of administration, have not been the focal points of union activity.

As large-scale organizations, banks are structured along formal bureaucratic lines. Rules, regulations, functional departments and a direct chain of command are all designed to ensure organizational effectiveness. However, a very different picture emerges once one steps outside the central offices and data centres into one of the thousands of small, dispersed branch units. It is here that particularistic administration predominates. This suggests that bank administration combines both bureaucratic and the particularistic elements within an overall bureaucratic structure. Employee complaints about poor management stemmed from the inability of head office to control the activities of managerial personnel geographically distant from the locus of power. Despite highly centralized controls to ensure uniformity in administration, top officials were unable to continually monitor the quality of management throughout the branch network. While the branches are an integral part of the bureaucratic bank structure, they taxed the ability of that structure to maintain fully standardized rules, regulations and working conditions. Ironically, employees reacted to particularistic branch administration by turning to unionization as a means of achieving a greater degree of bureaucracy. In short, employees believed that the rules

and regulations contained in a collective agreement were necessary to counterbalance the arbitrariness and uncertainty which defined branch employee relations.

Much of what happened in the branches leading up to and during unionization can thus be interpreted as a direct result of the problems of a large bureaucracy. This was amply documented in the interviews. Returning to the accountant problem, we can see how the formal, universalistic rules of the bureaucracy gave way to particularistic administration due to the accountants' extensive discretionary powers. The present bank unionization drive originated in the Simcoe, Ontario branch of the Commerce largely as a response to the actions of a new accountant. This accountant was described by interviewees as authoritarian and incompetent. The catalysts for union organization were provided when he promoted an employee on the basis of administrative expediency, rather than merit, and mistreated another employee in an open display of favouritism.

Employees at the Bank of Montreal's Bell's Corners branch resented their dependence on the administration manager (accountant) for decent working conditions. One teller elaborated: "If they (administration managers) liked you, you got ahead; if they didn't, that was tough, you stayed where you were." But the grievances went deeper than not being able to obtain promotions. Another employee gave a more general perspective on the problem: "He (the administration manager) can come in and do anything he wants to, from changing your hours, to telling you when you can go to lunch, to changing what job you do. He can do anything he wants and we've had a particularly terrible one." Similarly, employees at the bank's main Windsor branch described how they were "pushed" into the union by the actions of the administration manager. Tellers complained that recognized competence was a liability, for the administration manager would then want to "keep them on cash" rather than rewarding their good performance with a promotion. Finally, employees at a British Columbia branch described how the new branch accountant announced upon arrival that he personally did not believe in giving high competent ratings (i.e.: the top job performance evaluation) to employees. The women wanted fair rewards for their efforts. They consequently looked to the union to ensure that job evaluations and promotions were based solely on merit and seniority.

Branch managers are generally less involved in the personnel function than accountants. However, in a number of instances their actions reinforced the particularistic approach to employee relations. Given the difficulty of standardizing personnel practices in the branches, it is possible for the personality of individual managers to overshadow centrally formulated

rules. This gives rise to an *ad hoc* style of administration, as was certainly the case in the Commerce branch in Creston, British Columbia. Taking a more direct role in daily branch routine, the manager treated employees in what they described as a "mean and ruthless" fashion. Because job security and rewards seemed to depend on the personal whim of the manager, employees turned to a union as a means of curbing his power. We should also note that in many cases branch management's response to unionization followed the same *ad hoc* pattern, with the manager's personal discretion overriding the directives from head office.

Social Relations and Unionization

Certain sociological factors facilitated the emergence of union locals. Most important were the nature of social relations found within the work group and the degree to which unionism was legitimized and supported by a worker's community ties. Work groups are of interest because their level of cohesiveness bears directly on the potential for collective action. Furthermore, it is within the work group that the grass-roots leadership so crucial for a successful organizing campaign emerges. Family and friends are instrumental in socializing the employee to the value of unionism and providing personal support during organizational campaigns. The community context is important in two respects. First, the more closely integrated social relations found in smaller communities may augment work group solidarity. Second, in heavily unionized communities public opinion is much more accepting of new unionization drives. All of these factors are especially crucial in banking given concerted management opposition to unions.

Interviewees typically described their work groups as friendly and cohesive. Indeed, working in a congenial team atmosphere was seen by most as a positive aspect of bank employment. While these on-the-job friendships did not involve much socializing after working hours, they served the important function of facilitating discussions of work problems. Camaraderie among employees tended to increase the longer they had worked together. Recalling that the average seniority of the interviewees was four years, it is understandable why a feeling of commitment to both one's job and one's coworkers would develop. As one clerk elaborated: "Ours was an old branch, in that people had been there, at least (at the time of unionization) four or more years. They knew the work. Rather than if you get a branch with just new people, a lot of the feeling is 'I'm not going to work here very long, I'm not interested (in a union).'" In a few cases this group solidarity exerted subtle pressures to conform on those employees who may have been ambivalent or apathetic toward the union. Similarly, work group cohesiveness led several elderly or part-time employees to support the union

not for personal gain but, as one such employee put it, "for the gals that are working here full-time."

It would be inaccurate to assume that all branches in which union activity emerged were closely-knit, harmonious social units. In some branches strong internal leaders initiated the unionization campaign, but personal frictions and inter-group rivalries within the branch were manipulated by management to ultimately defeat the union. This is true of the two Commerce branches where the present union campaign originated. These branches became divided into pro- and anti-union cliques, with the latter receiving management's tacit support. Standing in contrast were those branches where friendships and group relations transcended union-management lines. This was found in the Simcoe area Bank of Nova Scotia branches and some of the Windsor Bank of Montreal branches. The fact that unionization did not drive a wedge between union members and managerial personnel in these branches suggests that employees can hold a 'dual allegiance', simultaneously exhibiting a commitment to change through the union and an allegiance to management[14]. In the words of one teller, "Just because you want the union doesn't mean you don't care for the bank, or don't like what you are doing."

Interpersonal relations may also facilitate unionization through good inter-branch communications. Unionizing Bank of Nova Scotia employees in the Simcoe area benefited from the close personal ties found in smaller communities. Information regarding the union was freely exchanged among the branches. The same phenomenon was evident in Windsor, but for different reasons. What distinguished Windsor from other areas of union activity was the Bank of Montreal's 'Girl's Club'. For about twenty years, the bank has sponsored dinner and discussion evenings for female employees in its Windsor branches. Interviewees invariably mentioned how the club helped the union organizational campaign quickly spread from one to nine branches by providing an active inter-branch communication network.

Leadership is another aspect of work group dynamics contributing to successful unionization campaigns. A strong leader is instrumental in creating and maintaining the level of solidarity required to sustain the momentum of an organizing drive. This is especially crucial in view of the banks'

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14   Employee identification with management constitutes a potential deterrent to unionization given that it represents a form of anticipatory socialization for those employees aspiring to higher positions. Yet Mills (1956:305) argues that it may signify nothing more than a cover-up for fear of reprisal. Furthermore, the dual loyalty thesis indicates that a commitment to management may not preclude allegiance to a union (DEAN, 1954). For example, a group of technicians simultaneously pursued individual goals of promotion, strongly identifying with management, while protecting their collective market position through membership in a union (ROBERTS et al., 1972).

opposition to unions. Many dissatisfied employees, feeling insecure in their jobs and unsure of their legal rights, will wait for someone else to initiate change. Evidence from interviews indicates that none of the key union activist had less than five years seniority in banking. These women tended to be recognized by coworkers as work group leaders and were perceived as having "no axe to grind". They were often highly respected by management, thereby lending credibility to the alternative they were presenting. A few of the leaders were single women with strong career aspirations. Others came from within the ranks of the tellers, where the close employee interaction and job pressures readily spwaned activist leadership.

We noted in our socio-demographic profile of interviewees that the majority had husbands or friends who belonged to unions. These social relations were decisive in successful campaigns, acquainting bank employees with the advantages of collective bargaining and furnishing legitimacy and support to their actions. Many of the leaders in unionized branches had this type of union background. For example, the Canadian Union of Bank Employees grew out of meetings with the Canadian Chemical Workers Union arranged by a Commerce employee whose husband was a CCWU steward. In Creston, British Columbia, Ottawa, and Windsor contact was made with the UBE through unionist spouses or friends. Not all unionist husbands approved of their wives also becoming union members. Nonetheless, the majority of women claimed that their husband, family and close friends were supportive of their union activity.

The UBE's success in Windsor, where it has achieved certification in nine of the city's thirteen Bank of Montreal branches, best exemplifies how community characteristics influence unionization. Windsor is the Canadian stronghold of the United Auto Workers and public opinion in the city is decidedly pro-union. In the words of one Windsor clerk: "Well, like I said, right from the beginning I would have joined... if they had said, 'here's the card, it's for the union, sign it', I would have because that's how I was brought up. If my Dad had a problem at Chrysler, he would go to the union. If my husband had a problem at work he would go to the (union). It gives you a middle man that can help you solve your problems, whereas when I have a problem at work I go right to the administration manager, which isn't going to get me anywhere because he doesn't care for me to begin with." This was a typical response to the question of whether being in a union town influenced the employee's decision to join a bank union.

Management Opposition to Unions

Bank employees faced many obstacles in attempting to establish a collective bargaining relationship with management. In a few branches the

union received overwhelming employee support right from the start. But usually there was a sizeable minority of employees scared to have anything to do with the union for fear of management reprisals. Whether real or imagined, this fear presently constitutes the greatest barrier to union growth in the banking industry. Much of the fear employees experienced can be explained in terms of the degree to which they have internalized management ideology. The banks varied in their response to unionization. The Commerce's defensive anti-unionism stands in marked contrast to the more offensive strategy of improving working conditions and employee relations adopted by the other major banks. But whatever the approach, just knowing that management preferred not to deal with unions was sufficient to create confusion and uncertainty among employees during organizational campaigns.

Bank personnel officials interviewed for this study espoused a human relations philosophy. They argued that the core of the managerial function is the fair, equitable and honest treatment of staff. The essence of the banks' view of unions is simply that employees treated in this way will not need the assistance of a third party. Yet in each organizing campaign there were instances of management interference with the employees' right to unionize. Fear of reprisal was thus continually reinforced. Through staff meetings, circulars, individual discussion with management, visits from head office personnel officials, attempts to spy on union meetings or transferring union supporters out of the branch, it was made abundantly clear that employees who joined a union did so against the wishes of management[15].

The concerted anti-union practices of the Commerce set it apart from the other banks. And as union organizers readily pointed out, the Commerce's response to unions provides solid evidence of the ineffectiveness of existing legislation in redressing the damaging effect of employer opposition on organizational campaigns. It is significant that while the current union drive originated in two Commerce branches, the unions involved failed to achieve certification largely because of management's counter-attack (see Lowe, 1980a; Bank Book Collective, 1979). A clerk in the bank's Simcoe branch described how the fear engendered by management intimidation

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15   One of the most common tactics in the early period of unionization was to transfer pro-management employees into a branch at the first sign of union activity. However, the negative impact of this practice on the level of union support was virtually eliminated with the introduction of the Bill C-8 amendments to the Canada Labour Code in July 1978. The Board was allowed to use the date of application for certification as the terminal date for deciding the level of support for the union. Union organizers interviewed for this study saw Bill C-8 as a turning point in the union campaign.

paralyzed the union campaign: "In the bank the word union just got to be a dirty word. The girls were just petrified... they don't even want to think about it."

The tone of the bank's strategy is clearly outlined in a manual entitled "Management Guide on Union Organizing" (see Canada Labour Relations Board, 1979d) distributed to all branch managers in 1977. Managers were advised how to detect and respond to signs of union activity and provided with a list of questions and answers on unions to communicate to employees. The manual was withdrawn from circulation after becoming a source of controversy during unfair labour practice hearings. Nonetheless, the anti-union messages which it contained set the pattern for future actions[16].

Details of a number of unfair labour practice convictions against the Commerce (see Canada Labour Relations Board, 1979a, 1979b, 1979c) document how far management is willing to go in order to thwart unions. In one case, the UBW charged that the bank's circular announcing a 9% wage increase on January 1, 1979 contravened the Canada Labour Code because it excluded employees in branches where union certification was pending or had been granted[17]. The Board concurred, noting that the circular could only have been designed to undermine union support and warn potential members of the negative consequences of unionization. Reviewing the behaviour of the Commerce throughout the unionization drive, the Board concluded that a concerted campaign against unions had been directed from head office. The Board (1979a:20) cited as evidence a January 1978 memorandum from the president of the bank to all departmental managers: *"To the fullest extent possible, the Bank will preserve its right to deal with, and communicate with, its employees directly and not through a third party... The Bank will not be coerced and will resist the inefficient fragmentation of the branch network which has grown and developed through the dedicated efforts of many personnel over a number of years."* (Emphasis added by

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16 A section in the guide, entitled "Should I Join the Union", begins by stating "the freedom of choice is yours. Carefully consider all sides of the question." Yet the information which follows contains these anti-union messages: a union imposes restrictions on employee dealings with management; work relation become highly formalized; outsiders will negotiate all conditions of employment; unions are not very democratic; individual members have little opportunity to influence union policies; "controversy and picketing" are a standard feature of collective bargaining; unions often tell potential members that they will lose their jobs unless they join; union leaders are the one to decide when to strike; dues are substantial; layoffs are common in unionized industries; union agreements normally require rigid hours of work; and, finally, bank unions emerged fifty years ago in Europe under conditions entirely different than those found today.

17 The Commerce, the Royal Bank and the Bank of Montreal were all named in UBE's initial complaint to the CLRB. By agreement of the parties, the Board heard the complaints against the Commerce and the other two banks agreed to abide by the Board's decision.

CLRB). Thus, under "the guise of defending individual rights", the Commerce unilaterally "deprived its employees of access to an effective dispute resolution mechanism" (Canada Labour Relations Board, 1979a:21).

CONCLUSION

Let us return to the three questions raised at the beginning of the paper. In order to better understand the process of unionization, we asked: Why do workers join unions? What conditions facilitate the transition from individual bargaining with management to collective action through unionization? And, finally, what factors inhibit unionization? A dominant theme running throughout the paper has been the social nature of the unionization process. In an attempt to understand this process we focused on four contextual variables: the degree of employee powerlessness; the type of organizational structure and the nature of administrative practices; the worker's social relations on the job and in the larger community; and the degree to which management opposes unions. Using this perspective, we then examined the three research questions above as they pertain to bank unionization.

We suggested that bank unionization is a response to the basic condition of powerlessness. Bank union members are female workers at the bottom of the bank hierarchy. What they share in common is a desire to exercise greater control over their working conditions and protection from arbitrary management actions. All employees in non-supervisory bank positions face these problems. Why then, has only a small fraction adopted unionization as a solution? To answer this, more comparative evidence is required on the differences between union and non-union employees. In order to know why some employees unionize, it is useful to know why others in similar jobs do not.

We can, however, offer some tentative hypotheses as to what accounts for the emergence of bank unionism. Common to all the branches studied were complaints about poor management. This indicates a basic contradiction in bank organization: a formal bureaucratic structure with centralized decision making, yet with particularistic administrative practices in the dispersed operating units. This is not to say that a healthy dose of good management would eliminate the need for unions. The structural problems we have identified are embedded in the very nature of the branch banking system. It is, therefore, unlikely that more human relations in personnel practices would significantly diminish the root cause of unionization.

Assuming that sufficient catalysts are present in a branch to heighten the employees' collective awareness of their powerlessness, the union alternative is more likely to be considered should certain situational factors be present. For example, the branches in which union locals are developed tended to have high levels of work group cohesiveness. Employees seemed committed to bank work, having relatively high seniority for an industry plagued by rapid staff turnover. Furthermore, an organizational campaign is more likely to emerge, and succeed, in a branch located in a union community. Bank employees would thus have had positive exposure to unions through family and friends. Finally, a leader had to emerge within the branch, taking the initiative to contact the union and set up meetings. At this point, the availability of a union was an important prerequisite. Also critical was the degree to which management opposed unions. Indeed, the climate of fear which management resistance engenders among staff can cripple an organizing campaign. Fear of management reprisal thus constitutes the greatest obstacle to the development of bank unionization.

Because of the preliminary nature of the present study, it invariably raises more questions than it answers. Four questions stand out as particularly fruitful lines of inquiry: First, precisely how do workers' social relations on the job and in the community facilitate collective action? Second, we have argued that certain features of bureaucracy help precipitate unionization. Given that employees are largely reacting to the arbitrariness of management decision making by demanding more equitable rules, to what extent will unionization contribute to the formal bureaucratization of branch working conditions? The key issue remains, of course, who controls the rules of the bureaucracy. Third, looking at obstacles to unionization, how does management foster an employee ideology of individualism to counter collectivist tendencies? Given the banking industry's predominantly female work force, it is necessary to determine how management reinforces the patriarchial nature of social relations, thereby increasing employee dependence and submissiveness. Finally, it is essential to monitor the development of bank unions over time. Only then will we be able to explain how the particular circumstances giving rise to a union shapes its future growth pattern. Each of these questions requires investigation before the complete story of why Canadian bank employees are unionizing can be told.

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Les causes de la syndicalisation dans les banques canadiennes

Le développement du syndicalisme dans les banques du Canada est d'origine récente. Depuis 1976, les syndicats ont réussi à implanter des sections locales dans 76 succursales bancaires prenant ainsi pied dans ce secteur d'activité économique. Le bas niveau de syndicalisation dans les banques, si l'on y ajoute que la main-d'oeuvre est en grande partie formée de femmes, en fait un des événements les plus significatifs sur la scène des relations professionnelles au Canada au cours des dernières années.

Le processus de syndicalisation est envisagé sous quatre aspects différents: le degré d'impuissance des employés, la structure des banques et leurs pratiques administratives, les relations sociales tant sur les lieux du travail que dans la collectivité et le poids de l'opposition de la direction à la négociation collective.

C'est dans cette perspective que sont étudiées les causes de la syndicalisation dans les banques. En se fondant sur un grand nombre de documents de même que sur de longues entrevues auprès de 37 membres du Syndicat des employés de banque affilié au Congrès du travail du Canada et d'une vingtaine de recruteurs syndicaux ainsi que de directeurs du personnel, on arrive à la conclusion que c'est l'impuissance des employés à contrecarrer les décisions arbitraires de la direction qui est à la source de la campagne de syndicalisation. Les catalyseurs spécifiques, qui peuvent aller du renvoi d'un camarade de travail à l'absence de pause-café, aident les employés à donner une valeur collective à un mécontentement généralisé. Il est révélateur que ni les bas salaires ni la rareté des chances d'avancement ne soient les griefs principaux mis de l'avant dans les campagnes de recrutement.

D'ailleurs, que les candidats potentiels à la syndicalisation soient des employés de bureau occupant des postes subordonnés au bas de la hiérarchie est de nature à aggraver encore cette condition d'impuissance.

D'autre part, les plaintes des employés au sujet de ce qu'ils appellent une «direction déficiente» peuvent se rattacher aux problèmes de structure de l'aménagement du système à succursales des banques. On estime que, même si les banques possèdent des structures bureaucratiques, des pratiques administratives diverses tendent à prévaloir dans le réseau de petites unités de fonctionnement, ce qui indique la difficulté de contrôler la qualité de la direction au niveau de la succursale.

Aussi, les employés sont-ils enclins à se tourner vers le syndicalisme lorsque certains facteurs favorables se présentent tels un fort esprit de groupe, un certain «leadership» interne, la connaissance des avantages du syndicalisme grâce aux relations familiales ou communautaires. D'un autre côté, le plus grand obstacle à la croissance du syndicalisme parmi les employés de banque réside dans l'opposition des dirigeants à la négociation collective, principalement à cause de la crainte de représailles qu'ils suscitent parmi le personnel.