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11 Job allocation: personnel policies and women's working hours in the banking sector

Kea Tijdens

11.1 INTRODUCTION

A century ago, wage labour used to be part-time labour, i.e. workers were hired by the hour and work was paid by the hour. Seasonal labour used to be a very common pattern, for example in agriculture and in the docks. In the first half of this century, the working time patterns of most workers changed to full-time and all year round. After World War II, the vast majority of jobs were full-time. Now, part-time work is increasing again, especially in female employment. In Western Europe, four out of five part-timers are women.

Among the Western European countries, the Netherlands are known for the highest part-time rate among female and male workers (OECD, 1994). In the ten older EU countries, the share of part-timers in the female labour force grew from 27% in 1983 to 31% in 1991 (Plantenga, 1995). In the Netherlands, this percentage grew from 40% in 1973 and 50% in 1983 to almost 60% in 1993. Two reasons can be given for this growth (Tijdens et al., 1994). Firstly, housewives have re-entered the labour force increasingly. The vast majority of them preferred a part-time job because they wanted time for their household duties. Secondly, growing numbers of women do not leave the labour market after giving birth. Quitting was the dominant pattern in the 1950s and 1960s, but after the 1970s, this pattern started to change. From the 1880s onwards, the dominant strategy of Dutch women was to request a substantial reduction in working hours when having a baby. They prefer working part-time to not working at all because re-entrance is usually coupled to downgrading and because women increasingly face high opportunity costs as well as low returns on their high human capital investments. As a result of insufficient childcare facilities, absence of extended families, and, most of all, a highly cultivated motherhood ideology, these women prefer part-time to full-time work. The Labour Force Statistics show that the main reason women work part-time is their household work.

Creating part-time jobs must be a management imperative, otherwise why would employers accommodate women's requests for working hour reductions? And

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how many working hours do women request? In this chapter we will examine employers' strategies and women's preferences in working hours over a time span of 30 years, focusing on the Dutch banking sector. In section 2, theories on supply and demand mechanisms in part-time work will be discussed. Section 3 presents research methodology. In section 4, employers' strategies and women's preferences for working hours are analysed. Finally, conclusions will be drawn on whether part-time jobs reinforce women's generally disadvantaged position at work.

11.2 THEORIES ON PART-TIME WORK

11.2.1 The supply-side of the labour market

Regarding the supply-side of the labour market, the empirical findings show that over time women's working time might be influenced by different variables (Bernasco, 1993; Henkes et al.; 1992, Henkes et al.; 1994; Shelton, 1991; Tijdens, 1997b). The impact of the number of children is negative in all analyses, regardless of country or period. The impact of young children varies between countries, but it is negative for the Netherlands in all years studied. The impact of women's wage rates is not unanimous. Some findings indicate a negative and some a positive influence, while others reveal no influence at all. Surprisingly, work characteristics, such as sector or occupation, are not used to explain individual working time. Assuming that part-time work is a management imperative, one would expect a woman's sector and occupation to have a large impact on working hours.

Several studies indicate that women's actual and preferred hours differ considerably (Renes, 1991; Van der Putte & Pelzer; 1993, Maassen van den Brink, 1994; Tijdens et al., 1994). According to Renes, about half of married women do not work preferred hours. Some prefer a shorter working week, others prefer a longer one. Of the full-time working women who are married, no less than 70 per cent claim to work more hours than desired. Yet, they prefer working to not working at all. For the majority of women whose actual and preferred hours per week differ, the difference is less than 8 hours. We assume that women will try to adjust their actual time to their preferred one.

The women who prefer to reduce working hours are women who work full time or nearly full time, are married, have worked continuously, want to have a baby, or have a youngest child of 4 or under (Tijdens et al., 1994). The women who prefer to increase their working hours have usually had a discontinuous career, they work 20 hours or less and their youngest child is aged from 4 to 12 years. The study also reveals that the working women who want a baby predominantly want to continue working in a job of about 20 hours. These women do have two other preferences: they need day care and they want their partner to be involved

in the child minding. If they do not succeed in realising these preferences, they will withdraw from the labour market.

Housewives aiming to re-enter the labour market have strong preferences as far as their working hours are concerned. On average, they prefer a job of 21 hours. According to Renes (1991), these women face a relative scarcity of part-time jobs, because vacancy duration is shorter for part-time jobs than for full-time jobs. Yet, the re-entrant women underestimate their chances of finding a job. Re-entrance, especially in a part-time job, is coupled to change of occupation, according to Dex (1987). Women who worked full-time before interruption and part-time after re-entrance, face downward occupational mobility. However, Tijdens et al. (1994) show that opportunities to reduce working hours or to re-enter in a part-time job vary between occupations. Occupations in which workers are relatively equally distributed over working hours allow both for continuous careers and for re-entrancy. Occupations in which full-time workers are employed relatively often seem to have an over-representation of unmarried women. In these occupations women will not be able to reduce working hours, nor will they be able to re-enter. In occupations in which a relatively high percentage of the workers work only a few hours, re-entrant women appear to be over-represented. The female dominated professional occupations appear to have substantial numbers of both full-time and part-time workers, whereas this is not the case in female dominated unskilled occupations. In nursing and teaching especially, both of which are major occupations for the female labour force, women are able to change back and forth to their preferred working hours during their working life cycle.

11.2.2 The demand-side of the labour market

There is little empirical evidence on why employers want part-time work. Yet, it has been shown empirically that both the labour market and organisations are highly segregated by gender (Bielby & Baron, 1984, 1986; Jonung, 1984; Hakim, 1996; Kalleberg et al., 1996). Therefore, we assume there is no substitution of male and female labour and that the demand for part-time labour is considered part of the demand for female labour. To examine employers' strategies we will assume five factors which influence the demand for part-time workers.

The first assumption is that for economic and organisational reasons employers do not prefer female part-time workers at all. The economic reason is that part-time workers are perceived as less productive or because they are associated with higher costs due to recruitment, training, and the fixed costs. The organisational argument is that the most efficient span of control in organisational units will be reached with full-time employees and not with part-time employees.

A second factor is the need to bring manpower levels in line with supply of work. This will be called the organisational need. Traditionally, firms whose workload is concentrated on only a few hours a day, for example restaurants or cinemas, or which experience other forms of fluctuations in the workload, either per day, per week, per month or per year, are likely to employ part-time or seasonal workers. The same applies for work with a high workload; if resting-time is not included in the job, the workers are likely to be employed part-time. Women are more likely than men to work in workplaces that experience substantial workload fluctuations per day and per year (McRae, 1995). Increased competition will reinforce the need for a flexible workforce, which can be achieved by flexible working hours, by increased numbers of part-time workers, by contracting out, or by other means. Recently, the organisational need for part-time jobs has been influenced by flexibilisation strategies (Horrell and Rubery, 1991). Thus, the organisational need to bring manpower levels in line with work supply can be a major variable influencing the demand for part-time workers.

Economic need is the third factor that may influence the demand for part-time workers. According to this strategy, employers will create part-time jobs to enable recruitment of workers who can be paid low wages and can be offered flexible labour contracts. The degree to which they do so will depend on the skill requirements, because this strategy presupposes that jobs can be created for which workers do not need substantial training. Secondary labour market theories state that employers will create secondary segments for which they will recruit secondary workers on cheap labour conditions (Craig et al, 1985). This segmentation strategy prevents wage pressure on core workers. In the United States, minority workers and single men are more likely to work part-time (Hamermesh, 1996). In Britain, women are more likely to work part-time, among others, because part-timers have higher leaving rates than full-timers (Hakim, 1995a). Workers with high turnover rates will be attractive for part-time jobs, because tenure is a major determinant of high wages, at least in Western Europe.

A fourth factor influencing the demand for part-time work is scarcity of labour. In this case, employers will recruit among other categories of workers. If full-time female workers are scarce this category could be housewives, who usually have strong working hours preferences. This presupposes that tasks which used to be done full-time can be transformed into part-time jobs. In fact, the reserve labour army theory was based on this explanation. Several scholars assumed that if the shortage of labour lessened, women would be sent back to their kids and kitchens (Beechey, 1978; Bruegel, 1982).

Finally, employers may construct part-time jobs because of pressure from the workforce. This will occur when the firm employs women who want to adjust their actual number of working hours to their preferred ones. The conditions under which employers are willing to accommodate these requests will vary over time and between firms. According to Craig et al. (1985), skilled female workers

will use their bargaining power as skilled workers to limit their working hours, whereas unskilled women have to adapt their domestic arrangements to the employer's requirements. We will assume that there are two arguments why employers will be willing to accommodate reduction requests from female workers. First is a result of their bargaining power, either based on scarcity of skilled labour or on unionised power. Secondly, employers may prefer female workers to continue part-time work rather than quitting because of returns on previous investment in on-the-job training of these women or because of recruitment costs for new workers.

11.2.3 The characteristics of part-time jobs

Here, two discussions concerning the characteristics of part-time jobs will be highlighted. The first discussion focuses on the issue: do part-time jobs have clustered characteristics such as low pay, bad working conditions and unskilled work, or do part-time workers have clustered characteristics, i.e. unskilled, low commitment, high turnover rates. Hakim (1995a) looks on the one hand, at authors who suggest that the allocation of female workers in jobs with a range of clustered characteristics is attributable to the way jobs are organised. Thus these features are built into the design of jobs by employers. On the other hand, it is argued that the concentration of female workers in jobs with these features is attributable to the characteristics of the workers only. Yet, according to segmented labour market theories such a contrast does not exist because secondary segments recruit exclusively secondary workers. Fagan and Rubery (1996) conclude that the part-time / full-time segmentation in the female labour force differs substantially between the countries in the EU.

The second discussion focuses on the issue of whether part-time jobs are created by employers or at the request of employees. McRae (1995) distinguishes between a 'corporate strategy' where employers introduce part-time work for economic or organisational reasons and an 'individual strategy', where employers agree to accommodate the requests of individual workers who prefer reduced working hours. Establishments that follow a corporate strategy are very likely to recruit part-timers on the external labour market, whereas establishments that follow the individual strategy are likely to employ former full-time employees in part-time jobs. A survey in eight countries of the European Union shows that part-time jobs are introduced because of management needs (41%), because of employees' wishes (36%), or both reasons being equally important (22%) (Delsen, 1995). Involuntary part-time work refers to a worker's inability to find full-time work. Studies by the OECD (1990) indicate that four out of five female part-time workers have to be classified as voluntary part-time workers.

11.3 ASSUMPTIONS, RESEARCH METHODOLOGY AND DATA

Both the figures on the growing part-time workforce and the recent national debates on part-time work suggest that both employers' strategies and women's preferences for part-time work have changed substantially over a period of 30 years. In order to understand the changing nature of part-time work, a long-term study is designed to evaluate critically the assumptions on part-time work discussed in the previous section.

Regarding the supply side of the labour market, we assume that women's working time preferences will depend upon country-wide ideologies on motherhood, on the chance to re-enter the labour force without a substantial search duration or downward occupational mobility, or on the opportunity costs of a spell out of the labour market. Regarding the demand side of the labour market, we will assume that the demand for part-time work will depend upon a general attitude towards part-time work, or on organisational need, economic need, on labour market scarcity or on the adaptation of worker's requests for working time reductions.

As far as the nature of part-time work is concerned, we assume that an employer's strategy based on an organisational need will not necessarily lead to a division between the full-time and the part-time female workforce. Yet, when the strategy is based on an economic need, the assumption is that the female part-time workforce will be characterised by low pay and related characteristics. When the strategy is primarily an adaptation strategy, we assume that the employer adapts to all requests equally. In that case, we will have to analyse the characteristics of the workers who request the reduction.

The focus here is on one sector of the Dutch economy, i.e. the banking sector, for several reasons. The main reason is that a few large banks dominate this sector and that there is one collective bargaining agreement for the whole sector. Thus, only a few employers on the demand-side of the labour market are involved and they can be studied easily. In the mid-1960s there were five large banks. In the mid-1990s three large banks remain, due to mergers. Moreover, the sector is characterised by a coherent and non-competitive employer behaviour resulting from a powerful employers' organisation. A second reason for choosing banks is that working hours rarely include irregular hours. Thus, by choosing the banking sector we have excluded variables that could intervene in the research design.

11.3.1 Research methods

For a long-term study, time series are usually used to analyse changes over time. However, this study includes only a few employers and the data on personnel policies cannot be quantified in order to produce time series analyses. Therefore, multiple ways were used to gather data and descriptive methods were used to ex-

plore the relationship between the variables. The period under study is 1965 to 1995. The choice for this period has been guided by the availability of data. Data for one bank were available from the mid-1960s. Subsequently, in the following years, data became available for the other banks as well. From 1977 on, data were available for all banks under study. The latest data available were those for 1995.

To reconstruct employers' strategies we used predominantly the banks' annual social reports (see Appendix 2 for the reports used). Most large Dutch companies publish annual social reports for their employees and their works' councils. These reports usually include information about both the numbers of employees and the major personnel policies. One could assume that social reports are largely public relations exercises, or at least that they do not tell the whole story. The former is inaccurate, because generally the social reports are not for external use; the latter is accurate, of course. Yet, by studying the consecutive reports over three decades, one can see in which years a bank considered a particular topic important. For example, when women started to ask for reduced working hours, all banks wrote about this new phenomena in their social reports. They said: this is new to us, and we have to set up a study. In the next year's report they usually mentioned the results of the study, especially the degree to which women would reduce their working hours. Thus, through careful reading of the annual social reports we reconstructed employers' strategies. Where additional written information was available, this was used too.

The female workers' working hour preferences were reconstructed by secondary analysis of data collected in surveys in the banks, dating from 1980, 1991, 1993, 1994 and 1996 (see appendix 3 for detailed information on these data sets). It should be noted that the term 'preferred hours' has a double meaning, as it may reflect immediate as well as long-term preferences. In the first meaning, a discrepancy between actual and preferred hours exists and women will be dissatisfied with their working hours. The second meaning suggests a future conflict, women may quit if these preferences are not satisfied.

11.3.2 The banking sector

Before turning to the research findings, the banking sector will be sketched briefly here (see appendix 1 for the main figures). In the Netherlands, the banking sector emerged in the second half of the nineteenth century. Until the early 1960s a broad range of types of banks was in existence. Then, retail banking broke through the traditional division of labour between types of banks. It transformed the bank organisation and its processes resulting in expansion of both the number of local branches and the workforce. To finance and manage the large networks of branches as well as to manage the capital generated by retail banking, a rapid concentration resulted in three large listed banks, called ABN,

AMRO and NMB. Furthermore, the banking sector included co-operative banks for the agricultural sector, which in the early 1970s merged into the large RABO bank. The outsider position of the large state-owned Postgirobank changed when it was privatised in the mid-1980s. Finally, ABN and AMRO merged into ABN-AMRO, and NMB joined Postgirobank to become NMB Postbank. RABO remained on its own. These three banks dominate the Dutch banking sector. They have continuously provided more than two-thirds of sectoral employment.

Employment in the banking sector grew steadily from 1965 until 1992 and declined in recent years. Until the early 1990s, the positive effects of the increase of services seemed to outweigh the negative effects of the introduction of new technology. Almost half of the sectoral labour force are women. Compared to other sectors, wage levels in the banking sector are relatively high, especially for male employees, and the gap between men's and women's average hourly wage is largest. Since the mid-1980s, the banking sector uses a job evaluation system. In recent years, cost reduction policies gave way to the expansion of pay systems that reward performance.

11.4 EMPLOYERS' STRATEGIES AND WOMEN'S PREFERENCES ON WORKING HOURS

In this section, the banks' strategies and female banking employees' preferences on working hours are analysed over a period of 30 years. These years can be divided into five periods, characterised by different personnel policies: the 1960s, the 1970s, the early 1980s, the late 1980s and the early 1990s. The same line of reasoning will be followed for each period. Firstly, general employment trends in the Netherlands will be sketched. Secondly, growth rates will be presented for total employment in the banks under study, for women's employment and for the percentage of part-timers (see table 11.1). Thirdly, employers' strategies will be reconstructed. Fourthly, preferences of female employees for working hours will be analysed again. Finally, the characteristics of part-time jobs will be dealt with.

11.4.1 The 1960s (1965-1971)

The rapid rise of the service sector and severe scarcity in the labour market were the main characteristics of the Dutch economy in the 1960s. At that time, the overwhelming majority of families consisted of a male breadwinner and a full-time housewife. On average, women married in their early twenties and gave birth to their first child at age 23. In the service and public sectors, women's labour contracts were automatically terminated on the day of their marriage. This practice dated from the 1930s when a law was passed which prohibited married women from working in the public sector. The service sector followed this policy until the end of the 1960s. The dominant social opinion was that married women

should be housewives. The vast majority of married women followed convention, and did not seek jobs. In this decade, women's work was girl's work.

Unfortunately we have only figures for one bank (AMRO) for the 1960s. From 1965 to 1970, AMRO's annual employment growth rate was nearly 8%, due to expanding business. The demand for labour was high, especially in the large cities where the bank's offices and branches were mainly located. Turnover rates were high as well, twice as high for women as for men. Annually, 8% of the bank's female workforce left because of marriage. Up to one third of the workforce was recruited annually.

The social reports show that recruitment policies favoured 16 or 17 year-old school-leavers, boys and girls. Their wages were low. Due to their general education they had enough skills to carry out the majority of jobs. Yet, the bank's demand for labour could not be satisfied and led to both vacancies and substantial levels of overtime. Apart from business removals of data-entry departments towards regions with less tightened labour markets, the bank followed two strategies to meet its need for labour. Firstly, data-entry jobs were fragmented into part-time parts to enable the bank to recruit workers it had never recruited before: married women with grown-up children. If these women had children under 16, the bank allowed them unpaid leave in case of children's illness or holidays. Usually, they worked four hours a day, five days a week, on temporary contracts. The vast majority of them was unskilled, but they were given typing courses. Secondly, the female employees who married were asked to stay on. As they had full-time jobs, they were offered part-time work, usually for six hours a day. They left when their babies were born, usually within a year of marriage.

We do not have figures on women's working hour preferences for this decade, but the vast majority of unmarried women had full-time jobs. Although the bank agreed with the general view that women should withdraw at the time of their marriage, the tight labour market forced it to behave differently. The percentage of part-timers in the banks' female labour force rose from 11.3% in 1966 to 24.4% in 1971.

11.4.2 The 1970s (1971-1979)

The 1970s showed a steady increase in the percentage of unemployed persons. Growing numbers of women did not quit when they married, but when they had their first baby (for turnover rates due to marriage and pregnancy at RABO and NMB since 1976, see appendix 4). Due to longer compulsory education, women entered the labour market at an older age and due to later first pregnancies, they also left at a higher age. The female labour force slowly changed from girl's work into adult's work, including young adults and, increasingly, women in their forties. At the same time the notion that married women should be housewives

was slowly fading in society, although this did not apply for mothers of young children. In growing numbers, married women with grown-up children wished to re-enter the labour market.¹

For this decade employment figures are available for three banks, ABN, AMRO and NMB. Due to the merger in the early 1970s, figures for RABO are only available from 1977 onwards. Figures on part-time work are only available for AMRO. Annual average employment growth rates in this decade are 2.4% for both ABN and AMRO and 5.3% for NMB, but these percentages are substantially higher for women only. Turnover rates declined, but women's turnover remained almost twice as high as men's. As the demand for labour decreased and labour supply increased, the number of vacancies as well as overtime declined. At AMRO, part-timers declined from 24.4% in 1971 until 17.2% in 1979.

The social reports showed that recruitment policies had changed. Now, employees started working at 19 or 20, and recruitment aimed at higher educational levels, because the share of unskilled, clerical jobs was diminishing due to computerisation and specialisation. Furthermore, the banks had stopped recruiting part-timers, because the labour market was less tight. Moreover, the part-time clerical workforce was marginalised, e.g. they were seen as synonymous with cleaning ladies, although this occupational group never rose above 30% of female part-timers.² In this decade, the collective agreements did not apply to part-timers who worked less than 15 hours.

Full-time female employees now had fixed contracts, although the annual reports of all banks showed that female workers were still expected to withdraw when they married. They were not asked to continue working as their colleagues had been a decade earlier. Their withdrawal was called 'inevitable turnover'. It was stated that "a married woman will be needed for her house work and caring tasks in general, a married woman is less ambitious for pursuing a career".³ There are no figures for this decade on the preferences of women on their working hours in the banking sector.

To conclude, although the banks' policies changed when the practice of creating 'women's contracts' stopped and social opinions on women's issues changed, female employees in the banks were still expected to withdraw when they married. Employers stopped creating part-time jobs, partly because the labour market was easier in this decade, and partly because of the decreasing share of unskilled work due to the introduction of new technology.

¹ See D'Ancona (1973) and M. van Klaveren. 1973. Gehuwde vrouw en arbeidsproces - een vergeten realiteit? In *M&O*, vol. 27, pp. 209-220

² See Social Report AMRO 1975

³ See Social Report ABN 1973

11.4.3 The first half of the 1980s (1979-1985)

Unemployment rose to high levels in the first half of the 1980s. It was higher among women than among men. The percentage of women in the labour force that continued working after marriage and until they gave birth to their first child increased to 80%. The percentage of women that continued working after giving birth was about 25%. In increasing numbers, women re-entered the labour market and they did so when their youngest child was younger, usually when it went to primary school. Well-educated women were more likely both to continue working and to re-enter after a spell out of the labour force.

For this decade we have figures for four banks, ABN, AMRO, NMB and RABO. They show that educational levels of newly recruited employees were steadily increasing. Annual average employment growth rates in the first half of this decade were negative for AMRO (-2.0%) and NMB (-0.5%) and positive for ABN (1.4%) and for RABO (2.2%). In all banks, growth rates for women's employment were higher than for men's. Compared to other years, in 1982, the year of the deepest recession, recruitment and turnover rates were lowest in all banks. Between 1980 and 1985, the percentage of part-timers in the female workforce grew tremendously from 12 - 22% for the four banks to 30 - 40%. As this was mainly due to requests from women, let us look at women's preferences first, and then at the employers' response.

In this period women's requests for reduced working hours increased. A large number of requests came from women who had recently married, wanted to continue working part-time and postponed having children. In 1980, according to a survey held in one bank, nearly one in three female respondents who intended to stop working indicated that they would not do so if they were allowed to work part-time.⁴ Our secondary analysis of the 1980 data shows that female employees in the banking sector more often preferred the reduction of working hours than male employees, and that women were willing to accept lower incomes in exchange for shorter working hours. Married women preferred working less hours a day, whereas unmarried women preferred less days a week.⁵ Presumably, women's requests for reduced working hours were a response to high unemployment rates, as unemployment reduced their chances for re-entering, increased the chances of having unemployed husbands, and increased uncertainty in general. Obviously, they perceived the bank as a company that did not recruit re-entrant women.

⁴ See the report by Attie de Jong. 1983. *Gelijke behandeling en het personeelsbeleid*. Kluwer, Deventer

⁵ However, these differences are not significant, probably because of the number (49) of women in the sample, of whom 29 are married.

According to the social reports, the banks' managements were uncertain how to respond to requests for reduced working hours. Local management quite often fulfilled women's requests, but the banks' headquarters had no policy on this issue. They began investigations to discover the demand for part-time work.⁶ All subsequent studies recognised changes in women's preferences as shifts away from full-time housewife status towards a lifetime career in the bank. In 1981, the employers' association also investigated the issue of part-time work. It concluded part-time jobs should be stimulated for two reasons. Firstly, in collective bargaining, the promotion of part-time work should be the employers' response to unions' pressure for reducing the working week.⁷ At that time, the unions did not perceive the promotion of part-time work as a means of achieving a reduced working week, which could also reduce unemployment (ETUI, 1986). Secondly, part-time jobs would allow employers to bring manpower in line with work supply and this could become an important instrument in cost reduction policies in banks. Surveys in local RABO branches showed that the major problems arising from part-time work were insufficient contacts between employees and planning issues, but that these problems were counterbalanced by the fact that part-timers were more productive, easier to use for less attractive tasks, and allowed flexibility because peak hours were 2.5 times more busy.⁸ Therefore, the strategy of employers changed in favour of part-time work. In the 1983-84 bargaining agreement, it was agreed that all permanent staff could reduce working hours individually if supported by the immediate supervisor. Requests from workers in complex jobs were less likely to be successful than requests from workers in unskilled jobs.⁹ In 1983, a total of 1,476 full-time jobs (about 1% of the banks' total

⁶ ABN started in 1979, as the government chose this bank for an experiment in which full-time jobs were changed into part-time jobs ('Samenwerken. Het Sociaal Beleid', ABN bank, October 1979). This experiment was aimed at creating new jobs, as unemployment was rising. Furthermore, this experiment favoured women's emancipation. AMRO started an investigation in 1980, because more women than before aspired a longer lasting career (AMRO 1982). At NMB, both the personnel department and the workers council studied the demand for part-time work (NMB, 1981). RABO finishes investigation (RABO, 1982).

⁷ The board of directors of AMRO stated that "part-time jobs can be one -albeit an important one- of the forms of a shorter working week" (Social Report AMRO, 1984, p. 3)

⁸ In a survey at the RABO (by De Lange, 1981, cited in Vrieze, A.A.M. de Ervaringen bij de Rabobank, in Schilfgaard, 1984) branch management's experience with part-timers was predominantly positive. Management of 100 local branches listed several advantages of part-timers. They were more productive (productivity was approximately 6% higher for part-timers working 20 hours a week), they can be deployed more easily for less attractive tasks, and part-time jobs allow employers to match manpower and work supply.

⁹ One bank, NMB, explicitly follows the policy that reduction of working hours is permitted if the job is routine, if the relationship with clients is not intensive, if the employee is not a major link in the work chain, if the part-time working hours do not lead to disturbances in the work flow. Jobs cannot be done part-time if they score negative on any point in this list (Van den Berg-Wink, A. et al., Deeltijdarbeid bij de Nederlandse Middenstandsbank, in Schilfgaard (1984)).

workforce) were changed into part-time jobs.¹⁰ In 1985, the employers' organisation again raised the issue of part-time work in response to the union's request for shortening the working week.¹¹ Reduced working hours usually were found among typists, secretaries, cashiers, clerical workers and tellers.¹² The majority of female part-timers had a working week of 20 to 32 hours. The part-timers' average age, tenure, and turnover rates were higher compared to full-timers.

Apart from the part-time jobs that originated from female workers' requests, employers continued to create part-time jobs for which employees were recruited in the external labour market, although their share in total recruitment had decreased due to the decreasing share of unskilled jobs. This policy related to cleaning and catering jobs as well as unskilled clerical jobs, for which mainly re-entrant women were recruited. The few attempts to recruit school-leavers for newly created part-time jobs were unsuccessful.¹³ School-leavers obviously preferred a full-time job.

To conclude, the banks' employment strategies changed in the first half of the 1980s, due to internal and external pressures. Internal pressure increased from workers requesting reduced working hours, presumably because of high unemployment rates and because of the growing number of skilled female workers considering their opportunity costs. Because of the lack of qualified part-time jobs, banks were not perceived as the appropriate workplace to re-enter. The policies of the banks were in favour of women's requests for two reasons. Encouraging part-time jobs could be used in negotiations with unions and such jobs could also be used in strategies to bring manpower in line with work supply.

11.4.4 The second half of the 1980s (1985-1989)

Unemployment steadily declined in the second half of the 1980s. Women increasingly continued working after giving birth, and thus pressured government to arrange day care centres. Until then, the majority of day care was arranged informally - family, neighbours, etc. Housewives were increasingly seeking paid work when their youngest child went to primary school.

¹⁰ Het Financieele Dagblad, 17-2-1984

¹¹ Het Financieele Dagblad, 27-2-1985

¹² Social Report NMB 1983

¹³ At RABO the recruitment of part-time school-leavers failed (Social Report 1985). There was no supply of part-time juvenile workers. If they were recruited, it proved that they had a full-time appointment within a year, either at the bank or for another employer. The same applied to ABN (SR 1985). Juvenile employees preferred jobs of 28 to 32 hours to jobs of 20 hours. If they had the opportunity, they tried to get full-time jobs.

For the period under study, figures are available for four banks. Annual average employment growth rates were just under zero for AMRO (-0.2%), just above zero for NMB (0.3%) and ABN (0.5%), and high for RABO (2.6%). Growth rates of the female workforce were again higher than men's rates. Educational levels of newly recruited employees continued to increase.

In this period, the percentage of part-timers in the banks' female workforce declined slightly. The number of requests for reduced working hours declined, probably because the reserve pool had been exhausted in the preceding years. In general, requests were answered positively, although some branches stated that the share of part-timers had reached an organisational maximum.¹⁴ At the same time, the number of requests to increase working hours started to grow. Furthermore, turnover rates remained higher for part-timers than for full-timers, and recruitment on the external labour market for the unskilled part-time jobs declined. The importance of part-time work as an issue in the banks' personnel policies diminished. Now, other personnel policies aimed at female employees attracted attention. In all banks under study arrangements were made for unpaid maternity leave and for the re-entrance of female employees who left the bank to have a baby, usually within five years after this event.¹⁵ These arrangements for re-entrancy allowed former female employees to apply for vacancies that were advertised only internally. The women who had left the bank were sometimes asked to take part in courses or to replace employees in case of sickness. Although the social reports are not clear about the reasons, this policy can be interpreted as a means to increase the returns on investment in female human capital. The banks recruited re-entrant female workers only if they had worked for the bank before. In general, the banks preferred this kind of arrangement to financial support for day care arrangements. One bank that shared a day care centre with a neighbouring hospital in the early 1980s considered terminating this project, but finally decided not to do so due to pressure from employees.¹⁶ Another bank studied the need for financial support for day care arrangements, but concluded that many female employees were uncertain about both the timing of maternity and their preferences for a day care centre or looking after the children themselves.¹⁷

As far as demand for working hours is concerned, women intended to leave the labour market to a lesser degree, preferring reduced working hours. A survey

¹⁴ RABO indicated that within the branches the share of part-timers which can be managed by an organisation had been reached (1986). Moreover, the women who wanted to change working hours had done so.

¹⁵ RABO made an arrangement for re-entrant women comparable to the other banks (Social Report 1986). ABN made an arrangement in 1987 (Social Report 1987). NMB offered unpaid maternity leave (Social Report 1987). AMRO also had a leave regulation, which was evaluated in 1989 (Social Report 1989). This regulation proved to contribute to labour market attachment of mothers after having a baby.

¹⁶ NMB

¹⁷ Social Report ABN 1987

held in 1988 showed that the majority of female employees in banks intended to have a continuous working career.¹⁸ On the assumption of downward occupational mobility due to labour market interruption, one woman stated: “Where would I earn as much as in this bank. Certainly not as a cashier in a supermarket”.¹⁹

Compared to the part-timers in the 1960s, the part-timers in the 1980s were of the same age, were married to the same extent and were over-represented in lower graded jobs, although to a diminishing degree. However, whereas the part-timers in the 1960s were unskilled, had no experience in clerical work and had never worked in a bank before, the part-timers in the 1980s were skilled women, highly qualified for clerical work, and they usually changed working hours at a tenure of at least 5 years. The part-timers at the end of the 1960s were explicitly recruited for part-time jobs, whereas at the end of the 1980s banks had no recruitment policy for part-time jobs at all.

11.4.5 The first half of the 1990s (1989-1995)

Unemployment was rather low in the first half of the 1990s. Women increasingly continued working after giving birth, the vast majority in a part-time job. More than half of the female workforce was employed part-time, i.e. had a working week between 12 and 35 hours. The government had set up day care centres, and increasingly, collective bargaining included agreements in which employees were supported financially when using day care. In even greater numbers, housewives increasingly were seeking paid work when their youngest child was at primary school. In this decade, for the first time in post-war history, the majority of housewives is 45 years or over.

In 1989, ABN and AMRO merged to become ABNAMRO. Slightly later, NMB merged with Postgirobank into NMB Postbank. Employment growth rates in the first half of this decade were slightly under zero for ABNAMRO (-1.4%), for NMB Postbank (-0.7%), and for RABO (-0.07%). For ABNAMRO and RABO the growth rates for the female workforce were slightly closer to zero than men's rates. For NMB the opposite obtains. Mergers as well as new technology curbed

¹⁸ In 1988 the Service Sector Union conducted a written questionnaire for female employees in the banking sector. 350 women replied, of whom one third was a union member. 60% of these women wanted to remain in the labour market until retirement, whereas 40% wanted to withdraw. As far as the age group 25 or under was concerned, 70% intended to withdraw. Only 30% of women over 25 wanted to withdraw. Full-timers were more likely to have the intention to withdraw than part-timers, half versus one-third (Dienstenbond FNV: ‘Overzicht van de belangrijkste enquête resultaten’, Woerden, October 1988).

¹⁹ This is said by a skilled female employee (encoder) in an interview. She reduced working hours after she had a son. She said that if she could not have had reduced working hours, she definitely would be forced to stop working. Social Report Postbank 1987.

rising employment curves and set in a declining slope that could end up in personnel redundancies. At the same time, the educational level of newly recruited employees went up. In these five years, part-time rates rose a few percentage points. In 1995, at ABNAMRO and RABO nearly 40% of the female workforce was employed part-time. The percentage of part-timers at NMB rose after the merger with Postgirobank, because the percentage in the latter bank was about ten points higher than it used to be at NMB. At NMB Postbank this figure is now 48%.

In this period, personnel policies focused on part-time work in management. One bank explored the possibilities of part-time managerial jobs, because creating part-time work in these jobs was part of the policy to pursue organisational flexibility.²⁰ All employers continued their policies towards re-entrant women. They reconsidered their policies towards day care arrangements and they were increasingly willing to contribute to the costs of childcare for a fast increasing number of employees.²¹ By doing so, they facilitate a continuous working career for women. Although, in all banks, the vast majority of part-timers have been women, in the 1990s the percentage of part-timers in the banks' male labour force is rising, but is still well below 5%.

Secondary analyses of the 1991 survey show that female part-timers can still be found relatively often in clerical jobs, and relatively less in commercial jobs. They are older than full-timers, have longer tenure and work in lower-qualified jobs. However, female employees in higher grade jobs increasingly prefer to work part-time as well. They expect to reduce working hours without negative implications for their careers.²² The 1993 survey shows that two out of every three 25 to 45-year-old female employees in the banking sector were satisfied with their number of working hours. One in six wanted to reduce working hours by a maximum of eight hours per week, and one in six wanted a reduction of a maximum of 16 hours. Women with children were the most likely group to reduce working hours.

Working time preferences not only include working hours, but also working irregular hours. This must be seen against the background of the banks' aim of longer opening hours in exchange for shortening the working week, as agreed in the collective agreement of 1994. The 1994 and the 1996 survey showed the same gendered patterns as the 1980 survey. Female employees preferred a shorter working week more often than male employees.²³ Yet, when the 36-hour

²⁰ Sociaal Jaarverslag ABN-AMRO 1993

²¹ At NMB Postbank, the number of children of whom the parents applied for financial support of the bank, increased from 283 in 1990 to 820 in 1993. ABNAMRO also arranged childcare. The number of employees applying for support increased from 117 in 1990 to 619 in 1992.

²² See Social Report ABN-AMRO 1993

²³ 88% versus 84%, $p < .01$

working week was introduced in 1996, there were no gender differences in the assignment of a reduced working week (Tijdens, 1997c). In 1994 and 1996, men were willing to do evening work significantly more often.²⁴ In both years, no gender differences were found for Saturday work. No differences can be discovered on the issue of wage reduction. In 1994, women and men alike were prepared to reduce income in exchange for a shorter working week. In 1996, the shorter working week was introduced without income reduction.

To conclude, banks encourage male and female employees to reduce working hours as part of their flexibilisation strategies. An increasing number of women continues to work when they have children. The majority of these women request reduced working hours. The banks support childcare financially. Women with grown children request increased working hours.

11.5 CONCLUSIONS

In section 2 the findings on women's preferences for working hours appeared to be influenced by several factors. The presence of children under six is the most important explanatory factor. Yet, women's actual working hours substantially differ from their preferred ones. Women who have worked continuously and full-time and who are married tend to prefer reduced working hours. Women who have an interrupted working career, and women with a continuous working career and reduced hours tend to increase their working hours.

In terms of the demand-side of the labour market, five factors are assumed to explain the demand for part-time work. Four factors are part of corporate strategy, i.e. no part-time work at all, part-time work to bring manpower levels in line with work supply, part-time work for low-paid jobs in the secondary segment of the workforce, and creating part-time jobs when full-time female workers are scarce. The fifth factor is the individual strategy, i.e. employers agree to accommodate the requests of individual workers who prefer reduced working hours. In table 1, these assumptions are applied to employers' strategies in banks during the 30 years under study. The table shows that the strategies have changed over time. The first assumption of no part-time work at all does not hold true for the banks studied. The second assumption, bringing manpower in line with work supply, holds true from the mid-1980s onwards. In the 1990s this strategy is also applied to the managerial field. The third assumption was that for reasons of low pay employers created part-time jobs for segmented labour. This holds partly true for the 1960s, mainly because of expanding business combined with scarcity on the labour market. The fourth assumption was that employers will create part-time jobs because of scarcity of full-timers on the labour market. This holds true for the 1960s. In the 1970s, when the labour market was less tight, the banks re-

²⁴ 53% versus 45%, $p < .001$, in 1994 and 33% versus 25%, $p < .001$ in 1996

turned to the recruitment of full-time young women. The fifth factor was that employers are willing to fulfil the requests of individual workers who prefer reduced hours. It was assumed that this might depend upon the bargaining power of female workers, either based on the scarcity of their skilled labour or on their unionised power. It might also be based on the assumption of higher returns on investment in education. All of these arguments hold true for the 1980s and 1990s. In the second half of the 1980s, the trade unions changed their views on part-time work, as happened in other European countries (see Hakim, 1995b for the United Kingdom). Since then, unions claim the rights of part-time workers should be on a par with those of full-timers. Skilled female workers also seized bargaining power, partly because of the activities of women's groups in the banks, and partly because employers' (wo)manpower investments had grown so great that accepting requests for reduced working hours represented higher returns on investment than if these skilled female workers would quit. The demand for skilled female workers was high, especially because the number of skilled jobs increased, whereas the number of unskilled jobs decreased. This strengthened their bargaining position. Obviously, in the late 1980s the position of women became so strong that they could even demand longer working hours. To conclude, since the early 1980s, corporate strategy is increasingly dominated by the individual strategy.

Table 11.1 Four factors in employers' strategies on part-time work in Dutch banks from 1965 until 1995.

Year	Manpower and supply of work	Segmentation of part-time jobs	Scarcity in the labour market	Reply to requests	Share of part-time work
1965	No attention	Segmentation of unskilled clerical jobs	Scarcity of full-time young women; Recruitment of female married part-timers	No requests	Increase
1966	“			“	
1967	“			“	
1968	“			“	
1969	“			“	
1970	“			“	
1971	“			“	
1972	“	Decline of unskilled jobs	No scarcity	“	Decrease
1973	“		“		
1974	“		“		
1975	“		“		
1976	“		“		
1977	“		“		
1978	“		“		
1979	“		“		
1980	“	Segmentation of skilled work not possible	“	Studies	Increase
1981	“		“		
1982	“		“		
1983	“		“		
1984	“		“		
1985	“		“		
1986	Increased attention	“	“	Requests are granted for reducing and extending hours	
1987		“	“		
1988		“	“		
1989		“	“		
1990		“	“		
1991	“	“	Scarcity of skilled female workers	Further support for women having young children	Increase
1992	“	“			
1993	“	“			
1994	“	“			
1995	“	“			

“ means continued

One argument is shown in the table but was not reviewed in section 2. This argument concerns the role part-time work played in collective bargaining in the early 1980s. In this period, working time reduction became a major bargaining issue. Employers in many EU countries saw this as a chance to introduce flexible work and extended operating hours (De Lange, 1995). This was not the case in the Dutch banking sector. Here, employers perceived the shortening of the working week as worse than meeting individual workers' requests for reduced working hours. The main reason for this acceptance was that shortening the working week would supposedly lead to higher average hourly wages, although in most EU countries bargaining for a shorter working week was combined with more moderate wage demands by the unions. Obviously, individual reductions of working times would not lead to higher hourly wages. Essentially, this was a

gender conflict. The conflict was won by the female workers - with a little help from the employers.

Obviously, employers were not willing to meet requests for reduced working hours for all jobs. For a long time, managerial jobs were excluded from part-time work, as were head-office positions. Thus, the higher graded jobs could not be part-time. These jobs were highly male dominated, whereas the majority of skilled female workers worked in female dominated jobs, e.g. tellers. In other words, if management allowed part-time work in these jobs, this could be a signal to the male employees that their jobs could be feminised. Managers and staff resisted fiercely any strategies to allow part-time work into their jobs. However, the need for flexibilisation obviously became stronger in the 1990s and employers increasingly ignored the signals. It can be expected that part-time work will soon be regarded by the majority of management and employees as just as normal as full-time work.

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APPENDIX 1 DATA ON THE BANKING SECTOR

Balance sheet figures	1	ABNAMRO	Dfl. 393 bln.
	2	RABO	Dfl. 202 bln.
	3	NMB-Postbank	Dfl. 174 bln.
Number of branches	1/2	NMB-Postbank	3100
	1/2	RABO	3100, including sessions
	3	ABNAMRO	1900, including foreign offices
Number of employees	1	ABNAMRO	59,634, including employees abroad
	2	RABO	37,850
	3	NMB-Postbank	23,876

Banks according to balance sheet figures, branches and number of employees in 1990.

APPENDIX 2 ANNUAL REPORTS

RABO	1977 until 1995
AMRO	1965 until 1989
ABN	1973 until 1989
ABNAMRO	1990 until 1995
NMB	1970 until 1989
NMB Postbank	1990 until 1995

Annual reports of the banks studied. Postgirobank is not studied until the merger with NMB.

APPENDIX 3 THE SURVEYS

The 1980 survey was a questionnaire, conducted among 1,466 employees, of which 296 were employed in the banking sector, among them 16% female workers (See Buningh, C.A., H.B. Colenbrander & H. Smit-Jongbloed. 1980. *Functie en beloningsverhoudingen (computerfile)*. Amsterdam, Steinmetzarchive, number P0760).

The 1991 survey was conducted by the Service Sector Union. 9,461 questionnaires of bank employees, of which 4,094 by women, in order to trace their demands for negotiation of collective bargaining agreements (Noten, Han & Jan Warning. 1991. *Zo zit U op de bank. Onderzoeksverslag enquête onder bankpersoneel*. Woerden: Dienstenbond FNV). The questionnaires were sent to all union members in this sector and they were distributed at the buildings. Response rates cannot be given. The percentages of women and full-timers in the sample hardly deviate from the population means, whereas older people are slightly over-represented. In one respect the sample differs from the population: union density is nearly 60% in the sample whereas this is 9% in the population. Regression analyses however showed that union membership hardly attaches the dependent variables. The sample covers 7% of the workforce in the banking sector.

In 1993 a survey called Labour and Care was conducted (Tijdens et al., 1994). With a random dial technique a (pseudo-) a-select sample was drawn from a large data base containing telephone numbers. Altogether 1,420 women aged 25 to 45, of which 95 were employed in the banking sector, were interviewed by telephone. Among others, questions were posed about the household, paid work, working hours and preferred working hours.

In 1994 the service sector union again distributed a questionnaire among their members. Again the response was very high with 2,230 respondents, of which 812 were female. The Service Union was so kind as to give the system file to me.

In 1996 works' councils distributed questionnaires focusing on the 36-hour working week among the bank's workforce. Almost 30,000 questionnaires were sent back (Tijdens, 1997c). Distribution of major samples variables were comparable to those of the population.

APPENDIX 4 TURNOVER BECAUSE OF MARRIAGE AND BECAUSE OF PREGNANCY

Reasons to quit	1976	1980	1983	1986	1989
Turnover because of marriage					
RABO share in female workforce	2.07%	0.96%	0.47%	0.20%	0.16%
share in female turnover	12.29%	6.96%	5.45%	1.76%	1.41%
Turnover because of pregnancy					
RABO share in female workforce	3.85%	4.19%	3.97%	3.75%	2.78%
share in female turnover	25.43%	30.35%	45.75%	33.26%	24.2%
NMB share in female workforce			3.02%	3.79%	1.95%
share in female turnover			15.07%	14.67%	8.77%

Annual turnover because of marriage and because of pregnancy as a percentage of the female workforce and as a percentage of the female turnover at NMB and RABO. Source: Own calculations based on Social Reports NMB and RABO.

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BIOGRAPHICAL NOTE

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