

but the sexual discrepancy seems to be increasing. In 1970, 73.6 percent of all bank clericals were women and 81.6 percent of all bank tellers were women. By 1978, those proportions had risen to 79.6 percent of all clericals and 91 percent of all tellers.

"It's almost as if," says Ellen Cassidy, from Working Women's regional office, "someone took a rung out of the career ladder."

But it is not only the stark pattern of discrimination in the banking industry that has made it a target for Working Women. Banking is an expanding industry. The Bureau of Labor Statistics estimates that by 1985 banks will employ 1.75 million workers. In addition, their importance to the economy makes them pace-setters for employers everywhere. And, unlike some industries, banks can more easily correct discrimination problems because of their enormous assets.

Some victories.

Already Working Women has scored successes in various cities. Chicago's Women Employed won back-pay settlements from both Continental Bank and CNA Insurance. In New York, Women Office Workers won a sex discrimination case (prosecuted by the Labor Department) against Chase Manhattan Bank that resulted in a \$2 million settlement for clerical workers.

"There's profit in discrimination," says Nussbaum. "It's not until you take the profit out that you begin to see change."

Women Employed in Baltimore began its "campaign for higher pay" by requesting a Department of Labor investigation into Maryland's Mercantile Safe Deposit and Trust. A week after the start of the campaign, Maryland National Bank, the state's largest, granted across-the-board increases of \$500 per year to all non-officer employees.

Employees of Equitable Trust in Baltimore received unexpected raises just two days after Women Employed presented the bank with its "Miser of the Year Award." Union Trust announced substantial raises for low-paid employees. Provident Savings Bank followed by increasing entry-level pay for tellers from \$6,500 to \$7,200 and giving other employees a \$500 per year raise.

In Boston, 9 to 5, the local Working Women affiliate, launched a campaign against that city's First National Bank, the largest commercial bank in New England. Changes at the First, they reasoned, would mean changes at banks all over Boston.

Following 9 to 5's demands for job posting and higher pay, the First announced a program of partial job posting. Bank spokesperson Barry Allen insisted that job posting was the bank's own idea and that 9 to 5 wasn't "posing any serious challenge to the way we operate." But one year ago, the First's affirmative action officer had told 9 to 5 they would never institute job posting.

More recently the First announced the promotion of 51 women to positions as bank officers, an unprecedented number of such promotions at any one time. Then in a surprise move, the First also granted pay increases up to 12 percent for non-officer positions.

There are indications that State Street Bank will be following the First's lead by revising and improving job posting and personnel procedures in the near future.

In Cleveland, the local Working Women affiliate prompted the Equal Opportunity Commission to file suit in federal court against the Ohio Savings and Loan Association following a lengthy investigation into the bank's personnel practices.

But even more important was the "show-cause" notice issued by the U.S. Department of Labor to Cleveland's National City Bank (one of the nation's most profitable) claiming as much as \$15 million in back pay for women and minority employees of the bank.

The Cleveland action is thought to involve the largest monetary judgement ever brought against a bank. It followed a ten-month DOL investigation into charges filed by Cleveland Working Women that reviewed the bank's affirmative action plans, personnel records and conducted employee interviews. The De-



A 1978 demonstration by Cleveland Working Women at National City Bank.

"Equal pay for equal work" means little when jobs are segregated by sex. "Equal pay for comparable work" is the key to future equity claims.

partment then arrived at the \$15 million figure by constructing hypothetical 40-year careers for male and female employees.

Banks fight back.

National City president Robert Killpack has said that the bank will fight the back-wage claims because "we are convinced that there is no class discrimination on the part of National City Bank." The decision to fight the suit reflects a determination on the part of a number of banks to stall or to negotiate a minor remedy rather than make major changes in personnel procedures. For this reason, Working Women strongly supports a Department of Labor proposal to codify DOL authority over banking institutions on the basis of their membership in federal insurance programs such as the FDIC. Further, they urge the Office of Contract Compliance Programs (OCCP) to pursue avenues of enforcement similar to those used when a bank is found to be mismanaging its funds. Cease and desist orders, fines, and other measures that hold bank management personally responsible for continued non-compliance would, they believe, be extremely effective sanctions.

In addition, Working Women is urging regional offices of the OFCCP toward a closer working relationship with Working Women affiliates, which can bring valuable contacts and resources to investigations.

"Before 1978, the OFCCP rarely looked at affirmative action plans in banks," says Karen Nussbaum, from Working Women's Cleveland regional office. "We've been helping them reorder their priorities."

In the meantime, Working Women is keeping up the pressure nationally on the banking industry. Ten city chapters have banking committees monitoring over 50 banks. Data is collected from personnel surveys and publicly available affirmative action records and presented in public hearings.

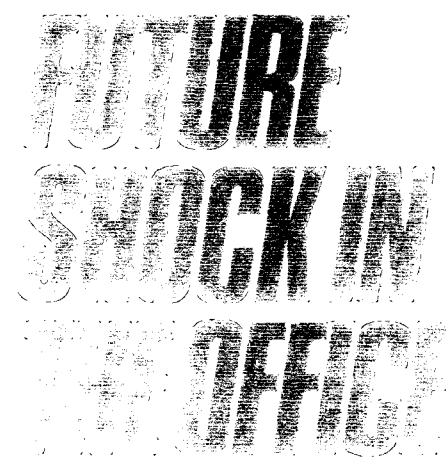
"The key here is that everything we do is very public," Nussbaum says. "Public action provides much more pressure for change than individual actions tied up in legal channels."

Currently, Working Women is planning a well-publicized conference on Wall Street in October to announce which banks have and have not made progress

in promotions, equal pay, and opportunities for advancement.

"The conference is carefully timed," says program director Ellen Cassidy, "to coincide with the American Bankers' Association's annual convention. Bankers throughout the country must get the message that it is time the banks stopped making a profit off keeping women and minorities in low-paying, dead-end positions."

Working Women, it seems, is taking the profit out of discrimination.



DIANA JOHNSTONE

PARIS

OFFICE WORK IN FRANCE IS on the eve of technological changes similar to those that have already transformed industry and agriculture. The rapid spread of automatic data processing—*informatique* in French—promises productivity gains in service industries comparable to those already achieved in farming and manufacture, with the same sort of effects on the labor force: massive cutbacks in personnel and a deepening gap between a top few people in control positions and a mass of dequalified button-pushers carrying out simple tasks they are not even expected to understand.

These at least are the effects predicted in the official 1978 presidential task force report by Simon Nora and Alain Minc, *L'Informatisation de la Société*. Citing surveys of key sectors, the Nora-

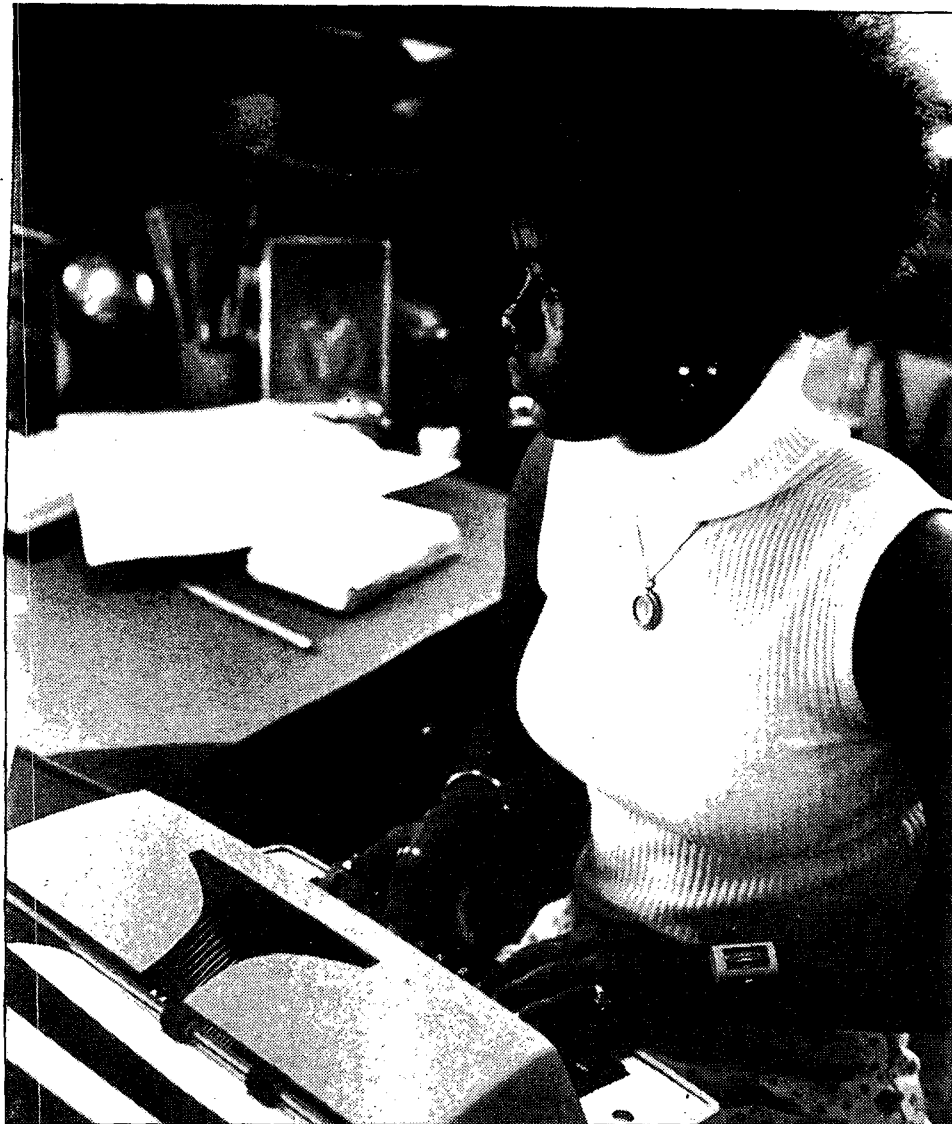
Minc report forecasts that the major employers of white collar workers—banks and insurance companies—will trim personnel by about 30 percent in the next decade, thanks to the introduction of computer technology.

In the past 20 years, the expanding service sector has managed to absorb the increased labor supply, notably the much greater number of women seeking employment. Automation and computerization are changing this picture, the experts warn. In the coming period, industry is expected to increase productivity while retaining about the same number of workers. But the service sector will make a much bigger jump in productivity and will cut back its labor force drastically. The jobs likeliest to be eliminated are mostly held by women.

Competition from foreign companies will oblige French banks and insurance companies to adopt the new technology and dispense with nearly a third of their employees, according to Nora and Minc. Lack of competitive pressure may slow down personnel cutbacks in big government administrations like the social security health coverage system. But postal workers are threatened. In the 1980s, France's long-neglected telephone system is going to be rapidly expanded and transformed by linkups to advanced electronic data processing systems—a mix of telecommunications and computer technology dubbed *telematique*. This means that the internal communications of government and business, which currently accounts for about 60 percent of mail traffic, will soon be transferred to *telematique* systems. France's superb mail service (three deliveries daily, near certainty that the letter mailed today will arrive tomorrow) seems doomed, and with it, thousands of jobs.

"Computerization of office work is going to make itself particularly felt on employment in that enormous sector, scattered throughout the economy, made up of 800,000 secretaries," according to Nora and Minc. "Minor investments will entail such big increases in productivity that computerization will no doubt be exceptionally rapid. The dispersion of secretarial employees, their isolation within their firms, is likely to weaken their ability to resist. The effects on employment will certainly be massive..."

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SHOCK

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French clerical workers are unionized according to sector, and each major labor confederation has its Bank Federation with the CFDT apparently the strongest in that sector. There are no official figures, but an estimated 30 percent of bank employees belong to a union. The sector grew rapidly in the early '70s, as major banks opened up branches on practically every street corner, initiating the masses into the checking account habit, draining the "wool stockings and mattresses" of modest savings in a period of concentration of investment capital. This expansion involved hiring young graduates infected with the spirit of May '68, who saw themselves more as a white collar proletariat than as upwardly mobile petits bourgeois. Banks in the '70s had their share of militant labor actions. Bank employee and Trotskyist militant Arlette Laguiller got a fairly large sympathy vote in the 1974 presidential election.

The banking-insurance sector is already feeling the pinch. The number of jobs in the Paris postal checking service has reportedly dropped from 13,000 to 6,000 in the last few years. The number of jobs is not the only problem. In insurance companies, for instance, employees complain that the introduction of *informatique* deprives them of any opportunity to use their accumulated knowledge or judgment in such matters as issuing policies. The computer knows all, the computer decides.

The past few years have seen the growth of "interim" employment agencies that supply both blue and white collar workers for temporary fill-in jobs. Interim agency propaganda plays up the image of temporary work as the answer to the prayers of "women's lib." Posters show cute young women, looking appropriately scatter-brained, expressing delight at the "freedom" provided by temporary work. This freedom entails the lowest pay (30 percent of interim workers are paid the minimum wage, compared to 10 percent of the entire work force), no job security or benefits, no possibility of advancement, no paid vacations or sick leave.

The corresponding benefits to the employer are obvious. He doesn't have to pay the social and fringe benefits required for permanent employees. He pays only for days and hours worked. Interim jobs are thus an answer to rising absenteeism. Perhaps best of all, interim workers are outsiders who undermine the unity of the work force in its resis-

tance to management.

Regular employees often complain that interim workers are inefficient. They aren't around long enough to learn what the job is all about. But office technology is designed precisely to raise the productivity of workers who don't know what they're doing. The computer knows and can correct human errors. Employees become interchangeable, easily replaceable.

Home terminals

Telematique is going to make possible a new way to disperse and divide the clerical labor force: home work on console terminals. No need to come to the office: the office can be plugged in to the home. This innovation will be hailed as a perfect solution for handicapped persons... and women. No more conflict between family and career, mother can change baby's diapers between bouts of electronic piece work. No need to work directly under a supervisor, since the computer keeps track of time on the job and work accomplished.

Last fall, a big insurance office floated a trial balloon by way of a local press report that about 50 percent of its jobs might be transferred to home computer terminals. A woman organizer for the CFDT recalls that the report spread near panic among women employees. "They analyzed just what it meant: work and take care of the kids all day long, be shut up constantly between four walls. The recurring theme was: even when we say we're sick of working, we're exhausted, and so on, that doesn't mean we want to go back home! The office is a way of making contacts, having girl friends, feeling part of society. Frankly, I was surprised that the reaction was so sharp.

"Work at home is the perfect example of a false solution to women's problems. Women are even more trapped than men by lack of time to live their own lives, to reflect, to struggle. Work at home does not lighten the double work day, on the contrary."

Feminists are concerned that the current reorganization of work, justified and facilitated by electronic technology, is strengthening the family as economic survival unit—and women's subservient role within it.

The difficulties for the unions are obvious. Their half-hearted efforts to organize interim workers have had little success. Of the 150,000 to 200,000 interim workers on the job every day (upwards of a million per year), about 55 percent are under 26. Young people, especially young women, suffer the highest unemployment rates. They take precarious temporary jobs because none others are available. But that is not the only reason. Many young people prefer to live "marginally" as long as possible

SPACE AGE SWEAT SHOPS

Women clerical workers are in a race against time, warns a new report by Working Women. If they don't organize to defend themselves before new technology completely transforms office work, women in clerical jobs will soon be working even harder for less pay and less future.

The report, *Race against Time: Automation of Office Work*, describes the tremendous technological changes that will turn the office of the future into an information factory. The sole beneficiaries of the space-age changes, it suggests, will be the corporations, unless the social impact of office automation is assessed and workers organize to protect themselves.

Managers have found a salvation from labor costs and labor organizing in new "word-processing" equipment. Sales of small computers at a price tempting to small and medium businesses, booming now, are expected to triple within four years. Clerical work is the fastest-growing occupation today, and new technology may be able to automate fully 40 percent of it. Women hold 90 percent of the jobs that can be automated.

Without organizing, many women clericals' work will change dramatically. Their tasks will be more closely monitored, more isolated, and more routinized. Piece-work rates may be substituted for salaries, since computers can keep track of workers' production. Unskilled work will replace skilled

and semi-skilled as the low-grade, low-pay, tedious job of data entry operator absorbs the jobs of file clerks, key-punch operators, bookkeepers and bank tellers.

Other clerical workers will simply find themselves out of a job. Computers vastly increase efficiency—typing speed increases, at a conservative estimate, 50 to 150 percent with word-processing equipment—but wages aren't even keeping pace with inflation.

Finally, the ultramodern office may increase already-high health hazards for clerical workers. Clerical workers now rank second-highest as victims of stress-related diseases, according to a 1977 National Institute for Occupational Safety and Health study of 130 occupations. Video display terminals, the key part of word-processing equipment, have been linked with eyestrain, nausea and development of cataracts (ITT, Feb. 28, 1979).

"People will adapt nicely to office systems if their arms are broken," IBM vice president William F. Laughlin told *Business Week* in 1975. "And we're in the twisting stage now."

But the Working Women report stresses that office technology is still incomplete, and that managers fear, with reason, pressure from organized clerical workers.

The report was unveiled April 23 at a press conference held by Los Angeles Working Women. Following the conference a lunch gathering for Los Angeles office workers was held, with Jane Fonda as the featured speaker.

Race against Time: Automation of Office Work is available for \$4 from Working Women, 1224 Huron Road, Cleveland, OH 44115.

—Pat Aufderheide

rather than accept the servitude of a steady, boring job. Many don't identify with their work enough to care to get involved in labor struggles.

The social disintegration promoted by the capitalist system worries not only union organizers but also the system's defenders. What can be expected of all those young people with no habits of regular work, no serious stake in the system? In 10 years, talk of revolution has waned. But the managers of nuclear-computer society are haunted by fears of sabotage and terrorism. Some do not like seeing a substantial part of the work force cultivating outsider attitudes and would favor a deal with the unions that give them some measure of control.

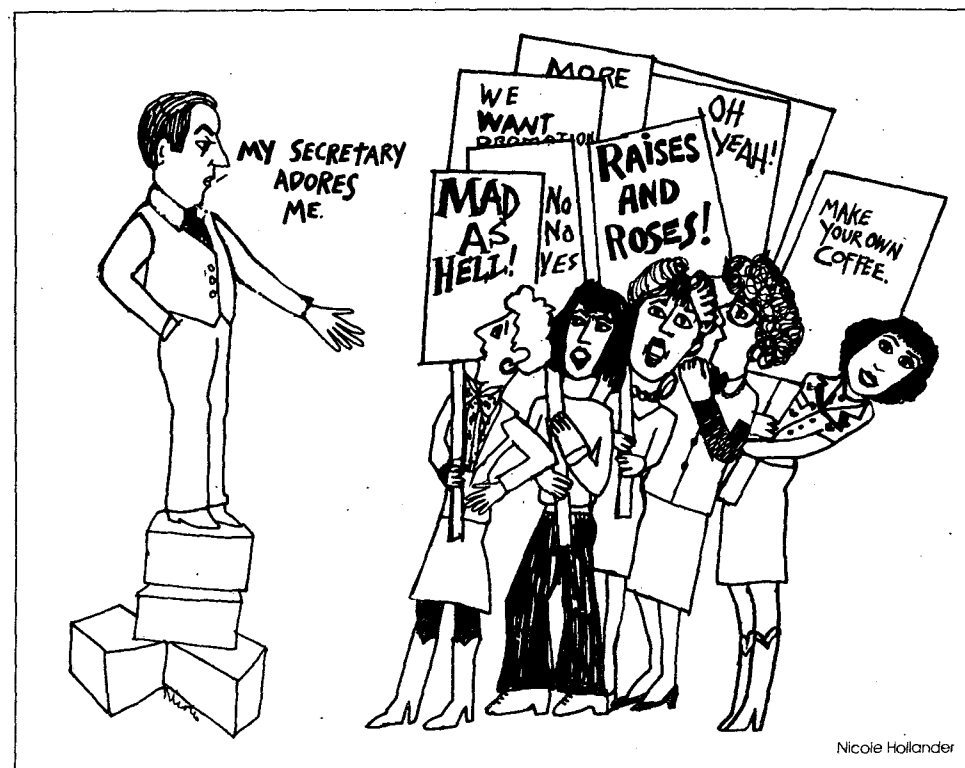
The unions are hostile to interim and other forms of precarious employment. The CGT labor confederation has called for abolition of all private interim agencies. Instead, it wants the government employment agency to control the job market, supervised by the unions.

Right now, the unions are not in a very strong position to get their way. The CFDT has admitted that its membership dropped 2.5 percent last year, and the bigger CGT is probably hurting as badly or worse, although it won't admit it.

There are signs that the Giscardian government, organically linked to the

most advanced sectors of industry and banking, might be willing to trade off the interim agencies' role in the labor market in return for union acceptance of the labor mobility that the interim agencies have been helping to organize. This, at least, would be in line with what seems to be the main Giscardian strategy towards the labor movement: on the one hand, weaken the unions' capacity to play their traditional role of organizing workers against capital, thin their ranks and demoralize their militants. Then, tempt the union bureaucracy with the possibility of survival by playing a new role as "social partner," helping to police a working class cured of its taste for class struggle and dreams of socialism.

CFDT leader Edmond Maire noted last fall that computerization of French society is going to undergo a "fantastic" growth in the next 10 years. He criticized the inadequacy of typical worker reactions to past technological innovations: "either head-on opposition in a rear guard battle, sometimes heroic but always lost in advance; or else a smug confidence that the growth of productive forces will lead to socialism, only to be followed by dawning realization that, far from disappearing, relationships of domination are still there because they are built into the very way work tools are designed."



Nicole Hollander