Although labour unions, whether originally staff associations or independent unions, represented a minority of staff working throughout the financial services sector by 2015 (see Table 2.2) and in only a few employing organisations do they represent a majority of employees, labour unions, nonetheless, remain the sole representative and independent institutions for protecting and advancing the collective interests of employees in the sector. In this context, it is also worth noting that employer provision of (dependent) means of collective interest representation remains limited, the utility of European Works Councils continues to be somewhat restricted, and the extent of coverage of collective bargaining is considerably wider than the extent of union membership alone would imply (see Table 2.3). The structure of this chapter is to examine each labour union individually before identifying and assessing a number of common characteristics to these unions. When examining each union, the focus is upon their geneses, trajectories and developments, especially in terms of membership levels and participation as well as their overall industrial perspectives and relationships.
with employers. While some attention is paid to inter-union relations given that multi-unionism is a feature of labour unionism in a number of employing organisations in the sector, this subject matter is primarily dealt with in the following chapter as part of examining the process of relationships. However, for the moment, it is worth noting that the extent of multi-unionism has recently grown given the spate of mergers, takeovers and divestments since the financial crash of 2007–2008. This primarily, but not exclusively, concerns LBG. Following the consideration of the institutions of labour unionism, there is also a brief consideration of employers in terms of new entrants to the financial services sector and employer programmes of employee engagement.

**Accord**

Accord traces its origins back to 1978 when its predecessor, the Halifax Building Society Staff Association (HBSSA), was founded and gained its certificate of independence the following year. In 1994, the association was renamed the Independent Union of Halifax Staff (IUHS). Following acquisition and merger activities by the Halifax Building Society, whereupon a number of staff associations transferred to IUHS, the union was renamed Accord in 2002. Its membership steadily increased from just under 20,000 members in 1995 to just under 33,000 by 2008. Most, but not all, of this growth was organic (see Gall 2008: 89). From 2008, membership fell from this peak to around 23,000 by 2015. Like other financial service sector unions, membership levels were hit by the shakeout in the sector after the financial crash, albeit some were more affected than others depending upon which companies they organised within and where they had most of their members. Nonetheless, Accord was able to report that it ‘recruited more members in 2015 than in any year since the financial crisis and our net membership increased on a year by year basis for the first time since 2008’ (*My Accord*, Winter 2016). And ‘Already in 2016 more new members have joined us than in the whole of 2013 and the whole of 2014 and our membership in the Lloyds Community Bank is growing fastest of all’ (Accord press release, 14 July 2016). The number of
Lloyds members was ‘almost 2000’ *(Accord Mail (TSB), September 2016)*. Similar to other unions, Accord found that ‘one in two people who are not union members have never been asked to join’ *(My Accord, Summer 2012)*. The impact of falling membership upon union density was not straightforward given the widespread shedding of labour, company merger and the decision taken by its 2010 conference to recruit outside of HBoS. In late 2008, Accord’s general secretary reported Accord had density of 50% in HBoS *(Tribune, 8 December 2008)*. But by 2012, Accord stated: ‘Even though thousands of jobs have gone since then—and, inevitably, membership has reduced—we now have more than 60% of all HBoS staff in Accord’ *(My Accord, Summer 2012)* and ‘in the Halifax branch network, [density is] around 85%’ *(My Accord, Autumn 2012)* whilst in 2016, it commented: ‘Accord now has more LBG employees in membership than any other union—but that is still less than 50% of the workforce’ *(My Accord, Spring 2016)*. Within, TSB density was around 10% in late 2016 *(My Accord TSB, October 2016)*. Further details on union density could not be gained from Accord because: ‘As you appreciate, we are in a competitive situation with Affinity (trading as LTU and TSBU) so I’m reluctant to provide sensitive information that may be useful to them …’ *(Ged Nichols, email correspondence, 28 October 2016)*. However, Accord did state: ‘our density is lower in the heritage Lloyds parts of [LBG] because we only started to try to recruit members in those parts of the business in September 2015 [but] … I will say that we recruited more members in the year from September 2015 than we did in any comparable period since the financial crisis’ *(Ged Nichols, email correspondence, 28 October 2016)*. Overall, Accord aims to recruit around 400 new members per month to ‘stand still’ *(Ged Nichols, email correspondence, 28 October 2016)*.

In terms of Accord organisation, the number of Accord workplace representatives reached ‘almost 1000’ *(Accord press release, 23 June 2010, My Accord, Spring 2011)* in mid-2010 before falling back to 850 by late 2015 *(My Accord, Autumn 2015)*. Around 200 of these attend the union’s biennial conference. Accord has eleven full-time seconded organisers with LBG. Most of the costs of their facility-time are met by Accord *(Ged Nichols, email correspondence, 28 October 2016)*. Membership participation can be judged by reference to ballot turnouts
on proposed agreements on terms and conditions of employment and election turnouts. In the former, whilst majorities voting for deals were often very high, turnouts were low at a third or below (see later). In the latter, and without any contested elections for the position of general secretary, the regular election for union president is the main indicator. Turnouts were low at 8% in 2016, 9% in 2014 and 6% in 2012. However, these are turnouts are not substantially different from other unions within and without the financial services sector.

Through its general secretary, Ged Nichols, Accord outlined its philosophy:

[We believe in] … consultation not confrontation, negotiation not imposition. Intelligent, responsible adults should be able to reach agreement based on mutual respect and understanding. That’s Accord’s way – although we will not, of course, roll over if such agreement is not forthcoming. (My Accord, Summer 2010)

[Partnership is] when management and the unions agree to work together for the good of the company and the benefit of the staff, working out the best solutions to potential problems. … So what does it mean exactly? … Accord knows that a successful company means better rewards and job security for its members. (My Accord, Winter 2011)

Whatever our differences, it is important that the bank and unions work together in a positive way to try to change things for the better. (My Accord, Summer 2012)

I believe in mature and balanced trade unionism and working with decent employers to help their businesses to be successful. This in turn helps them provide secure jobs and fair rewards whilst treating their workforce with the dignity and respect that working people are entitled to expect from decent employers. Decent employers who treat their staff and customers fairly and make a positive contribution to our economy and our communities. (My Accord, Autumn 2013)

In the context of the decision to recruit in areas where LTU was dominant (see later), Accord described itself ‘an open, transparent,
responsible and accountable union’ (*My Accord*, Autumn 2015) and ‘a union run for, and overseen by, our members’ (*Accord Mail (Lloyds)*, October 2016) with the following statement of aims and objectives:

We are asking Lloyds heritage staff to join us and participate in building a better bank and a better future for all employees in the Lloyds Banking Group. The business brands that employees work in may be different and may have different histories, cultures and traditions but the people and our aspirations are the same. We all want secure jobs that are meaningful and satisfying, we want to be recognised for the good work we do, be fairly rewarded and treated with respect at work. We want our employers to recognise us as individuals and that we have lives outside of work. We care about our colleagues and our customers. We want to work for a successful business that does the right things so we can be proud of it and our contribution to it. But we live in tough times where nothing can be taken for granted – so we need a strong, inclusive union that helps us as individuals if things go wrong and works hard with our employer to make working life better for everybody. This is what Accord does. (*My Accord*, Autumn 2015)

Its general secretary then outlined the union’s continued philosophy and modus operandi:

Our style is collaborative but that is a source of influence and strength – it doesn’t mean that we are soft or that we will always agree with what employers want. We will continue to remain an independent union. But we don’t disagree for the sake of it. We try to resolve problems (such as with ‘targets’ and behaviours) where they occur rather than running to the press or regulators. The joint statement of principles that underpins our new working relationship with Lloyds Banking Group recognises organisational independence and is respectful of differences. (*My Accord*, Autumn 2015)

Consequently, it is not surprising to find Accord (and its predecessors [see Gall 2008: 89]) has never held a strike, although it has balloted for industrial action (see later) and that its arguments for its demands are couched in terms of mutual gains (whereby job losses are viewed as being detrimental to the interests of both members and the company
as reducing staffing provides for lower levels of service provision to customers which in turn impacts deleteriously upon profitability and employee’s experience of work).

Accord implicitly pursued an underlying three-fold operational strategy. One part concerns attempting to keep the employer to its word in regard of the implementation of the employer’s own unilaterally determined policy and rules. This means monitoring the behaviour of junior, middle and senior management and assessing their behaviour against stated policy and rules, and where a divergence exists—and which does not favour its members—lobbying senior management to rectify this. Often the contention is that the implementation of one policy contradicts the implementation of another (higher order) policy, the process of implementation has skewed the intended outcome or that there has been a lack of transparency. The second part is, having accepted management policy, to help manage implementation to ensure procedural fairness. Thus, Accord made statements on various occasions like: ‘We will work to ensure that employees are treated with the dignity and respect that they are entitled to expect at this worrying time’ (Accord press release, 29 June 2016). The third part to the implicit operational strategy is to act as a resolver of questions and queries that members have about their terms and conditions of employment that arguably the employer’s human resource department should be carrying out. However, the role for Accord here is engage as a player in the regime of information and consultation, namely, the framework of micro-social dialogue.3

**Advance**

Advance is the dominant union4 in Santander and its subsidiaries.5 Its forebearer was the Abbey National Staff Association (ANSA). ANSA was created in 1977, gained its certificate of independence in 1978 and affiliated to the TUC in 1998. Along the way, it changed its name to the ANGU in 2001 and to Advance in 2007 in recognition of Abbey’s integration into the Santander Group with the Santander group also acquiring Alliance and Leicester and Bradford and Bingley. Following the acquisition
of the Bradford and Bingley, the Union for Bradford and Bingley Staff and Associated Companies (UBAC) amalgamated with Advance in 2009.\(^6\) Advance’s membership grew from 4895 (1979) to 6575 (1985) to 8210 (1991) before peaking at some 9000 in 1996, and then falling back to 6945 by 2015 (despite the addition of just over 1000 UBAC members). In spite of membership decline, in the early 2000s its union density increased from around 30 to 35% (Hall \textit{2004}: 2) as a by-product of company restructuring, offshoring and downsizing. By 2015, according to its annual report for 2016, Santander UK had 19,992 employees.\(^7\) With Advance having 6945 members in 2015, this represents a density of 35%, indicating no change from more than a decade earlier. However, Advance’s union density throughout Santander is not uniform. In the Geoban division with 3700 employees, density was 81% in the early 2010s (\textit{Your voice at work} magazine, Summer 2011).

Advances’ current partnership working arrangement with Santander dates back to its initial recognition by Abbey in 1977. This was formalised into written agreements like that of 2003. Up to this point, Hall (\textit{2004}: 2) noted ‘the union has never undertaken a strike or other industrial action’ and this has remained the case. Under Abbey, there was a high level of incorporation of Advance’s senior officers into the company’s operational structure in terms of meetings for information and consultation. It has four secondees who are, in effect, the equivalent of EUOs and around 60 lay reps (one for every 150 members). It has commonly talked in terms of shared values and mutual objectives with the employer. Annual pay awards are not put out to membership ballots and there was no failure to agree on issues between 1989 and 2004 (including on offshoring when ANGU believed that Abbey took part in open dialogue). De facto partnership has, therefore, been practiced—but only at the company not intra-company level for line management has been resistant to ANSA and workplace presence has been extremely ‘underdeveloped’ (see also Bain et al. \textit{2004}). As with Accord, ANGU/Advance displayed only organisational, thus, limited moves toward ‘unionateness’.

Somewhat similar to Accord, Advance’s role is very much constructed around representing to management its members’ concern and relaying back to members management’s responses in the manner of a
sub-contracted agency by both labour and capital. At one level, there is nothing instinctively odd or unusual about this for this is one of the basic aspects of the work of any union. Yet, Advance exists rather more to act as a communicator between two parties than a bargainer for one (labour) not because it does not seek to bargain but because the emphasis given to the transferal of information and views upwards to management and downwards to members means that this fits into an exchange relationship between capital and labour where consultation takes precedence over bargaining (even though the two overlap). Moreover, because this takes place within the context of mutual gains and partnership, the manner in which this task is carried out and the intention lying behind the practice become more distinctive. Thus, the choice to work within the confines of such a cooperative ideology and institutional framework denudes workers of the ability to robustly challenge the terms of the wage-effort bargain and the organisation of work. Consequently, Advance places itself in the position of trying to make management better and more effective for Advance’s own ideology stipulates that by working with the employer and by advising management of its best (supposed) interests, Advance can best progress its members’ interests.

The Advance partnership ideology comprises the following components: an efficient and effective employer operation within the competitive marketplace is the best guarantor of workers’ job security and terms and conditions; workers need to be well motivated to help attain this with improved remuneration as well as being treated as partners being the best way to achieve this; and so on. Therefore, Advance contests employer actions and advises other courses of action when it believes that the employer has departed from this desired trajectory. And, by the same token, when the employer pleads poverty or makes case for the need to take actions to safeguard the business and which result in deleterious consequences for workers, Advance makes its case against this but ultimately accepts the thrust of the employer rationale (and for reasons other than lack of power to stop the employer). In such cases, Advance argues that the process of redundancy or performance management should be carried out as humanely, professionally and properly as possible. Thus, voluntary redundancies rather than compulsory
redundancies are sought, with attendant retraining and deployment also available. In the case of performance management, it warns against the outcome and consequences of demotivation of staff as a result correct and incorrect ratings.

The endpoint of the argument here is that Advance’s ideology cannot situate workers’ interests in anything other than contingent and dependent terms, where this contingency and dependency exist with regard to capital. In this sense, there is no construction of the independence of workers’ interests. Concomitant, the basis to this partnership is more than an ideological super-structure for there has to have been—and has been—some indication of the maintenance and advance of material interests. Quite how much is difficult to precisely ascertain in relation to the other factors of what would have the employer done in the absence of Advance (see later on ‘challenger’ bank status) and what labour market forces would ordinarily suggest. Even in a situation of bargaining, employers’ first offers are predicated on there being room for an improved final offer so that a semblance of bargaining can be said to have occurred.

Aegis

The origins of the Aegis union date back to the formation in 1971 of the Scottish Equitable Staff Association as an internal staff association. When Scottish Equitable was renamed Aegon UK in 2010, the union changed its name to Aegis, and affiliated to the TUC in the same year. With the outsourcing of ‘non-core’ parts of Aegon from 2012, Aegis followed these workers to their new employers by recruiting them and gaining union recognition to represent them (at Origen Financial Services, AEGON Global Technologies Europe and Kames Capital). This brought about a number of wider changes. First, Aegis union officers terminated their employment with Aegon and became employees of Aegis, thus relinquishing the company resource of facility time and in the process gaining further independence from the company. Second, a decision was taken to pursue a strategy of membership growth into other parts of the financial services industry. Part of this saw the
SURGE\textsuperscript{9} and YISA unions merge into Aegis in 2014 so that Aegis now represents members in the Skipton and Yorkshire building societies (even though Aegon did not take over the Skipton or Yorkshire societies). The logic to amalgamating with SURGE and YISA was to benefit from economies of scale, protect financial security, expand Unionlearn activities and increase external profile. All three unions had small and declining memberships, with relatively little in the way of financial reserves to sustain themselves in the longer term. Aegis’s membership had declined from 2500 to 3000 in the 2000s and dipped below 2000 (when density was 70\% [Carley 2012]) in the 2010s before SURGE and YISA transferred to it. It now stands at just under 5000 members (see Table 2.2).

**Britannia Staff Union**

The Britannia Staff Union (BSU) is a small, independent finance union with members employed by the Co-operative Banking Group (CBG, formerly Cooperative Financial Services). The Britannia building society, the second largest building society,\textsuperscript{10} was bought by the Co-operative Banking Group in 2009. BSU membership has fallen from a highpoint of just under 3500 in 2009 to just under 1500 by 2015. This was heavily related to the financial crisis of CBG, whereby many Britannia branches were shut rather than rebranded after the takeover, with 240 of its 350 branches being closed. The forebearer of the BSU was the Leek and Westbourne Building Society Staff Association, which was founded in 1972 and certified as an independent union in 1976. In 1984, it was renamed the Britannia Building Society Staff Association, becoming the Britannia Staff Union in 1994. BSU signed a partnership agreement with the building society in 1998 and this has set the tone for its subsequent relationship with both CBG and Unite (which is the other main union recognised by CBG). In order to cut operating costs, the union heavily used electronic surveys of members in order to ‘take the temperature’ on issues, formulate pay bargaining objectives and ratify agreements. It surveys gain between a 30 and 50\% response rate. Finally, the BSU is likely
to seek merger or transfer in the short- to medium-term as its membership continues to fall while its cutting of costs remains insufficient to accommodate to this trajectory. Added to this, and reflecting its own financial crisis, CBG ended its subsidy to BSU. Thus, in mid-2016 BSU sought to sell its costly to maintain headquarters and move into rented accommodation whilst recognising that selling the property would be neither quick nor easy (*BSU Newsletter*, July 2016). It also sought to define itself at the ‘Banking Staff Union’ which allowed it to keep its acronym while seeking to broaden its membership basis within and without CBG.

**Communication Workers’ Union**

The Communication Workers’ Union (CWU), representing staff in retail, commercial, corporate, customer service and support roles in Santander UK, has enjoyed a relatively benign relationship with Santander. This has resulted primarily from a strategy pursued by the bank of being a challenger to the existing, established companies (see below). Currently, the CWU has some 3500 members in Santander and its associated companies and providers along with a small number in iPSL, the cheque clearing organisation. According to its annual conference documents, this number has remained relatively stable in the mid-2010s, with around two-thirds of these members paying into the union’s political fund. So some 95% of these CWU members are employed in the Santander operations, and this constitutes 19% of the Santander workforce represented by unions and is based only upon the specific workplaces the CWU organises within. These are determined the historical legacy of organising in Girobank (which was originally part of the Post Office) either directly since its creation or through the Alliance and Leicester Group Staff Union (ALGUS)\(^1\) amalgamating with the CWU (in 2007) when Alliance and Leicester was bought by Santander (and following on from the Alliance and Leicester acquiring most of Girobank operations in 1990). Swiss Post Solutions (SPS) acquired the mail and logistics contract for Santander whereby the CWU retained bargaining rights for the former Alliance
and Leicester sites but also gained those rights for SPS staff which work at other Santander sites. Meanwhile, Advance retains negotiating rights for the former Abbey National and Bradford and Bingley sites, constituting 81% of the unionised workforce. John East, CWU assistant secretary with responsibility for financial services, reported that ‘relations [with Advance] are cordial, many of the negotiations are undertaken jointly where they relate to overall conditions of service, whereas the two unions represent different sites within the group so some negotiations are discrete and only appropriate to one union’ (Email correspondence, 3 September 2016). As mentioned before, the CWU also organises in IPSL, the cheque clearing organisation, but the size of IPSL operations has dwindled as electronic means have superseded paper means. Consequently, CWU membership has fallen from 1000 to 200 by the mid-2010s (even with PCS members transferred to it in 2011). As with other unions organising in the financial services sector, the CWU heavily uses membership ballots to affirm the results of negotiations with Santander (although it does not use membership ballots to guide or form bargaining demands). For example, in 2016 CWU membership accepted a 2.1% pay deal following an electronic ballot which recorded an 80% turnout. With a highly feminised membership, 33% of the (lay) Santander National Committee members were women in late 2013 (CWU 2014: 2).

**Financial Services Union**

The Irish Bank Officials’ Association (IBOA), founded in 1918, was renamed IBOA—the finance union in 2007 before becoming the Financial Services Union (FSU) in 2016.12 With the expansion of two major Irish banks, the Allied Irish Bank (AIB) and Bank of Ireland, into Great Britain in the 1960s, the IBOA consequently operated in three jurisdictions. The main one is the Republic of Ireland, but for the purposes of this study, the other two of Northern Ireland and Great Britain, are salient. From a high of 32% in 2003, the proportion of the union’s membership located in Northern Ireland and Great Britain, that is, the
United Kingdom, fell to 28% by 2015 while the union’s overall membership rose from 18,152 members in 2003 to a peak of 22,555 in 2009 before falling back to 14,313 in 2015 (see Table 2.2). In line with a number of other financial services sector unions elsewhere, the utilisation of new technologies saw the IBOA/FSU organise amongst not ‘just bank tellers, but [also] software developers, derivative traders, financial advisers and sales teams … [so that i]n the past few years the make-up of the union’s membership has already begun to change with around 1000 members now drawn from outside the traditional banking sector’ (FSU press release, 6 May 2016). In 2016, following a 3-year strategic review of its internal operations and structures, this new course was formalised as the IBOA adopted new rules to encourage wider membership engagement and adopted the new name, FSU, to reflect more properly its broadening membership base within a much more diverse economic sector. In tandem with this, the FSU stated that while ‘members will continue to benefit from the collective strength of the union … we’ll also be reconfiguring our services to provide more personal and career development’ (FSU press release, 6 May 2016).

The onset of the banking crisis from the summer of 2008 onwards plunged the IBOA into a period of unprecedented turmoil as it moved into defensive mode aimed at protecting members’ jobs, terms and conditions against the backdrop of a severe contraction in the workforce of the financial services sector (see Chap. 4). The landscape of Irish banking also changed quite dramatically. Of the six domestic banking institutions in existence at the beginning of 2008, only three now remain: AIB and Permanent-TSB, which are essentially and fully state-owned, and the Bank of Ireland which is 15% state-owned. Of the other three, EBS was merged into AIB while Anglo Irish Bank and Irish Nationwide Building Society were nationalised and merged to form the Irish Bank Resolution Corporation (IBRC) on the basis that it would do no more new business and wind down by disposing of all assets. Of the foreign-owned institutions in existence in 2008, the National Irish Bank, owned by Danske Bank Group, ended its personal and business banking operations in 2014, now only providing corporate banking service. Nevertheless, Danske remains a significant presence in Northern Ireland (through Northern Bank).
Lloyds Trade Union

In terms of absolute membership, Lloyds Trade Union (LTU) continues to be the largest dedicated financial services sector union. Its membership grew from 1995 to the early 2000s, reaching a peak of around 45,000 and before falling over a decade later to well under 40,000 members. By 2015, it had 34,000 members (see Table 2.2). Within LBG, it claims to be the dominant union by size, although whether its membership is greater than the combined membership of both Accord and Unite is unclear. According to the contents of a series of letters to bodies like the United Nations, Financial Conduct Authority, Pensions Regulator and Prudential Regulation Authority (see LTU Newsletters, May and June 2016) over—and following—derecognition in May 2016 by LBG, LTU claimed between 25,000 and 30,000 members in LBG. In terms of relative membership, it reported in 2009 it had a density of 87% in the branch network in England and Wales and 73% in Scotland (LTU press release, 23 November 2009). A year later, it claimed an average density of 86% in the branch network (LTU press release, 24 September 2010). In the branch network of TSB in 2013 it claimed an 87% density (LTU press release, 22 February 2013). Reflecting the changes in the creation of the merged bank, LBG, from late 2010, Lloyds TSB Group Union changed its name to Lloyds Trade Union (LTU). In 2013, LTU changed its name in LBG to Affinity, and operated as the TSB Union (TSBU) inside TSB as it attempted to move outside its former base of Lloyds within the enlarged LloydsTSB/Lloyds Banking Group. Although LTU is now the name the trading company of Affinity, for the sake of simplicity, the union is referred to as LTU throughout. Given that the period of 2008–2015 had such an important influence on the philosophy and perspectives of LTU, these are covered in Chaps. 3 and 4 as part of the processes and outcomes of the financial crash and its aftermath with the sector. Suffice it to say for the moment that LTU became a much more oppositional union to LBG compared to the other two unions within LBG, namely, Accord and Unite. However, there is much more to this ‘story’ than first meets the eye so it is not quite one of a former staff association transmogrifying into a militant labour union. Indeed, it remains very much a servicing-orientated
union (see also Gall 2008). In terms of the effect of derecognition and increased inter-union competition upon on LTU membership levels, it is now yet clear what impact these have had. It will take until the beginning of the next decade for a clear picture to emerge here.

National Association of Co-operative Officials

The National Association of Co-operative Officials (NACO) organises just under 1500 members in the various parts of the cooperative movement including insurance and financial services. It is both a labour union and a professional management association, representing over 90% of management and professionals in the co-operative movement, according to its website. Membership has fallen from around 2500 in the early 2000s to 2233 in 2008 to 1388 in 2015 with around a third of members being women.

Nationwide Group Staff Union

The Nationwide Group Staff Union (NGSU) is an independent union, representing workers within the Nationwide Building Society Group and its associated companies (Nationwide, Cheshire, Derbyshire and Dunfermline building societies). The NGSU is the sole recognised union by the Nationwide Building Society Group for collective bargaining but it also has recognition for bargaining groups within Computacenter, Carillion, Swiss Post and IBM following the outsourcing of these operations by Nationwide. With staffing levels fluctuating, for example, between 15,900 in 2010 and 15,500 in 2011, the NGSU’s membership has remained around 12,000 over the last decade with a substantial portion of this outcome being due to inorganic additions. Stable absolute membership has resulted in a 70% union density for a number of years (Rapport, January 2011, Summer 2016) while Traxler et al. (2008: 42) put NGSU density at ‘over 70 percent’ for the period up to 2005–2006. Ebbs and flows in membership are, according to Tim Rose, NGSU Assistant General Secretary (Services),
‘tied to the fortunes of Nationwide. During the financial crisis our membership fell to around 11,400 as a direct result of redundancy programmes at Nationwide. As things have improved and the Society has recruited again (huge growth in risk and compliance roles), our membership has gone up. We’re currently at just under 12,500 and we think this is pretty healthy state—we can operate without too much pressure to increase subscriptions. Looking back over the past few months, new joiners have exceeded leavers, but generally we have to work pretty hard to stand still’ (Email correspondence, 27 July 2016). Table 2.1 shows a net gain of 150 members with just under 1% of members leaving per month. Aggregated to a yearlong period, the NGSU loses about 10% of its membership but is able to recruit 13% additional members.

The NGSU was formed in 1990 by the merger of Anglia Building Society Staff Association and Nationwide Building Society Staff Association. Both associations date from the 1970s. In 1999, the union affiliated to the TUC. The Portman Group Staff Association (PGSA) transferred engagements to NGSU in 2008 as did the Staff Union Dunfermline Building Society and OURS (One Union of Regional Staff) in 2011. These transfers of engagements and amalgamations were influenced by change in capital ownership whereby the Nationwide acquired the Cheshire, Derbyshire and Dunfermline building societies in 2008 and 2009. The Derbyshire Group Staff Union was founded in 1972 as the Derbyshire Building Society Staff Association. In 1979, it applied for a Certificate of Independence but was refused. This was then gained in 1986. It affiliated to the TUC in 2003 and adopted the nomenclature of staff union in 2004. In 2010, it merged with the

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<th>Month/</th>
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<td>Feb-16</td>
<td>114</td>
<td>163</td>
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<td>Mar-16</td>
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<tr>
<td>Totals</td>
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Source NGSU, email correspondence, 27 July 2016
Cheshire Group Staff Union (CGSU) to form One Union of Regional Staff (OURS) which affiliated to the TUC. The CGSU organised workers in the Cheshire Building Society. Members of OURS voted to merge with the NGSU in 2011. The Staff Union Dunfermline Building Society was previously entitled the Dunfermline Building Society Staff Association while the Cheshire Building Society Staff Association became the Cheshire Group Staff Union in 2008 and affiliated to the TUC in the same year. The NGSU is also affiliated to Unions 21, War on Want, Amnesty International and Justice for Colombia.

With regard to the labour–capital relationship, NGSU ‘seeks to work in partnership with Nationwide Building Society to secure the best possible working conditions for our members’ (NGSU, n.d.) where both parties ‘are committed to achieving the common aim of an efficient and successful business in the best interests of employees and customers … by working together to develop high levels of employee commitment … based on mutual respect and … conducted in a spirit of openness, trust and integrity that acknowledges the legitimate differences and interests of each party’ (NGSU 2016). Regularly, the NGSU said of itself through iterations of the following: ‘NGSU is very proud to be a staff union … we share many of the same aims as the society—a successful business means better terms and conditions for employees’ (Rapport, January 2011). A dense network of institutional mechanisms exists for conducting this relationship, comprising a Joint Consultation and Negotiation Committee, an Employee Involvement Committee, an Organisational Change Committee and Business Committees. The processes of negotiation, consultation and exchange of information sometimes result in joint communiques to members and employees. Collective representation exists for non-senior executive staff with individual representation for employees of senior executives. Outside of this framework, the NGSU engages in a dialogue with the company’s human resources function or local management. NBSG provides paid time off to NGSU lay representatives to carry out their union duties and encourages union membership so that it has a representative partner to deal with. There is, in effect, a ‘no-strike’ agreement for ‘both parties agree that, provided the procedures outlined in this Agreement are followed, they will not take action that may be prejudicial to the effective operation of Nationwide or
the Union, or the interests of employees … Both parties are committed to ensuring that there shall be no impediment to normal operations and therefore there will not be any form of industrial action taken and normal working will continue to apply at all times’ (NGSU 2016). The dispute resolution procedure states that if no agreement can be reached then there is to be the use of internal and external conciliation and mediation culminating in binding arbitration facilitated by ACAS. Indeed, the long serving general secretary, Tim Poil, commented: ‘We have never called a ballot for industrial action and our relationship with Nationwide is such that I can’t imagine the circumstances when we would’ (Rapport, Winter 2015). Nonetheless, tensions have been evident over the way the NBSG has sought to control wage costs since the financial crisis. Thus, ‘Nationwide lost sight of the importance of maintaining good employee relations in the drive to survive the recession’ (Rapport, January 2011). Membership participation within the NGSU can be judged to some extent from turnouts for elections to the national executive committee, being 10% in 2013 and 2015, and by the existence of 140 workplace representatives in 2013 and 180 in 2016.

**Portman Group Staff Association**

The Portman Group Staff Association was a non-TUC affiliated union. Prior to dissolution, membership had increased steadily from around 700 members to 1400 as a result of a merger with the Staffordshire Building Staff Association after the merger of the two building societies in 2003, and a Union Modernisation Fund (UMF) project helping to revitalise the association. However, membership fell again to just over 900 by 2007. With the merger of the Portman Building Society and the Nationwide in 2008, the PGSA amalgamated with the NGSU. The consequence of the merger of employer operations saw 800 posts ‘lost’ from the Portman side (Stuart et al. 2009: 155). Before and after the merger of employers, the process of consultation had been shallow and rudimentary (Stuart et al. 2009: 15), so a partnership agreement was developed under the auspices of the UMF. This involved developing union capacity to act as a partner which included independent
communications with members and a greater distance from the employer, both of which the employer supported so that it could have an effective partner with which to deal with (Stuart et al. 2009).

**UFS**

UFS, originally standing for Union of Finance Staff and accompanied by the strapline of ‘the union for the future’, was a registered, independent union, originally established in 1988 and with its headquarters and most of its membership in south-west England. It was not affiliated to the TUC or any political party. Although not constitutionally a union exclusively for financial services staff for its last few years of existence, the majority of its members continued to be employed in a small number of financial service companies (and those that were contracted to provide services to these companies through outsourcing). The main companies were those of the Zurich financial group and then Swiss Post, Capita, IBM and CSC. In the new millennium membership fell from a high of just over 4300 in 2004 to just under 2000 by 2014 and 2015. The origins of UFS lie in BIFU being derecognised by Eagle Star in 1988 and a staff association being set up to take over its function as the sole recognised body. This was the Eagle Star Staff Association which became the Eagle Star Staff Union. In 1998, this body became the Union of Finance Staff after the company’s takeover by the Zurich Financial Services group. It operated on the basis of seeking partnership with employers, both in de jure and de facto terms. It also had a section for managers, the Finance Managers’ Association.

Like many other unions in the financial services sector, UFS presented itself as a collective organisation providing individual representational services. This accorded with the ‘servicing’ model of the ‘rainy day’ insurance variety, with a good articulation of this being:

> It may be only once in your career, it may be over a series of events driven by personal circumstances. Whatever the reason it is clear to us that, when difficult things happen to you at work, it is vital to have somewhere to turn. UFS provides that service, whether it is some general friendly
advice or a formal legal opinion and representation. The ability, at a time of severe stress, to turn to somebody that understands how you are feeling and knows what advice to give is a life saver. (*In Touch*, Winter 2015)

Compared to Unite, the perspective adopted by UFS was not so much as to condemn a change and seek to fight it but rather to accept the nature of the change and as best tailor the union’s help and advice to resolving the problematic nature of the change rather than trying to reversing it.

As a result of the knock-on effect on its membership of the reduction in the size of the workforce of the main employer it organised within whilst wishing to maintain the level of its membership services, UFS considered increasing membership subscriptions substantially, asking employers to provide more facilities and support, join with other like-minded independent unions to form a confederation (like OURS) or merge with a substantive union. Before considering these, there is another side to falling membership through redundancies and that is recruitment. The annual level of membership recruitment for UFS to stand still was around 10%, with the ‘churn in our part of the financial sector rang[ing] from 3% in older established departments, (but now gradually being dismantled) to potentially 35% in call centres. Anecdotally, we have recruited new starters in the morning and they have left the employer by the afternoon!’ (Alan Wood, UFS general secretary, email correspondence, 19 August 2016). Raising subscriptions was not considered to be a viable long term solution and neither was reducing the level of services as ‘[this] would eventually take away what we are trying to preserve’ (*In Touch*, Winter 2015). Meantime, as UFS already received substantial support from many of its key employers, no more support could be anticipated and the problem with a confederation was believed to be that it would have insufficient resources. After internal discussions, a transfer of engagements to Community was the recommended course of action as it was a well-resourced union that allowed smaller unions joining it to retain considerable autonomy. In order to assuage any member concerns, UFS pointed out that its membership would be continue to be serviced by its EUOs, partnership with employers was sacrosanct and members did not have to contribute
to Community’s political fund and, thus, its affiliation to the Labour Party (UFS Report, Summer 2016). The membership ballot resulted in a 92% vote for the merger on a 26% turnout of the 1688 members. Consequently, on 1 January 2017, UFS merged into Community, a general union having its roots in the ISTC steel union. The reduction in absolute union membership reflected another weakness which was low union density. Thus, density ‘ranges between operations, so in the general business of Zurich we may have 48% density but in the whole UK company it might be as low as 20%. The range of density in actual bargaining units is still around 40%, dropping slowly annually’ (Alan Wood, UFS general secretary, email correspondence, 19 August 2016). Despite, the declining union base, the UFS characterised its relationship with the main employers it organised within as ‘excellent’ with the rider that ‘the trend of shifting key decision makers regularly … constantly introduces risk to the relationship at that level’ (Alan Wood, UFS general secretary, email correspondence, 19 August 2016).

Unite

Unite organises in some 30 companies in the financial services sector. The main ones in banking are the Bank of England, Barclays, CBG, HSBC, LBG, NAG, RBS, and Virgin Money while, in insurance, the main companies are Allianz, Aviva, AXA, Cooperative Financial Services, Friends Provident, Legal and General, Prudential and RSA. In only in a few cases of the smaller companies in the sector does Unite have more than 50% membership density levels. For example, in late 2008 an internal Organising Support Unit report found Unite density was between 30 and 40% in Barclays, HSBC, NAG and RBS and between 10 and 20% in HBoS and LBG (Unite 2008: 4–5) while in insurance of ten of the major companies, it varied between 15 and 55% with only two companies having density in excess of 50% (Unite 2008: 7–8). Traditionally, such a situation of low union density for independent labour unionism resulted from the multi-union form of ‘peaceful competition’ whereby employers favoured internal staff associations. However, by the turn of the new century, with the creation of Unifi and its merger with Amicus (which drew upon its insurance
sector membership from pre-merger constituent, MSF [see Gall 2008]) as well as the increasing tendency for those staff associations to become independent unions and merge with larger independent unions (often as a result of changes in company ownership and structures), multi-unionism is a much less extensive phenomenon. The remaining examples of multi-unionism are Aegon (Aegis, Unite), CBG (BSU, Unite), Ulster Bank (FSU, Unite) and Zurich (UFS, Unite).17 Yet the single biggest remnant of this phenomenon is to be found within LBG and concerns LTU, where it co-exists with Accord and Unite after the mergers of the Halifax (Accord organised) with the Bank of Scotland (Unite organised) to form HBoS in 2001 and Lloyds’ acquisition of TSB (Unite organised) to form LloydsTSB in 1995 and then the takeover of HBoS by Lloyds in 2009 to form LBG.18 But even where Unite is the sole and major union (Barclays, HSBC, RBS), it does not hold majority membership so that Unite also does not have membership density above 50% in any of the major banks. Its overall density in the banking sector was put at 31% in 2008 (Unite 2008: 5) and 26% in 2009 (Prosser 2011). Its overall density in insurance was put at 22% in 2008 (Unite 2008: 8) and by 2012 at between 16 and 20% (Carley 2012). Total membership in insurance was put at 33,000 in 2008 and 2009 and then 25,000 in late 2013 (Unite 2008: 8; Carley 2012; Liz Cairns, email correspondence, 16 October 2013). But in a number of individual insurance companies, Unite does have just above 50% union density (see above). But, for example, in Aviva after its acquisition of Friends Life in 2015, in the new merged organisation Unite had a 20% density, with 4000 members out of 19,700 employees (Unite press release, 26 March 2015).

Publicly, Unite’s membership in its finance and legal section (where members in legal services amount to just a couple of thousand) has fallen from 180,000 in 2009 to 150,000 in 2010 and then 130,000 in 2012 and to 100,000 by 2016 (Unite 2009, 2012; Dominic Hook interview, 6 September 2016). However, elsewhere it was still claiming ‘over 170,000 members’ and ‘over 150,000 [members]’ in late 2011 and ‘over 130,000 members’ by mid-2015 (uniteWORKS November/December 2011; Unite 2011; Unite The Spark, Autumn 2015) as well as ‘150,000 members in financial services’ (Unite press release, 19 December 2013) in late 2013 and representing ‘120,000 staff in financial services’ (Unite press release, 17 June 2013) 6 months
earlier. Indeed, as late as early 2017, Unite’s website still proclaimed ‘Unite’s finance and legal sector is comprised of over 130,000 members throughout all major employers in banking and insurance’. Of this approximate period, industrial reporter, Barrie Clement, observed: ‘Most unions have felt the heat. For instance, the massive and largely private sector union Unite lost half its paying membership in the finance sector over the last five years or so’ (The Journalist, June/July 2013). This clearly contradicted the view of Dave Fleming, Unite national officer for finance, in 2011 that: ‘Now could be our time [for membership growth]. When people think things are unfair the union becomes increasingly relevant’ (uniteWORKS, November/December 2011) and this was despite Unite membership being ‘up 5000 in the last year’ (uniteWORKS, July/August 2012).

Despite tidying up of membership records in Unite shortly after it was formed, its membership data appears to have continued to contain a number of significant ambiguities. First, the combined membership of the two merged constituent unions was claimed by the new union to be 2 million in 2007 but this was then revised down to 1.5 million and then to ‘over 1.4 million members’ in its media releases between 2013 and mid-2017. In 2014, total paying membership was 1,140,551 (United Left report of Unite Executive Council, March 2014). Second, for the finance and legal section of Unite, internal figures recorded a membership of 167,674 members in early 2008 (Gall 2008: 128). This represented the number of members balloted for the Executive Council elections (see also below). However, in late 2008, an internal Organising Support Unit report (Unite 2008: 5, 8) put membership in banking and insurance at 118,811. Third, figures for the number of ballot papers dispatched in Executive Council elections in 2011 and 2014 for the union’s finance and legal section were much lower than the aforementioned membership figures. In 2011, the ‘number of eligible voters’ was 110,711 while in 2014 the number of ‘ballot papers distributed’ was 89,912 (United Left Executive Council reports, June 2011, June 2014). These two categories are roughly synonymous. Thus, matching the c. 111,000 (2011) figure against the 130,000 (2012) figure and the c. 90,000 (2014) figure against the 100,000 (2016) as well as a figure of 101,730 for 2014 (United Left Executive Council report, March 2014) suggests that the number of members in arrears or for which current and
correct postal addresses were not held is highly unlikely to be able to completely account for the disparity. This is because, drawing upon the union’s annual returns to the Certification Officer for the four years between 2012 and 2015, the average proportion of members which Unite did not have a current and correct postal address (for which ballot papers in internal unions elections and industrial action ballots are needed) was between 5 and 7%. Taking this as rule of thumb for the union’s finance and legal sector membership, where the figures for the early 2010s and mid 2010s were 15 and 10% respectively, highlights a substantial (and unexplained) disparity. This is especially so when it was reported to the September 2013 Executive Council of Unite that there were 89,630 members in the finance and legal sector (Unite Now! Executive Council report, September 2013) and that by late 2016, there were just 77,884 members.21

According to the Electoral Reform Services scrutineer’s report for the 2017 Unite Executive Council elections, only 66,965 members were balloted in the finance and legal section, suggesting another substantial fall in actual membership. (with 1.062m members balloted overall). Nonetheless and setting this aside for the moment, Unite faced a situation of having to ‘run quite fast just to stand still’ - if that is still an appropriate analogy to use - in membership levels. Thus, in November 2013 finance and legal section membership was reported to stand at 101,318 (United Left Executive Council report, December 2013) but just a few months later, in March 2014, was reported to be 101,730 (United Left Executive Council report, March 2014). In 2015, 9000 new members were recruited but 8000 were lost and in 2014 with similar levels of joiners and leavers there was a net loss of 2000 (Dominic Hook interview, 6 September 2016). Prior this 3039 new members were recruited in 2010 (United Left Executive Council report, September 2010) with 1800 new union members recruited at Barclays in 2013 (United Left Executive Council report, March 2014) and 3484 new members in LBG in 2010 (United Left Executive Council report, December 2010).

The composition of membership is predominantly female. In 2013, 60% of finance and legal section members were women (with 10% black and minority ethic) (Unite Now! Executive Council report, September 2013). In late 2016, the figure the proportion of all members being women remained at 60%.22
Executive Council was informed that the union had ‘Unite has 133,383 young members spread across all regions and industrial sectors, largely concentrated in five [regions and five sectors]’ (Unite Now! Executive Council report, December 2014). One of these was Finance and Legal with 11,669 young members. Young members are those aged thirty and under.

The scale and nature of the recruitment and organising challenge facing Unite was highlighted by an internal Organising Support Unit report in late 2008. It showed that where Unite had union recognition and members (and excluding members of other unions), there were 311,000 non-union members (Unite 2008: 5, 8). It also showed that in banking (56%) and insurance (75%), the majority of workers were employed in workplaces of 50 or more workers while 30% of workers in banking and 25% in insurance worked in workplaces with over 500 workers (Unite 2008: 11–15). The majority of non-union workers in companies with Unite recognition were found in banking (where a smaller number of employers employ most workers compared to a large number of smaller companies in insurance employer most workers). Consequently, Unite’s recruitment, retention and organising activities in the financial services sector primarily concentrated upon workplaces with existing union recognition and membership, that is, ‘brownfield’ sites, rather than ‘greenfield’ ones. And within this, a number of companies and workplaces have been targeted with organising resources as part of the union’s ‘100%’ and Organising Unit campaigns to increase the quantity and quality of membership and workplace representatives. The purpose behind the ‘100%’ campaign has been to create active and sustainable groups of memberships which are capable of campaigning on local issues affecting members within their workplaces. Thus, LBG and RBS were the main targets for the work of the Organising Unit within the financial services sector for a sustained period of time after the financial crash. In both, the larger workplaces—such as call and contact centres or mortgage centres—were targeted in particular. However, other companies with similarly large workplaces such as Barclays and Prudential have also been focused upon. The choice of a smaller number of larger workplaces, rather than say a greater number of smaller workplaces like branch offices, reflects a belief that the most effective
deployment of resources and the most conducive conditions for collectivism exist in the larger workplaces. Typically, these workplaces have over 1000 workers. So although recruitment and organising can be carried out by virtual means, Unite has found that a regular physical presence (in the form of its EUOs and workplace representatives) is essential to making and maintaining contact with members which leads to participation and activity. With collective bargaining taking place at the national company level, the issues and grievances addressed by Unite’s organising strategy have been localised ones. For example, Unite activists at an LBG Merseyside contact centre identified through use of a survey that what workers wanted most there were fridges. Unite campaigned on this issue, successfully gaining the installation of fridges and in so doing helped raise membership density from 2% in 2010 to 80% amongst the 350 workers in 2015 (uniteWORKS, September/October 2013, Huffington Post, 19 January 2014, UniteLive, 18 November 2015). Meanwhile, Unite activists at RBS’s Thanet Grange workplace identified through using a survey that a key issue of concern was the annual leave booking system. Unite was able to engage with management so that it put in place a better system, and in doing so recruited new members and raised its profile (Unite Finance e-bulletin, November 2014).

The winding down of the operations of the Organising Unite within LBG was not due to pressure from other members in other companies within financial services seeking the application of the Organising Unit’s resources to their workplaces. Rather, it was as a result of the clash between activists and officers within LBG and the Organising Unit over aims and style in developing leverage within a partnership environment. This was indicative of the continuing autonomy of the national company committees as the de facto leadership of Unite within these companies (see Gall 2008: 125; Undy 2008: 69, 70, 72, 100). Under this tendency, there has been a disintegration of Unite’s attempt to prosecute coordinated pay bargaining across the sector.24

In spite of the dedication of organising resources to specific companies and targets, increasing membership participation and activity has been extremely difficult on the major issues of redundancies, pay and performance management. In no small measure this has been the result
of the willingness of workers to leave the employ of the companies in the sector (as per flight), rather than stay and resist (as per fight) the erosion of their jobs and conditions. The successive waves of redundancies across the sector with a combination of relatively good severance terms and an age structure that has allowed many to effectively take early retirement has meant that the point at which there are no longer sufficient reservoirs of workers willing to take voluntary redundancy has not yet been reached—and nor did the officers of Unite believe it was likely to be reached any time soon (Dominic Hook interview, 6 September 2016; Rob MacGregor interview, 7 September 2016). This is because the experience of working in the sector had led many to be willing to leave and, to the extent that calls for voluntary severance were routinely over-subscribed, some members took out grievances against their employers for not being granted severance. Severance terms have been relatively good because of an historical factor, namely, that the other side of a ‘gentleman’s agreement’ over the non-poaching of staff was that banks would seldom then employ those who had worked at their competitors. Consequently, severance terms were to allow for an extended period of unemployment. But more recently such severance terms have been viewed as a payoff for having had to work for an employer in the sector for so long with the experience being onerous and dissatisfying. The effect of this for union influence and power has been that it has been ‘near impossible’ (Rob MacGregor interview, 7 September 2016) to mobilise members to fight when so many want to leave with the rider that the wish of most members is for the union’s role to be to protect existing severance terms and oversee the implementation of rationalisation in as fair and transparent way as possible. In other words, the union’s role had been to ‘negotiate the terms of exit’ (Rob MacGregor interview, 7 September 2016). The latter has meant opportunities for severance being made open to all, with the criteria clearly laid out.

The degree of participation by Unite members in the structures and processes of their union can be gauged by examining the following. As with other unions and parts of Unite, membership participation in national executive council (or committee) elections was low. However, it was lower for the finance and legal section than for other sections of
Unite and other unions. For the 2014–2017 Executive Council elections, the turnout was 3.2% while the average for other Unite trade sections was between 5 and 6%. For the 2011–2014 Executive Council, the turnout for the finance and legal section was 4.7 and 5.5% for the 2008–2011 Executive Council (with this being the lowest of any industrial sector within the union). For the 2017–2020 Executive Council elections, the turnout rose to 5.9% of finance and legal members but this was still the lowest for any trade section within the union in this round of elections. Meantime, the PCS union saw the turnout for its National Executive Committee elections from 2012 to 2014 fall from 10.7 to 9.5% and then 8.0% (although there was an increase thereafter, being 8.3% in 2017). In consultative ballots on pay, namely, those asking members to accept or reject an offer, some sections of Unite in the financial services sector also experienced relatively low turnouts. For example, in the Prudential, turnouts were seldom over 50% and often considerably less. Meanwhile, in AXA and although falling over the period, Unite membership provided high levels of participation on ballots on pay issues, being between c. 85 and c. 65%. While the two current (and longstanding) national officers for Unite’s finance and legal section are male, women officers have existed in some numbers (see below) and the Executive Council allocation for the union’s finance section has been dominated by women and is now comprised of only women.25

Although Unite is an ‘organising’ union, this did not mean that throughout the financial services sector there was not strong evidence of the continuation of a ‘servicing’ approach. For example, in a Unite newsletter of January 2015 within Barclays, and which was entitled ‘Protect yourself at work—Join Unite the Union today’, Unite stated:

When you start a new job you don’t expect to have a bad experience at work. However, as with other things in life, the unexpected can and often does happen. As car or home owners, we prepare for the worst by taking out insurance cover. Why should your attitude to your job be any different? Be prepared and insure yourself, join Unite the union today. On a daily basis Unite makes a huge difference for our members in all forms of individual representation. With a Unite workplace representative at your side you are never alone and will be professionally supported through
difficult times. This assistance can range from phone advice on general queries, help with Performance Improvement Plans (PIP) or Performance Development (PD) issues, all the way through to personal representation at formal meetings for Disciplinary, Capability and Grievance (DC&G) or Long Term Sickness (LTS) cases and other more complex legal issues. Unite will be there to give you support when you need it the most.

Even in the case of a successful organising drive at an LBG contact centre, members took up membership as “‘back up’ just in case something happened” (uniteWORKS, September/October 2013). This attested to a considerable degree of variation in Unite’s stated and actual practice in time and space across the financial services sector. This included variation within the individual companies of the sector. That said, the distinction between servicing and organising is not set in stone, and this is reflected in the use by Unite in a number of large workplaces in the sector of union learning as both a recruitment and organising tool.

**USDAW**

The Union of Shop, Distributive and Allied Workers (USDAW) has around 3000 members in the financial services sector, originally by way of organising the Cooperative Insurance Society (CIS) which arose out of the cooperative movement. As a result of the financial crisis of the parent company, CBG, CIS was sold to the Royal London Mutual Insurance Society in 2013. Prior to this, CIS had outsourced its life insurance operations to Capita in 2007. Consequently, USDAW members are now employed by both these companies where it has union recognition for them. USDAW also has members in the Provident Personal Credit and Provident Financial Management Services companies. As a result of the establishment of Tesco Bank by the Tesco supermarket chain in 1997 (as a joint venture with RBS) and then operated as a sole venture since 2008, USDAW has added to its financial services sector membership. USDAW is the major union recognised by Tesco for its retail workforce so that it had a good claim on seeking to organise within Tesco Bank (especially after 170 RBS staff were transferred
over to Tesco through TUPE). Some 3500 staffs work for Tesco Bank in Edinburgh, Dundee, Glasgow and Newcastle. USDAW secured a partnership agreement with Tesco for the Tesco Bank and, by 2013, USDAW had recruited some 400 members since 2010 for the Glasgow and Edinburgh workplaces (equating to a 26% density) (USDAW Network magazine, September/October 2013).

**VIVO**

VIVO, the staff association for Standard Life employees, is not an independent, registered trade union (with the consequence that its membership numbers are not publicly available). It originated from a staff consultation committee which existed within the company since 1970 and was relaunched as the LINK in 1998 as a result of the widespread perception of the former’s ineffectiveness and lack of profile (Gall 2008: 135). LINK was the peak organisation for the five Standard Life staff associations which corresponded to its five divisions. A formal partnership, instituted in 2000, is based upon consultation and not negotiation. Amicus and Unite have both sought to organise within Standard Life but with little success (Gall 2008: 135–136). Their organising attempts, in the context of widespread redundancies, demutualisation and the crash, provided the stimulus to the reorganisation of LINK into VIVO in 2008, the revamping of information and consultation arrangements, and the signing of a new partnership agreement. VIVO is funded and resourced by Standard Life (Koukiadaki 2010) so that a certificate of independence from the Certification Officer will not be forthcoming. VIVO will face a major challenge to protect members’ jobs and terms and conditions as a result of the merger of Standard Life with Aberdeen Asset Management in 2017, with 800 redundancies anticipated out of a combined workers of just over 9000.

**Other Unions**

The GMB general union held membership amongst a small section of LBG for which it had bargaining rights. These were in two Asset Finance workplaces. After the new recognition agreement of 2015
(see Chap. 3), the GMB was derecognised with these members being encouraged to join either Accord or Unite. The GMB also has some members in AA insurance. The Transport and Salaried Staff Association (TSSA) also has a small number of members in the foreign exchange businesses of travel agents such as Thomas Cook’s and other money exchange companies like Travelex.

**Inter-union Relations**

The relations between various unions within the financial services sector, focussing largely upon those organising within LBG, are dealt with in the following chapter on processes. This is because while the substantial nature and dynamics of inter-union relations pre-date the financial crash, the influence of employer reaction to the consequences of the financial crash in the financial services sector has greatly coloured and developed these relations. Where unions have amalgamated through transfers of engagements, these cases have been detailed above. Given that most labour unions other than Unite still remain narrowly focussed upon particular employers, the extent of interaction between unions is limited other than where they organise in the same companies. For example, the advice given to Advance by Accord on modernising the former’s partnership agreement with Santander in 2010–2011 (My Accord, Spring 2011) was high unusual as an instance of a high level of productive inter-union cooperation across companies. The routine inter-action between unions in the sector has been that of a lower and less productive level through the Alliance for Finance (AfF). The AfF was established in 1996 with 27 affiliates with this quickly rising to 36 affiliates. Its purpose has been to constitute the lobbying organisation for labour unionism in the sector by seeking to influence decision-makers in government, the sector’s regulatory bodies and the financial services industry in general to try to ensure that the interests of staff are properly taken into account when these organisations and agencies make decisions. These areas included training, mergers and acquisitions, and stakeholding where a collective industry approach was deemed desirable. As a result of mergers and transfers of engagements, AfF’s
number of affiliates fell from just over twenty in the late 2000s to ten by 2016. It superseded the Financial Services Staff Federation (FSSF) whose purpose was similar and increasingly provided a forum for the exchange of information about developments in collective bargaining in each company. Although it almost goes without saying, whether over job losses, erosion of pensions or performance management systems, there has been no generalised and coordinated fightback by the unions within the financial services sector. Other than on the issue of pensions in the public sector, and epitomised by the one-day strike on 30 November 2011, this has also been true of the union movement more widely in Britain in the post-crash period.

**Total Union Membership**

Only Advance, CWU and LBSSA recorded marginal increases in membership from 2007 to 2015. Consequently, it comes as no great surprise to find that when putting together the total membership data contained in Table 2.2 together with that of Unite, CWU and a handful of other unions which do not exclusively represent workers in the financial services sector (like GMB, NACO, SIPTU, TSSA and USDAW)—and for which annual data is harder to then come by—that overall union membership in the sector in Britain fell from 293,926 in 2006 (Gall 2008: 128) to either 191,531 members or 171,531 members in 2015. The higher figure is based upon Unite having 100,000 members in 2015 and the lower figure is based upon Unite having 80,000 members (see above). Neither figure include Unite’s membership in the Republic of Ireland which comprised between 5000 and 10,000 members (see *uniteWORKS for Ireland*, January/February 2012, March/April 2013). This means union density has then fallen from 25.1% in 2006 when the total employment compliment was 1.171 million to 16.7 or 14.9% (depending upon which Unite figure is used) in 2015 when the total employment compliment was 1.148 million. The resulting figures from the calculation of either absolute or relative membership sizes bears an uncanny resemblance to those from the LFS. Table 2.3, using,
### Table 2.2  Membership levels of unions organising within the financial services sector, 1995–2015

<table>
<thead>
<tr>
<th>Year/Union</th>
<th>Accord</th>
<th>Advance</th>
<th>AEGIS</th>
<th>Affinity</th>
<th>BSU</th>
<th>CWU</th>
<th>DBSSA</th>
<th>DGSU</th>
<th>IBOA</th>
<th>LBSSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995</td>
<td>19,652</td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1996</td>
<td>25,124</td>
<td>9000</td>
<td>1800</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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*Source* Annual returns of unions filed with the Certification Officer (with the exception of the CWU for which its annual conference agendas were used). Figures for 2016 were not available at the time of writing.

*Note* ‘CE’—ceased existence after transfer of engagements, i.e., amalgamation or merger. Figures in brackets indicate the percentage of women members where available.
### Table 2.3 Union densities and presence (%) in the financial services sector in Britain, 1996–2015

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<th>Density for women</th>
<th>Density of full-timers</th>
<th>Density for part-timers</th>
<th>Absolute numbers (‘000)</th>
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**Source** Labour Force Survey (BIS 2016c)
LFS data, records that absolute membership fell from 297,000 in 2007 to 165,000 in 2015 and 24% density in 2006 to 14% in 2015.

LFS data also shows that between 1986 and 2015, total employment in the financial services sector has remained around just over 1 million (see Fig. 2.1). The peak of 1.209 million was reached in 2008, with a decline of less than 100,000 in the 8 years thereafter, with no year having less than 1 million employed in the sector. Meantime, employment in banking rose from 680,000 in 2000 to 772,000 in 2007 before falling to 562,000 in 2010 according to Soriano (2011: 20) while the European Banking Federation (2005–2015) reported employment levels in banking had fallen from 534,437 in 2005 to 505,661 in 2007 to then 454,087 in 2011 and 402,561 in 2015. Although variance in figures reflects difference in sub-sectoral definitions of composition, the direction of travel is clear. And, while the composition of employment (such as full-time/part-time, permanent/temporary which have a bearing on union density) is unknown throughout, and bearing in mind the level of redundancies, it is reasonable to conclude that thousands of new

**Fig. 2.1** Employment levels (’000s) in the financial services sector in Britain, 1978–2015. Source: Labour Force Survey
posts and jobs have also been created in order to explain the less sharp anticipated fall in overall employment levels in the financial services sector. Moreover, the traditional sub-parts of the overall sector continue to decline by size of employment (although they remain substantial). So, according, for example, to TheCityUK (2014, 2016), a membership-based advocacy group for the financial services sector established in 2010, employment in banking and insurance declined from 436,000 and 315,000, respectively in 2014 to 416,000 and 309,000, respectively in 2016. This means that some 30% of employment in the sector is now in non-traditional activities. Related but not synonymous to this is that, and although definitions vary, data for late 2008 (Metcalf and Rolfe 2009: 7) and early 2012 (Tarren 2013: 44) indicated that around 30% of employment in the financial services sector in Britain was in the sub-sector of ‘auxiliary’ (with the remainder being financial and insurance activities). Auxiliary covers the administration of financial markets (for example, the Stock Exchange), fund management and security broking, together with activities such as mortgage broking and bureaux de change. The consequences of these employment shifts for labour unionism are significant. With a falling overall absolute membership, it can be suggested that not only has membership declined in established or traditional areas of organising but that the newer areas of employment growth are not being successfully organised either. This tendency was identified prior to the financial crash in terms of dissolution, disorganisation and dislocation (Gall 2008: Chap. 5). The salience of this for the post-crash period is that given the only slight overall fall in employment levels, the process of organisational restructuring is likely to have increased in pace in terms of the stripping out and shedding of existing, ‘older’ posts and jobs in the ‘older’ parts and creating ‘newer’ posts and jobs in the ‘newer’ parts (whether by new or existing units of capital).

As Table 2.3 indicates, union density in the financial services sector has fallen by nearly two-thirds in the last 20 years. It has also moved from being the equivalent of the national union density in 2000 to just over half of this by 2015. Density for men has continued to be considerably less than that for women. Table 2.4 shows that financial services excluding pensions and insurance have historically experienced a higher level of unionisation than the insurance sub-sector, with the
gap between the two widening while both have declined in absolute terms. Throughout both sub-sectors women continue to have a higher union density than men. The dimensions of the contraction of union presence have constituted a fall from a majority of workplaces in 2003 to a little above a third by 2015 whilst those of collective bargaining on pay have witnessed a steeper fall from two-fifths in the late 1990s to less than a quarter by 2015. The existence of performance management (see later) is believed to account for this decline whereby a limited amount of collective bargaining on the size of the pay pot to be distributed individually still exists. These indications of decline are notable

Table 2.4  Union presence within the financial services sector in Britain, 1995–2014

<table>
<thead>
<tr>
<th>Year</th>
<th>Financial services excluding insurance and pensions</th>
<th>Insurance, reinsurance and pensions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>National sub-sector density (%)</td>
<td>Men (%)</td>
</tr>
<tr>
<td>2014</td>
<td>25</td>
<td>17</td>
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<tr>
<td>2013</td>
<td>24</td>
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<td>35</td>
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<tr>
<td>1995</td>
<td>47</td>
<td>41</td>
</tr>
</tbody>
</table>

Source BIS (2016a) using Labour Force Survey data

The availability of this data for classifications within the Standard Industrial Classification resulted from the publication of the response to a parliamentary question. As such this was an unusual turn of events for previous requests to ONS for access to breakdowns of data within the ‘Financial and insurance activities’ category were turned down due to difficulties in disaggregating the data (and the cost implications of this).
given two particular aspects. The first suggests union density should have been higher because the financial services sector has a far higher percentage of big workplaces (500 employees or more) than do other industries and the economy as a whole, this being 35% compared to 18% between 2003 and 2008 (see Metcalf and Rolfe 2009: 10). Yet, the second aspect points in the opposite direction, for it also the case that 28% of all financial services sector employment was to be found in London compared to an average of 12% for all industries between 2003 and 2008 (see Metcalf and Rolfe 2009: 10), and it is known that union density levels in London are far lower there than those found elsewhere. For example, density in London fell from 24% in 2008 to 18% in 2015 while, over the same period, the national average fell from 28 to 25% and 32 to 28% in north west England, 33–32% in Scotland and 37–35% in Wales (BIS 2016c: 46).

In 2014, the percentage of full-time workers unionised in financial services excluding insurance and pensions was 22.5% while the percentage for those part-time workers was 39.0% (BIS 2016b). Union density amongst permanent workers in financial services excluding insurance and pensions was 26%. For insurance, reinsurance and pensions, only 10% of full-time workers were unionised in 2014, with 12% of permanent employees being unionised (BIS 2016b).

The sense, notwithstanding some significant declines in membership amongst some unions, that labour unionism has been ‘running very fast just to try to stand still’ in terms of recruiting new members to offset the loss of membership since the financial crash is quite acute (cf. Gall 2008: 108, 128). So many unions saw an increase in the number of new recruits in response to the numerous tranches of redundancy exercises. However, those affected by redundancy relinquished their membership so that were no net gains. Even where there were some net gains as a result of the response to changes in terms and conditions of employment, whereby in this period of change more joined than left, over the whole period there were still net losses. Any absolute gains in membership have been inorganic ones. Consequently, there has been considerable churn in union memberships. The implications for resources in this context are that considerable energy is expended upon recruitment and retention rather than representation and bargaining, and the quickly
‘revolving doors’ of membership militates against establishing and maintaining coherence of members.

**Common Characteristics**

This section brings together the main common characteristics of unions which have been studied so far, or alluded to, in this chapter. The purpose is to convey a sense of what is common to the different unions in spite of their different geneses, trajectories and outlooks in order to develop an overview of their nature and characteristics, especially with regard to attitudes that influence behaviours and resource availability. The first of these concerns membership characteristics, having significant implications for the provision of resources for representation and mobilisation and the deployment of these. Following this, issues of the form of labour unionism, democracy and membership participation, and relations with customers are amongst the other issues examined.

**Atomisation, Churn and Fragmentation**

An increased tendency towards atomisation of memberships has taken place as a result of performance management and redundancies. Existing upon the foundation of a servicing orientation which tends to atomise (rather than individualise) member-union relations, and aided by the way in which democracy and participation have been operationalised (best epitomised by consultative ballots and memberships newsletters as the main form of members-union contact (see below) and the absence of workplace unionism with workplace meetings), the tendency towards atomisation has been extended and reinforced by the rise of individual member casework which has significantly increased as a result of the processes of performance management and redundancies. The processes and outcomes of atomisation concern the rise in the number of cases where unions provide advice and representation to individual members over their appeals against performance ratings, size of bonuses and selection for redundancy (see Chap. 3). Ratings for pay rises and
bonuses are appealed against as being below lower than was expected or warranted while in the latter refusal to gain an offer of voluntary severance has been the main source of grievance (as opposed to being selected for redundancy when the desire has been to stay in existing employment).  

While precedents can be set and used subsequently so there is a collective aspect to individual cases and while the provision of the resources to allow such advice and representation stem from the existence of collective organisation, the primary union relationship here is predicated on being directly between the individual member and the union. Sometimes, this is with a (lay) union official (with facility time). Sometimes, this is with an EUO. Often members are specifically encouraged to directly contact their own union’s national headquarters in order to obtain such support and advice. The relationship between the member and the union is based upon the provision of specialist knowledge and not collective strength through mobilisation (as per fighting victimisation or unfair through industrial action). This provision of such a service is likely to be the highpoint of the union member’s relationship with the union. In the process, relations with other union members are de-prioritised or non-existent.

Atomisation is distinctive from fragmentation for fragmentation stratifies members into broad collective bandings as a result of experiences on pay and pensions (see Gall 2008: 117) while atomisation does not differentiate members from each other—rather, it separates members from each other, notwithstanding the prevalence of any collective consciousness and identity. Fragmentation of the interests of union membership was previously identified within the financial services sector in regard of the ending of multi-employer bargaining (which also gave rise to the greater autonomy of national company committees in Unite and its predecessor, Amicus) and the spread of PRP (see Gall 2008). However, in the post-financial crash period, the extent of fragmentation has significantly increased, now posing a further and greater challenge to the ability of unions to collectively mobilise their memberships. The axes of differences between members now concern a more virulent type of PRP found within performance managements systems, reformed pension systems, and working hours. Instances of these will
be detailed in Chap. 4 on outcomes but, for the time being, a couple of examples suffice to substantiate the point. In the case of the NGSU, it reported that the change in working hours contracts in 2012 in the Nationwide from 9 am–5 pm to 8 am–8 pm:

prompted some to ask why the [it] didn’t consult directly with members or hold a ballot to canvas views before reaching an agreement with Nationwide. To answer the question directly – we simply didn’t believe that a ballot of the membership would be helpful in achieving a successful outcome to the negotiations … [because] the changes … directly affected members in the branch network who … now represent the minority of the total branch workforce. The majority are employed on the 8 to 8 contract and the actual contractual position for these employees was not adversely impacted – in fact the operational framework in which they could be asked to work has improved. Because of the different impacts, we felt it was unlikely that we could achieve a clear mandate from a ballot and that this would be unhelpful in the negotiation process – without convincing support from the membership our position would have been weakened. The situation also poses the question about who exactly we should ballot and what action we would seek. It is reasonable to assume that those directly impacted would not support the changes but if we were unable to persuade Nationwide to drop its proposals – what action would we then take? Some members have called for a ballot to take industrial action. A resolution of this significance would impact on all NGSU members and we would therefore have been required to ballot the whole membership. With many members in the admin centres working on 8 to 8 terms and for some in telephone channels, a requirement to work their hours between 6 am and 10 pm – we did not believe that support would exist for industrial action. (Rapport magazine, December 2012)

The development of different pension schemes (moving from defined benefits to defined contributions) and different pension terms (differential closure of schemes) for workers in the same company has also led to fragmentation in this form of deferred wages. In Santander, of its 24,000 staff in 2013, only 5000 were still members of its final salary scheme (defined benefits). For the CWU, this meant only 20% of its
members were members of the final salary pension scheme. Meanwhile in Aviva, Unite faced a situation where only one third of staff were members of the final salary pension scheme.

Lastly, churn refers to both organisational and membership churn and the impact of the former upon the latter. Internal and external organisational restructuring (see introduction to next chapter and Chap. 4) has continually presented challenges for unions. Existing, settled relationships between unions and employers have been subject to change and rupture, requiring resources to be deployed to try to bring these back up to where they were or to try to re-establish them in their entirety. Meanwhile, membership churn, although far from exclusive to the financial services sector, has been as extensive as any given the degree of labour shedding and changes to the composition of the sector’s workforce. Organisational and membership churn converge together when new capital-labour bargaining relationships occur and unions are compelled to establish new union structures to accommodate to the changes. This is most obvious in the case of acquisition, mergers and outsourcing.

Declining Institutional-Based Labour Unionism

The period since the financial crash has witnessed the further erosion of the once dominant form of institutional-based labour unionism. On the one hand, further mergers and transfers of engagements amongst unions have meant that there is now only one remaining major employing organisation which has a single financial services sector union dedicated to their operations. This is the Nationwide with the NGSU—although even here the two institutions are not their original selves in terms of takeovers (by the Nationwide) and consequent transfers of engagements (to the NGSU). In the case of LBG, there are now three unions while in Barclays, HSBC and RBS there is just one union, namely, Unite, but it is not a union specifically for any one of these three employing organisations. On the other hand, the process of outsourcing has meant that, in the context of falling memberships, some unions have felt compelled to follow their members to
their new employer so that they have also ceased to organise within one employer-cum-institution. The declining sense of internalism has been underpinned by further affiliations to the TUC. In addition to aforementioned unions affiliating to the TUC since 2008 (Aegis, Cheshire Group Staff Union, OURS), the Staff Union Dunfermline Building Society affiliated in 2009 as did the Staff Union West Bromwich Building Society in 2013. This adds to an existing marked trajectory of the majority of the major financial services sector unions being affiliated (see Gall 2008: 95). As before (Gall 2008: 95), in affiliating an ideological impulse to join the wider labour movement was not the primary motivation. Rather, a strong collective voice over employment issues with access to research facilities was. A counter to this trajectory of declining institutional-based labour unionism has been the prevalence of partnership whereby close affinities between unions and employers are established and maintained. The result is a form of intra-sector competition between different units of capital and their employees. This has a particular salience for Unite for its national company committees were believed by a number of its senior lay activists not to uphold the policy established by the union’s national finance sector committee, on the grounds that the policy of the latter is not appropriate or realistic for the organisation in which the national company committee exists within. Some of these activists believed that national company committees had become too ‘cosy’ with their employers, such that ‘company exceptionalism’ and ‘company unionism’ had been allowed to emerge. For example, one senior lay activist (interview, 19 September 2016) commented: ‘Members elect reps—reps stand for regional sector committees—then National committees. In theory, it is bottom up democracy and represents the views of the sector as a whole. However in practice, how any committee (in any sector) acts is down to the people who take up the elected positions’. Despite the aforementioned decline of instutional-based labour unionism, it still remains a potent force in the sector in that most unions have neither the interest nor the resources to organise outside their main constituences, that is, more widely in the sector. Here, Unite can be contrasted to Accord, Advance, LTU and the NGSU. This tendency plays a significant part in accounting for the shrinking presence of union membership overall in the sector.
Union Mergers

The pace of mergers (transfers of engagements, amalgamations, creations of new unions from existing ones) had considerably slowed down by the 2010s (compared to the periods 1990–1999 and 2000–2007)—see Gall (2008: 94, 124–126) and Undy (2008). There have been just eight cases since 2008 (see above and Table 2.2). Given the scale of turbulence as a result of the financial crash, more may have been expected. That this did not happen is partly a factor of there being fewer unions which are potential merger suitors and fewer suitable merger partners. But there are other ways to look at the issue. These are to observe that (i) employer subsidy (largely, facility time) to unions under partnership agreements may have been sufficient to enable a number of unions to remain independent organisations for longer than would have been normally expected; and (ii) those unions which now exist are sufficiently robust in financial and membership terms in the short- to medium-term to not need to consider merger. This was not the case with BIFU, MSF finance members and UNIFI (see Undy 2008). Nonetheless, the eight mergers since the financial crash further indicate efforts to consolidate union presence in the sector while in a continuing defensive mode.

Forms of Democracy and Participation

Financial service sector unions have regularly used surveys and ballots to ascertain membership views on various issues such as responses to employer initiatives, developing bargaining agendas, and consenting to negotiated deals (Gall 2008).31 This represents a certain type of union democracy where workplace unionism and its activists have less of a determining role than in many other unions. Thus, seldom do members, within the forums of the workplace or local union, come together to discuss matters. By the same token, this form of democracy strengthens the centre or top of the union, whether lay or employed officers, for it allows these agents to more easily frame the issues and interpret the results. Historically, this form is derived from a type of labour unionism where workplace unionism was relatively underdeveloped as a result
primarily of a multitude of small workplaces, centralised employer practice and the existence of centralised company or industry level bargaining (see Gall 2008). This form of labour unionism can be characterised as ‘directed democracy’, with the direction being set by the centre or national leadership.

The representative nature of union democracy within the vast majority of unions in the financial services sector is based, ultimately, upon annual policy making conferences, consisting of delegates, who are often also workplace union reps. Financial pressures due to falling membership have led a number of other unions to also have biennial conferences or short annual conferences (one day or half a day). However, at these conferences most financial services sector unions like Accord and Advance, unlike many other unions in the private or public sectors, permit senior managers as employer representatives to speak at their as part of an on-going process of social dialogue. This is not a particularly new development but the practice has taken on a new dimension with the spread of formal partnership agreements covering what once were staff associations and independent unions as well as continuing to operate in the context of the post-financial crash period. Speaking to union activists gives employer representatives the opportunity to explain and legitimise employer actions with a view to reinforcing and extending a mutual gains agenda as well as receiving feedback. Consequently, this fits into the dominant practice of consultation and information based upon partnership, rather than bargaining between opponents with perceived conflicting interests. However, allowing senior managers to speak can also provide an opportunity for activists, where the personal wherewithal exists, to grill senior managers with a view to scrutinising employer behaviour and sending a sharp public message of discontent and dissatisfaction to the employer. It was for this latter reason that Unite permitted managers to address its seminars but this did not extend the invitation to its conferences.

Financial service sector unions also organise vertically so that managers up to the level of director are eligible for membership and a minority of directors often do hold membership. For example, Accord has a Managers’ Advisory Committee and a Branch Managers’ Forum. However, it was not evident that lower grade employees were less likely
to join a union because of this or for members who were lower grade employees to be less inclined to participate in the affairs of their union (as has been the traditional fear in other unions which now often allow managers into their ranks).

Organising and Servicing

The task of recruiting and retaining members, as well as organising them for collective interest representation, in the financial services sector presents a number of longstanding and more recent challenges regardless of partnership agreements and working. In banking, branches have tended to be relatively small workplaces without union reps while workplaces in insurance tend to be long established large sites with core workforces with long service. The absence of union reps in workplaces is known to exacerbate problems of union visibility and contact. Within banking, the largest workplaces are now call or contact centres, employing workers who tend to be more transient and have less affinity to the sector (in terms of career trajectories and any occupational identity). In the other large workplaces within banking, namely, processing centres, the jobs tend to be low paid ones, with a high turnover of workers (and again producing little affinity to the sector in terms of career trajectories and occupational identity). However, where union organisation has been established in these larger workplaces, workplace union reps exist by which unions can make their presence felt and bargain over local issues.

It is within this overall context that the balance of servicing (representation and negotiation) officers to recruitment and organising officers in a number of unions is roughly equal,$^{34}$ indicating that recruitment and retention of members takes a high priority. However, this does not imply that an organising culture is present and forceful across and throughout the unions. As mentioned in Chap. 1, and as alluded to with regard to UFS and Unite before in this chapter, the servicing culture remains both pervasive and persuasive. Under this, recruitment (and retention) is based more upon the individual buying of services provided by the union and delivered by EUOs and lay
officials than upon any other motivation. This may only be just for
the ‘rainy day’ scenario of grievances, disciplinaries and redundancy.
Consequently, the union is something of a ‘third party’ in the rela-
tionship between capital and labour. Waddington’s (2013) data, albeit
gathered between 1999 and 2008, revealed an increasing reliance
upon EUOs rather than a shift in responsibility towards lay represen-
tation and no discernible evidence of renewal of workplace or branch
unit of organisation. In particular ‘workplace organization in banking
regressed after 1999 on three counts: the coverage of lay representa-
tion, the improvement of local union activities and the continued reliance
of members on FTOs’ (Waddington 2013: 349). There is no evidence
that this situation has been reversed or moderated since as this—and the
following chapter suggests this has been the case in terms of the qual-
ity and quantity of members’ activism and participation in the affairs
of their union or the determination of their terms and conditions of
employment vis-à-vis the capital-labour relationship.

**Union Financial Resources**

Some of the dedicated financial services sector unions (such as Advance)
appear to be resource rich in absolute financial terms as a result of their
accumulation of fixed and liquid assets but on a proportionate basis in
relation to the size of their memberships they do not appear to be so.
Meanwhile others (Advance, Aegis, Affinity, NGSU) are not and some
are very poor (SUWBBS, UFS). Nonetheless, and judged from figures
from the annual returns of unions to the Certification Officer, a sur-
prisingly high percentage of unions from the financial services sector
paid their general secretaries more than £100,000 in total remunera-
tion. For example, they represented 10% in 2008–2009, 11% in 2011
and 13% in 2016. These comprised Accord, Affinity/LTU, IBOA/FSU,
NGSU, and UFS while the number of all unions paying over £100,000
in remuneration fell from 38 to 36 to 30 in those years. No dedicated
union in the financial services sector has a political fund. Those unions
that do are the more general unions with financial services sector mem-
bers, namely, CWU and Unite.
Lotteries

Different specialised unions have different esoteric characteristics compared to general unions. For example, some exist as quasi-professional bodies. In the case of the financial services sector, one important feature of unions work—but not in the case of Unite—is to organise sizable monthly lotteries. The top prizes can easily equate to a month’s salary for average finance sector workers, with some of the money raised going toward combinations of running costs of the lottery and union organising and recruitment. For example, the NGSU retains 25% of what is raised to help meet the running costs of the NGSU. Common to all schemes is that eligibility to join the lottery is one of the advertised benefits of union membership. The existence of lotteries is a further indication of the prevalence of a servicing orientation.

Union Names

In the financial services sector, as with many other sectors in the economy, unions have adopted names for their organisations which are not obviously those of unions. Examples are Accord, Advance, AEGIS, Affinity (LTU), SURGE and VIVO for unions specific to the sector and Community and Amicus/Unite for general unions which organise within the sector. As with elsewhere, the removal of the nomenclature of ‘union’ from union names could be read as an indication of a move away from labour unionism and towards associations (as per staff associations) as the primary form of identity within the framework of partnership with employers.

Ageing Activism

All unions can point to one or two young activists who are potential future national leaders but this tends to mask the paucity of young members and young activists. Of those that are the leading young activists, many were politically active (in progressive political and
campaigning groups) prior to working in the financial services sector, and in this respect, represent a somewhat unusual route into union activism. In other words, and notwithstanding any long-term ‘Corbynista’ effect, if labour unionism is reliant upon this route into activism, its activist base will further atrophy as it is unable to persuade some of the overwhelming existing ‘non-political’ active members to become activists. The other side to the coin to the paucity of young union activists is that most of the senior lay positions (especially those with facility time attached to them) are held by members in the 40+ age range. However, one senior shop steward (interview, 19 September 2016) recounted that there was a glimmer of hope in that ‘[f]or many of the workers of my generation there were no negative ideological beliefs in trade unionism, for most they simply did not know what a trade union was. I viewed this as an opportunity as it allowed the reps to shape the ideological and practical benefits of trade unionism. … [By contrast some] people of an older generation … had negative experiences in the past with trade unions …’.

**Gendered Relations**

Historically, most of the unions and staff associations within the finance services sector have been led by men even though the vast majority of members of these unions and staff associations have been women, itself reflecting that the majority of the workforces are often women. For example, Metcalf and Rolfe (2009: 9, 13) found that women comprised just over half of workforce in the sector between 2003 and 2008 and women comprise the majority of staff in banks, building societies, insurance but not in other sub-sectors like auxiliary and investment banking. By ‘led by men’, it is meant that the positions of general secretary primarily, but also senior officer corps, are dominated by men and have been for long periods of time. Thus, former unions and staff associations BIFU, MSF, NUIW, SURGE, UBAC, Unifi and WISA fall into this category (so critically comprising the largest unions in the finance sector). In this regard, Kirton (2014: 501) noted that the ‘male-dominated Unifi … seemed to be doing little’ in advancing
women’s influence. More contemporaneously, Accord, Affinity, BSU, IBOA/FSU, LBSSA, LUBSSA, NGSU and UFS have been led by men for long periods of time, sometimes being periods of over 20 years. The equivalent lead officials within the CWU and Unite unions have also been mostly male and for similarly long periods of time. A small number of unions like Aegis are led by men at the level of general secretary but not dominated by men at the senior officer corps level. By contrast, current unions and staff associations like Advance and SUWBBS, and former unions and staff associations like ALGUS and YISA, have been led by women or not dominated by men at senior officer corps level. Meanwhile, a number of others like DBSSA/DGSU, OURS and SSA have been led by a mixture of men and women (although it should be noted that these are small unions and staff associations). The continued dominance of the officer corps and senior officer corps by men has existed within the context of the continued numerical supremacy of women amongst union memberships (see Table 2.2). The manner of the domination of these unions by men has seen incumbent general secretaries returned unopposed in subsequent elections. The only major exception is that of Advance where a woman has been the longstanding general secretary. The extension of long standing male domination downwards into the ranks of EUOs below the general secretary level has not existed to the same degree as for general secretaries. For example, of Accord’s employed officers in 2016, six of the eleven were male. However, of the senior lay personnel such as members of national executives, the composition of women members approximates more closely to the level of female memberships. Advance is the best example here.

The salience of this consideration of gendered relations is the potential ramification for membership participation and the importance of this participation for the generation of union resources (rather than in the area of having sufficient ‘women-friendly’ and ‘women-centred’ formal policies—which most unions do). Thus, the dominance of men may constitute a further obstacle or barrier to the participation of the majority of union members. The counter-argument that women participate in their unions far less for reasons of lower work attachment because they are often part-time workers does
not seem to hold much water given that the levels of union density amongst part-time workers have been consistently considerably higher than for full-time workers (see Table 2.3) and, for financial services excluding insurance and pensions, union density was higher for part-time workers than for full-time workers (39.0% contra 22.5%—see above). It is the issue, then, of participation which is foremost (as opposed to inferring any direct link between the far higher than usual gender pay gap in the financial services sector compared to that in the economy as a whole).36

**Broader Influence of a Mutual Gain Agenda**

One aspect of partnership and the mutual gains agenda was that a number of unions openly stated that becoming a union rep was a positive career move. For example, Accord stated: ‘Oh, and being a Rep is seen as a good career move too, helping members to resolve difficulties, understanding business needs, recruitment etc.—whilst still doing their ‘day’ job’ (*My Accord*, Winter 2011) while UFS reported: ‘being a union member or a UFS rep should not cause any problems [with your employer] and, in many cases, the skills and experiences you gain lead to new career opportunities … Becoming a UFS rep can further your career by building positive relationships with management’ (*Report*, Summer 2015). The BSU in an undated document called ‘Why being a rep is good for your career’ observed that: ‘You can see from the list below [of acquired skills and aptitudes] that today’s Union representatives can quite possibly develop into tomorrow’s leaders’. Meanwhile, Unite merely stated: ‘You’ll learn a whole new skill set. From negotiating to organising, Unite reps develop valuable skills that you can’t gain anywhere else … allowing you to properly represent your colleagues and grow the union’ (*TSB Newsletter*, May 2016) without extolling any personal benefit. However, in AXA, it stated: ‘The skills you learn as a union rep are extremely helpful from a career development point of view as they cover many that team leaders and managers need to be successful’ (Unite press release, 30 September 2010).
Employer Subsidy

With the obvious exception of LTU in the 2010s (see Chap. 3), unions within the financial services sector receive from employers a relatively high level of subsidy for union organising and representation compared to other parts of the private sector. Indeed, the level of subsidy appears to be on a par with that received in the public sector until recently and within manufacturing several decades ago. Provision of facility time, namely, the ability to carry out union work in work time, is considerable and is supplemented by office facilities and the availing of use of communication mechanisms as well as access to new staff induction events and encouragement to join from the employer. In 2010, Unite alone—and across some 20 companies in banking and insurance—had some 650 workplace representatives with facility time with around 40 of these being on full-time release. In the case of Barclays in the mid-2010s, all 120 workplace reps had 2 weeks facility time for recruitment and there were 14 full-time secondees comprising six health and safety reps, six caseworkers and the chair and vice-chair of the union’s national company committee. As alluded to by this example, often the facility time is concentrated in the hands of a few lay activists so that a small number of activists on full-time facility. The extent of partnership agreements not only protects union recognition but also safeguards such a level of facility time. Concomitant, these partnership agreements also shape the nature of how the recognition and facility time operate and what ends they are used for.

Joint Communications

In a significant number of employing organisations, unions and employers make joint statements to union members and employees after the conclusion of negotiations on issues of employment (which leads to the signing of agreements). This sometimes includes Unite at, for example, at AXA. Such a practice is further evidence of the architecture or furniture of partnership and mutual gains, and the desire for partnership to be seen to be working. Elsewhere, unions and employers
traditionally issue separate statements (even if they include quotes from
the other party in them).

Relations with Customers

Like other unions, financial service sectors have often sought to form
real and virtual-based alliances with citizen customers in order to defend
levels and standards of service and the resources they are depend-
et upon. The argument has run that reduced staffing levels and ill-
rewarded employees do not make for the quality and quantity of service
provision that customers should expect and receive. The riders here were
that reducing staffing leads to inadequate levels of staffing as well as loss
of skills and experience while ill-rewarded staff are also poorly motivated
staff. Such an argument has been made by transport unions, especially
the rail unions but little realised as passengers are relatively atomised
and unorganised (see Gall 2017). In the case of financial services, the
challenges to operationalise such an alliance are even greater. First, while
potential affinity exists, the degree of empathy towards financial service
sector workers is much lower than for rail workers because of the widely
held perception of ‘guilt by association’ with the financial services com-
panies. This is not counter-acted by the widespread existence of partner-
ship between employers and unions—and which not a feature of the rail
industry. Second, customers are even harder to organise because they
seldom physically meet or congregate around common locations like
rail passengers (with this being accentuated with the rise of electronic
services). Third, customers can move between providers of services while
passengers do not have this degree of latitude.

Consequently, the most that financial services sector unions have
been able to do is raise issues and awareness, for example, by mak-
ing public statements, carrying out surveys, and highlighting the
view of others. In regard of Accord, it expressed concern that after the
announcement of 9000 job losses and 150 branch closures in LBG in
2014 ‘… customer service standards and employee morale will suf-
fer if all operations are not properly resourced’ (Accord press release,
28 October 2014) and commented: ‘The bank is singing the same old
song, Selling more is the number one priority. Whether or not customers want the products is another question (My Accord, Summer 2011) while it also made much of a report in the Times (2 July 2011) which stated: ‘Quite how this squares with the bank's plan to improve customer service and cut the number of complaints is anyone’s guess. Unless these 15,000 people are sitting around doing nothing, or Lloyds thinks it can squeeze extra productivity from its remaining staff, both of which seem unlikely, it is hard to imagine how this will not affect customer service, even if no branches are closed’. Meantime, LTU found in its staffing survey of 2012 that ‘93% of respondents said that staff shortages had an adverse effect on the service provided to customers’ (LTU press release, 28 September 2012) and publicised its submission to the Financial Services Authority which advocated reforms to stop financial services sector workers being given incentives to mis-sell financial products to customers (LTU press release, 26 November 2012). An Advance survey of its members in 2011 highlighted that employees did not feel they had sufficient time to serve customers, and were forced to try to sell customers products that were unsuitable for them. Unite, in nearly all of its voluminous number of press releases condemning job losses and expressing concern for the consequences of these, conveyed fears about their impact upon the provision of customer service, particularly in regard of the loss of experience and skills. For example, it stated in regard of the RBS owners of NatWest: ‘With job losses across the country and surviving branches on reduced hours, there’s no doubt this latest round of cuts will hurt the bank’s customers as well as our members. With every branch closure NatWest is slamming its doors on another community, dangerously undermining the bank’s long-term future’ (Guardian, 15 April 2016), linked RBS’s technical consecutive outages in 2012 and 2013 and its inability to rectify these swiftly with loss of experienced staff (Unite press release, 3 December 2013), and in regard of the Clydesdale/Yorkshire banking group: ‘cutting costs and eroding community banking … leaves customers with less choice. Customers are being short changed by high street banks replacing counter staff with machines, yet our own poll showed nearly three quarters of people want the human touch, not just a machine in their local bank branch’ (Unite press release, 25 March 2014). Lastly, in 2014, Unite
commissioned the Survation polling organisation to survey 1005 customers, finding that 62% wanted ‘more staff in branches’ (Unite press release, 27 January 2014). In all cases of union activity here, the practical outcomes have been some localised protests and petitions and national media campaigns. Yet, no discernible leverage has been created over employers to assist with gaining bargaining objectives.

**Employers**

Although employers are not the subject per se of this study, their importance remains for understanding the totality of the capital-labour relationship and its implications for the experience of employees. Consequently, there are a number of aspects of the behaviour of capital as employer which warrant consideration. This begins in this chapter with some consideration of their attitudes and behaviour in regard of non-union means of inter-action with their employees and in regard of the implications of niche market strategies for employment relations.

Alongside the dominance of partnership with labour unions, employers in financial services have also introduced forms of employee engagement separate form their relationships with recognised unions. Examples are to found in the Allied Irish Bank (Burrows, n.d.), Bank of Ireland (Mears 2010), JLT Benefits Solutions, Nationwide, Prudential (Stevens 2005), RBS (Engage for Success 2012), RSA (Engage for Success, n.d.-a), TSB (IPA 2015) and Zurich Life (Sutherland 2015). Two other instances of (anonymised) employers using employee engagement also exist (Engage for Success, n.d.-b, c).

In some cases, these moves—when in the form of higher level institutional bodies such as company level staff forums or company level engagement committees—may be seen as posing a threat to the institutions and processes of union-orientated information exchange, consultation and bargaining. However, what transpires is that a key variable in explaining whether this does happen is the ability of unions to colonise these initiatives in employee engagement in order to either neutralise them and/or make them subservient to the aforementioned union-orientated institutions and process of information exchange, consultation
and bargaining. Although various workplaces have been closed (such as branches and contact centres) with others opening up (contact centres) or work outsourced, there has never been an accusation from any union that this represented a tactic of ‘double breasting’ in order to engage in union avoidance. Only in the instances of offshoring has it been pointed out, almost in passing, that the workers carrying out the offshored work are not unionised. This is because the issue of the cost of labour has been far more important and this is not entirely synonymous with whether labour is unionised or not. Yet, there have been a small number of relatively large explicitly non-union operations in the financial services sector like the Egg bank and Norwich Union part of Aviva (see, inter alia, Butler 2009; Johnstone 2010; Johnstone et al. 2010a, b; Tuckman and Snook 2014) despite efforts of unions to organise some of these.

A number of new financial services companies entered the market over the last decade. Virgin Money expanded by buying Church House Trust in 2010 and Northern Rock in 2012. Santander bought into the British high street market through a series of acquisitions. Thus, it has its origins in three constituent companies—Abbey National, Alliance and Leicester and Bradford and Bingley which were all former mutual building societies. Abbey was bought in 2004, Alliance and Leicester in 2008 and the branches and savings business of Bradford and Bingley (which had been nationalised in 2008) in 2009. Most of GE Capital in Britain was bought by Santander in 2008. Santander UK as a rebranding of these operations was launched in 2010. By 2015, according to its annual report for 2016, Santander UK had 19,992 employees. With its acquired operations rationalised over a period of years in order to streamline high street presence (down to around 1000 branches) as well as integrated to end duplication of operations, Santander sought about building its market share and for a long while was known for having the worst customer service of any high street bank. Then it returned a number of offshored operations from India and launched its ‘123’ customer account shortly afterwards, being able through such means to raise its customer satisfaction ranking quite dramatically. Meanwhile, Tesco Bank and Sainsbury’s Bank were launched as joint ventures in the late 1990s but were bought over completely by Tesco (in 2008)
2 Players

and Sainsbury (in 2014) respectively. Marks and Spencer’s financial services companies was started in the mid-1980s and sold off to HSBC in 2004. The only new full bank to be established was the Metro bank in 2010, being the only completely new retail bank to be set up in the last 150 years. Its branches are open 7 days a week, 362 days a year, creating 1700 jobs since its launch with a pledge to create 3300 jobs by the end of 2020 (HR Grapevine, 5 May 2015).

Virgin Money, Santander, Metro and a handful of others are known as ‘challenger’ banks. A ‘challenger’ bank is commonly defined as a relatively small retail bank, sometimes being a new entrant or player to the marketplace and set up with the intention of competing for business with large, long-established national banks, be it through offering superior service and/or better financial deals (see also Worthington and Welch 2011). The salience of the ‘challenger’ bank for employment relations is potentially two-fold. Profitability through higher levels of customer service may be believed to require higher levels of staffing and better motivated and retained staff (through better pay deals and working conditions). But the obverse is also true—in order to undercut the established players, such banks may seek profitability through competitive advantage by seeking to exploit its workforce at a greater rate than its rivals (albeit there are also other ways to also undercut rivals). In the former, relationships with unions are present and relatively positive while in the latter relationships with unions are absent or poor in the form of non- and anti-unionism. The cases of Santander and Virgin Money suggest that both strategies are used by challenger banks. In the case of Santander, the CWU believes it does not ‘want to be seen to be courting controversy and is very concerned to foster good industrial relations and to reach agreement with unions on all issues’ (John East, email correspondence, 3 September 2016). Added to, and underlining, this overt market strategy is that Santander as bank of Spanish origin has had considerable experience of negotiating with unions, and in particular negotiating with a multiplicity of often much more militant unions. In the case of Virgin, a more hostile attitude to Unite has been taken (see later). A much clear case of a challenger organisation is Capita’s Life and Pensions division. It has rapidly expanded into the financial services sector since the financial crash, winning contracts
to administer IT and processing systems for Abbey Life, AXA, CIS, Pearl/Resolution Life, Prudential and Zurich so that it employed some 12,000 staff in Britain (and some 4000 outside Britain due to offshoring) by the early 2010s. Its business model involves winning contracts and then reducing costs either through IT system improvements, offshoring and/or job losses. Frequent disputes with Unite (see Chap. 4) suggest that it has pursued even more aggressively the option taken by Virgin. However, by contrast and as with Santander, under Sabadell’s entry into the British market through its acquisition of TSB, there was no attempt to erode terms and conditions upon the transfer, pay rises were more generous than in other companies (Accord press releases, 27 November 2015, 28 January 2016, My Accord TSB, June 2016)—although the terms of its SEA were not—and sales targets were not used.

Lastly, and in regard of the substance of the more accommodating position taken by Santander (but not as a result of a similar derivation), it maybe surmised that building societies would take a similarly helpful approach given their professed desire to put the interests of their members first. Indeed, given the turmoil amongst non-mutuals since the financial crash, it may have been expected that building societies would have sought to play up this strength at a time of difficulty and tarnishing reputations for these non-mutual competitors. There remain just under 50 building societies in Britain and in total, they employ some 40,000 staff and operate around 1500 branches. While with the largest by far is the Nationwide, the other sizeable building societies are the Yorkshire, Coventry, Skipton, Leeds, West Bromwich, Newcastle, Nottingham and Principality ones. Among these larger ones there is some considerable union presence (see above and Gall 2008) with just a smattering of presence in the smaller building societies. The picture is mixed in terms of the outcomes for employment relations that may be linked to employer perspective and strategy (see Chap. 4). In addition, there are a small number of other mutual organisations in the insurance sector such as NFU Mutual (which employs around 3500 staff).
European Works Councils

A number of companies like Allianz, AXA, Barclays, HSBC, Nationwide and Santander have European Works Councils (EWC) on which union members from Britain sit. Although their remits are confined to the dissemination of information and consultation over the content of this information on a pan-European nature, unions have sought to use these resources to aid national collective bargaining and representation as well as to create inter-national linkages with fellow unions in order to exert influence over their common employer (see also Gall 2008: 152–153).

Conclusion

This chapter has mainly concerned itself with the players on the workers’ side of the capital–labour relationship. Having examined the fate of both individual labour unions and labour unionism in general within the financial services sector, the next chapter examines the processes of interaction that comprise the dynamic relationship between capital and labour in the sector. The basis upon which the processes can be best examined is to appreciate the resource and policy bases of the unions and unionism in general. This means that it is not just a question of the resources that the unions have to deploy that guides their actions but also how and for what purposes the unions seek to deploy them. But, in any event, it is the case that the resources unions have to call upon, principally derived from their membership and activist bases, are not munificent. This paucity of resources does, however, influence what and how different unions seek to pursue in terms of policy objectives. Simply put, all other things being equal, a union with greater resources can consider being more ambitious in its policy bargaining objectives because this degree of resourcefulness can allow the enforcement of policy bargaining objectives. What has been revealed by this chapter is that all unions have experienced declining membership (albeit to different degrees and from different points or watermarks). The consequences of
this for union density have been uneven. Equally importantly, the location of union membership has a bearing upon the ability to exercise strategic leverage over an employer. The movement of staff and functions from branches to back offices and call contact centres, alongside outsourcing and offshoring, has presented unions with considerable challenges of colonising newer workplaces where strategic functions are carried out and where employment characteristics appear less conducive to unionisation (for example, younger workers on part-time and temporary contracts). Added to this is the age old challenge for labour unionism, namely, that unionising future members does not seem immediately to further the material interests of existing members.

Notes

1. This concerns not just the takeover of HBoS but also the selling off of the TSB retail bank (including Cheltenham and Gloucester branches).
2. Unfortunately, response rates were not available for membership surveys conducted to help formulate bargaining demands.
3. Outside of industrial relations per se, Accord’s general secretary was a founding supporter of Stand Up to Racism in 2014 and the union supported the Justice for Colombia campaign, and was an affiliate of Trade Union Friends of Israel (as were Advance and BSU).
4. In relation to the CWU below, it uses the strapline: ‘The only union dedicated to staff in Santander UK’ (even though it is only recognised for the core bank and Geoban, albeit they are the major components of Santander).
5. The core bank is the customer facing part of Santander, Geoban covers its back office functions, while Isban covers IT and Produban is for IT maintenance.
7. Staff numbers fluctuated from 20,000 in 2010 to 23,000 in 2011 and 26,000 in 2012 and then to 24,000 in 2013.
8. Aegon UK is a pension, insurance and investment company, owned by the Dutch Aegon parent company. In 1994, the Scottish Equitable Life
Assurance Society became Scottish Equitable with Aegon buying a 40% 
stake which was later increased in 1998 to 100%. It employs around 
2100 staff working from its Edinburgh headquarters.

9. The Scarborough Building Society Staff Association (SBSSA) merged 
with the Skipton Staff Association (SSA) in 2009 following Skipton’s 
acquisition of the Scarborough society. Shortly afterwards, the SSA 
became SURGE (Skipton Union Representing Group Employees).

10. An indication of this was that Britannia remutualised the Bristol and 
West building society when it acquired it in 2005.

11. The Leicester Permanent Building Society Staff Association was certi-
fied as an independent union in 1979 with around 1000 members at 
the time. It merged with the Alliance Building Society Staff Association 
in 1988 to form the Alliance and Leicester Building Society Staff 
Association. This was later renamed the Alliance and Leicester Group 
Union of Staff and affiliated to the TUC. At the point of transferring 
to the CWU, ALGUS had some 2098 members (of which 71% were 
women). Its membership in 2006 was 2300.

12. For a history of the IBOA—the finance union, see Rouse and Duncan 
(2012).

13. The recognition and procedural agreement sets out how both parties 
will work together and defines terms and conditions that are subject 
to ‘negotiation’ (including pay, working hours and holidays) and other 
issues over which consultation takes places.

14. Outside of the financial services sector, a number of unions like 
Community and Prospect increasingly emphasised the provision of 
their services like offering career/training/skills advice.

15. For example, UFS has agreements that allow its reps, on average, to 
spend about 5% of their working time carrying out union duties (In 
Touch, Magazine, Summer 2015).

16. Allianz in Britain comprises various companies, the largest of which is 
Allianz UK. Unite only has a recognition agreement with it.

17. This excludes a handful of other companies where Unite has a small 
number of members alongside members of another union.

18. It is also worth noting, according to Unite itself, that it is ‘the only 
union negotiating for members in all areas of Lloyds TSB; … the only 
union negotiating for members in Cheltenham & Gloucester; … the 
only union negotiating for members in both Lloyds TSB and HBoS; 
[and] … the only union negotiating for members in LBG and Co-op’
Moreover, Unite agreed with Accord a demarcation of areas to avoid membership competition. It should also be borne in mind that facing multi-unionism is not the sole preserve of Unite for unions for in addition to Accord and LTU, the Advance and the CWU exist in Santander and where the CWU does not hold majority membership as a result of both the existence of Advance and its limited organising remit (stemming from the legacy of the Girobank and the Alliance and Leicester).

19. Indeed, when Unifi merged with Amicus in late 2004, Amicus’ financial services sector membership was declared to be c. 200,000 (Gall 2008: 124) and by 2008, after Amicus had merged with the TGWU (which has negligible members in the sector), to form Unite, Unite had 167,674 members in the sector (based on the number of ballots papers sent out for the 2008 Executive council elections). The actual membership for Amicus including Unifi in 2004 was actually 161,269 (Gall 2008: 128).

20. However, membership figures deposited with the Certification Officer do not provide exact corroboration on this in terms of overall membership or numbers of members contributing to the general fund for the period 2012–2015 (where there is always a 6 month lag in depositing data and which means current figures are never available).

21. Figure computed from Unite Now! ‘Executive Council Constituencies 2017–20’, 2 October 2016. In this, it is stated: ‘In relation to women members, it is proposed that an additional seat is provided for in each of the Health and Finance/Legal sectors, which have a density of 70.2 and 60.3% women members respectively, and in absolute numbers 64,831 and 46,964 respectively’.


23. LBG was chosen because it had been subject to ‘nationionalisation’ and was the site of the largest non-TUC affiliated union in the sector. Funding for some 20 organisers as secondees from the bank was made available up to 12 months, and in many cases was extended thereafter.

24. The tendency for national company committees in banking to be more autonomous from their National Industrial Sector Committee than their counterparts in insurance results, in part, from the creation of Unifi where the maintenance of autonomy was part of the agreement with Barclays and NatWest staff unions to merge with BIFU. However,
as argued later, the tendency towards autonomy also has its roots in the orientation towards companies as a result of partnership agreements.

25. The allocation fell from four seats in the 2008 elections to three in 2011 and then two in 2014 (whereby one of the seats must be held by a woman) but was then increased to three for the period of 2017–2020, whereby at least two of the three seats must be women. In the event, all three seats were held by women after the Executive Council elections in 2017.

26. However, Unite also had a claim given it organises within RBS and it did secure a partnership agreement with RBS for its members in the joint-venture.


28. The density figure for 2006 is lowered than that quoted in Gall (2008: 128) of 26.9% because the ONS has since revised upwards the number of employees for the sector from 1.092 million.

29. Individualisation is based upon the creation of differences between individuals rather than direct relationships.

30. Even where the provision of union support is not for appeals *per se* but mere preparation for performance appraisals, the effect is the same.

31. Unusually, Accord sometimes allowed non-members to vote in its ballots in order to engage with non-members and to increase the legitimacy of its view with the employer (but made clear it would not be bound by their (non-member) views if these contradicted members’ views).

32. The use of surveys, as opposed to workplace or geographic branch/area membership meetings, to gauge member views has become increasingly commonly used by other unions.

33. Union conferences have traditionally concerned policy and perspective formulation as well as rallying activists and providing a platform for favoured politicians to speak from.

34. This was ascertained from reviewing the information of the number of officers and officer positions available on the websites of the main unions. Only in the case of Unite was this not possible.
35. In Unite, five women were national officers for the finance and legal section immediately before, during and after the financial crash out of a compliment of ten. However, the regional officials within Unite which had responsibility for the financial services sector were far more evenly balanced between men and women in relation to the proportions of male and female members in the sector.

36. For example, a report for the EHRC (2009: 10) reported: ‘The gender pay gap for annual gross earnings (that is, all earnings, irrespective of hours) in the sector is 60%, much higher than the economy-wide gap of 42%. Based on mean full-time annual gross earnings, the overall gender pay gap is 55%, compared with 28% in the economy as a whole’. This was based upon an earlier report by Metcalf and Rolfe (2009). Evidence of the gender pay gap continued (see, for example, Perfect 2011; Fawcett Society 2016).

37. Provision of subsidy can also include the extensive time and resources put into creating and re-creating partnership agreements—see the case of LBG in Chap. 3 and RSA with Unite between 2007 and 2008 as a result of the deployment of the Questions of Difference consultancy.

38. The lowest level found was between 5 and 10% of working hours per week for a workplace representative with this rising to 25, 50 and 100% for senior lay representatives covering one (large) or more workplace.

39. HSBC was unusual in not having a EWC between 2012 and 2015. A voluntary agreement existed for a EWC between 1996 and 2012 but this was terminated by the employee side, representing some 270,000 employees, because of an inadequate provision of information and consultation by the employer. This came to a head over the closure of a shared service centre in the Czech Republic in late 2011 without any consultation with the EWC. The employee representatives then triggered the long formal process for a EWC to be set up under the EU directive.

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