



NAB Staffing Audit 2008

Retail Staffing at Crisis Point:

Results of FSU Staffing Audit of National Australia Bank Branches

- FSU members speak about the effects of understaffing in National Australia Bank branches.
- Fix the problem – improve customer and staff satisfaction.

Introduction

Understaffing is an issue of growing concern for workers in the finance sector, resulting in an overstretched and stressed workforce.

In an attempt to quantify the extent of the problem at NAB, the union conducted a staffing audit of over 350 bank branches nationwide during August and September 2008.

This report summarises the findings of the audit nationally and in your state, cites the difficulties understaffing creates for members and offers a better way forward for NAB staff, customers and the business.

The Audit

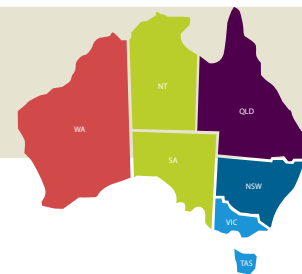
FSU visited 356 National Australia Bank branches across Australia during August and September 2008, and had over 1,000 conversations with NAB employees.

An audit was conducted on the day of the visit to establish how many positions were vacant on that day, the reason for the absence, and whether relief staff had been requested and/or provided.

The officials also asked the staff present at the time of the visit whether anyone in the branch had experienced a reduction in their hours of work, and took note of how much overtime was worked, whether staff were paid for overtime, whether sales targets had been increased, and whether workloads had increased.

Four weeks after the initial visit, the union contacted the branches that had been visited to establish whether there was any difference in the staffing allocation since the initial audit.





National Data

Number of positions vacant or uncovered: 410 in 356 branches.

	NO. OF VACANCIES/ABSENCES	NO. OF BRANCHES	TOTAL NO. OF POSITIONS VACANT/UNCOVERED
Valid	0	110	
	1	146	146
	2	55	110
	3	29	87
	4	14	56
	5	1	5
	6	1	6
	Total	356	410

Degree of short-staffing

Of the 356 audited, 246 branches reported understaffing. These branches were down by a total of 410 staff on the day of the audit.

Reason for short-staffing

REASONS

1. Sick leave (26%)
2. Annual leave (21%)
3. Unfilled vacancy (14%)

Top 3 vacancies/absences

ROLES

1. Teller
2. Sales and Service Adviser
3. Branch Manager

Relief requested

77% of branches that responded had requested relief.

Relief provided

56% of branches that responded stated that no relief was provided.

Entire vacancy/absence covered by relief if provided

64% of respondents answered no.

If relief was provided, were they fully trained?

Only 50% of respondents stated relief was fully trained.

Hours cut since 1 Jan 08

30% of respondents stated that hours had been cut.

State breakdown

STATE	TOTAL BRANCH VISITS
NSW/ACT	65 [∇]
QLD	111
SA	26
Vic/Tas	144
WA	10
TOTAL	356

[∇] 3 branches were visited in ACT. The results below are only for the 62 NSW branches visited.

Did the bank consult staff over cuts to hours?

41% of respondents stated that no consultation had occurred.

Have targets been altered to reflect staffing levels/workloads?

49% of respondents stated no alteration had been made to targets.

Have workloads increased?

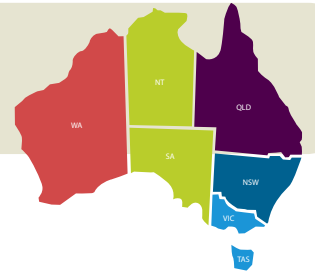
70% of respondents stated that their workloads had increased.

Was overtime worked in last pay period?

76% of respondents stated that they had worked overtime in the last pay period.

Difficulty in getting overtime authorised

76% of respondents claim that they had difficulty in getting overtime authorised.



Understaffing: A National Issue

Reasons for Short-staffing

Sick leave and annual leave are the most commonly cited reasons for short-staffing.

The exceptions to this are **WA** and **NSW/ACT** where unfilled vacancies are the number one reason. This may reflect different recruitment practices. In **WA** 5 of the 10 branches cited unfilled vacancies.

In **QLD** the most common reasons were 'other', (47%) which tended to be one-day absences.

Relief Staff

Across all states where relief had been requested, at least half the respondents had not had relief provided.

The exception was in **SA/NT** where 77% of those requesting relief had it provided.

Cuts in Hours

The average for all states was 19 hours cut since January 2008. **SA/NT** was above the average with 23 hours cut.

Leaving aside **WA** due to the small sample size, **NSW/ACT** had the least amount of hours cut with an average of 15 hours per branch. **QLD** was also below the average with 17.7 hours cut per branch.

Overtime

The average number of hours overtime worked over the preceding pay period across all states was 12 hours.

All states except **NSW** and **WA** worked in excess of the national average with **QLD** branches working an average of 19 hours per branch over the previous pay period.

In each state the amount of unpaid overtime far exceeded paid overtime by a ratio of at least 4:1; (in **Victoria** the ratio was significantly higher at 12:1). Staff in **NSW** were most likely to have their overtime paid, though the average amount of unpaid overtime still exceeded paid overtime.

The results reflect the responses from each state that there was difficulty in having overtime authorised, (staff cannot be paid unless overtime is authorised).

NAB staff are clearly working overtime in response to understaffing and increased workloads as a matter of course, and irrespective of being paid for the work.

Results of NAB Staffing Audit 2008



111
branch
visits

QLD Data

No. of positions vacant In QLD there were **154** vacancies in the 111 branches..

	NO. OF VACANCIES/ABSENCES	NO. OF BRANCHES	TOTAL NO. OF POSITIONS VACANT/UNCOVERED
Valid	0	28	
	1	43	43
	2	19	38
	3	12	36
	4	8	32
	5	1	5
	Total	111	154

Degree of short-staffing

83 branches reported understaffing. These branches were down by a total of 154 staff on the day of the audit.

Reason for short-staffing

REASONS

1. Other (47.5%)[∇]
2. Sick Leave (32.5%)
3. Annual Leave (20%)

Top 3 vacancies

ROLES

1. Service Adviser
2. Personal Banker
3. Sales and Service Adviser / Branch manager

[∇] There were 20 reasons provided under "other" from QLD respondents. These included RDOs, vacant position, training, meetings and being called on to relieve at another branch.

Relief requested

65 branches requested relief. Relief was requested for 130 of the 154 vacancies in these branches.

Relief provided

Of the 65 branches who requested relief, only 36 had relief provided. Of the 130 vacancies in these branches for which relief was requested, only 56 actually received relief.

Entire vacancy/absences covered by relief if provided

Of the 130 vacancies for which relief was requested, only 32 received relief that covered the entire period of the vacancy.

If relief was provided, were they fully trained?

Of the 130 vacancies for which relief was requested, only 23 were covered with staff appropriately trained for the position in which they were relieving.

Hours cut since 1 Jan 08

49 branches reported that hours were cut.

Did the bank consult staff over cuts to hours?

Of the 49 branches affected by cuts to hours, 20 had no consultation.

Have workloads increased?

Of the 111 workplaces, 65 agreed workloads have increased.

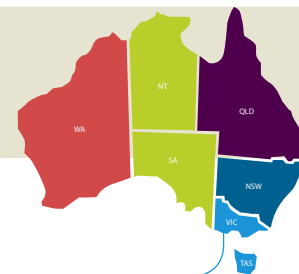
Was overtime worked in last pay period?

82 branches had worked overtime in the pay period prior to the audit.

Difficulty in getting overtime authorised

62 branches said they had difficulty getting overtime authorised.

Results of NAB Staffing Audit 2008



VIC/TAS Data

144
branch
visits

No. of positions vacant In Vic/Tas there were **158** vacancies in the 144 branches.

	NO. OF VACANCIES/ABSENCES	NO. OF BRANCHES	TOTAL NO. OF POSITIONS VACANT/UNCOVERED
Valid	0	45	
	1	63	63
	2	21	42
	3	9	27
	4	5	20
	6	1	6
Total		144	158

Degree of short staffing

99 branches (69%) reported understaffing. There branches were down by a total of 158 staff on the day of the audit.

Reason for short-staffing

REASONS

1. Sick Leave (31%)
2. Annual Leave (24%)
3. Other (19%)[∇]

[∇]“Other” included RDOs, conferences, training and meetings.

Relief requested

73 branches reported that they had requested relief to cover vacancies/absences.

Relief provided

Only 45 branches had been provided with relief.

Entire vacancy/absence covered by relief if provided

44 branches responded that the relief provided did not cover the full vacancy/absence period.

If relief was provided, were they fully trained?

28 branches stated that the relief provided were fully trained.

Hours cut since 1 Jan 08

60 branches stated that their hours had been cut over the period.

Top 3 vacancies

ROLES

1. Teller
2. Branch Manager
3. Sales and Service Adviser

Did the bank consult staff over cuts to hours?

36 branches had not been consulted over cuts to hours.

Have targets been altered to reflect staffing levels/workloads?

57 branches responded that targets had not been altered to reflect staffing levels/workloads.

Have workloads increased?

85 branches reported that their workloads have increased.

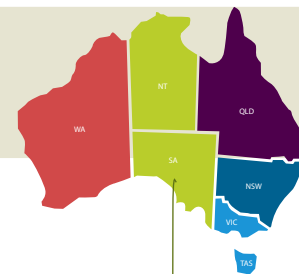
Was overtime worked in last pay period?

100 branches reported that overtime was worked in last pay period.

Difficulty in getting overtime authorised

84 branches reported difficulty in having overtime authorised.

Results of NAB Staffing Audit 2008



SA/NT Data

26
branch
visits

No. of positions vacant In SA/NT there were **22** vacancies in the 26 branches.

	NO. OF VACANCIES/ABSENCES	NO. OF BRANCHES	TOTAL NO. OF POSITIONS VACANT/UNCOVERED
Valid	0	12	
	1	8	8
	2	4	8
	3	2	6
Total		26	22

Degree of short staffing

14 branches (54%) reported understaffing. These branches were down by a total of 22 staff on the day of the audit.

Reason for short-staffing

REASONS

1. Sick Leave (8%)
2. Annual Leave (8%)
3. Unfilled vacancy/Other (8%)

Top 3 vacancies

ROLES

1. Sales and Service Adviser, Customer Service Manager & Teller

Relief requested

11 branches stated they had requested relief to cover vacancies/absences.

Relief provided

8 of those branches who requested relief had it provided.

Entire vacancy/absences covered by relief if provided

8 branches responded that relief covered the entire vacancy.

If relief was provided, were they fully trained?

7 branches responded that the relief provided was fully trained.

Hours cut since 1 Jan 08

19 branches had their hours cut since 1 Jan 08.

Did the bank consult staff over cuts to hours?

12 branches stated that the bank had consulted them over the cuts to hours.

Have targets been altered to reflect staffing levels/workloads?

12 branches had not had targets altered to reflect staffing levels/workloads.

Have workloads increased?

18 branches stated that workloads had increased.

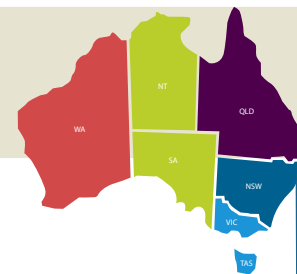
Was overtime worked in last pay period?

18 branches had worked overtime in the last pay period.

Difficulty in getting overtime authorised

19 branches responded that they had difficulty in getting overtime authorised.

Results of NAB Staffing Audit 2008



NSW Data

62
branch
visits

No. of positions vacant In NSW there were **58** vacancies in the 62 branches.

	NO. OF VACANCIES/ABSENCES	NO. OF BRANCHES	TOTAL NO. OF POSITIONS VACANT/UNCOVERED
Valid	0	23	
	1	27	27
	2	6	12
	3	5	15
	4	1	4
Total		62	58

Degree of short staffing

39 branches (63%) reported understaffing. These branches were down by a total of 58 staff on the day of the audit

Reason for short-staffing

REASONS

1. Unfilled Vacancy (26%)
2. Annual Leave (24%)
3. Not sure/Other (19%)[∇]

[∇]“Other” cited as training, RDOs or maternity leave.

Relief requested

34 branches stated they had requested relief for vacancies/absences.

Relief provided

22 branches stated that no relief had been provided.

Entire vacancy/absences covered by relief if provided

17 branches responded that relief had not covered the entire vacancy.

If relief was provided, were they fully trained?

16 branches stated that the relief provided was fully trained.

Hours cut since 1 Jan 08

22 branches had their hours cut since 1 Jan 08.

Top 3 vacancies

No consistent data available.

Did the bank consult staff over cuts to hours?

Only 6 branches stated that the bank had consulted over the cuts.

Targets altered to reflect staffing levels/workloads?

26 branches noted that their targets had not been altered to reflect staffing levels/workloads.

Have workloads increased?

41 branches had experienced an increase in workloads.

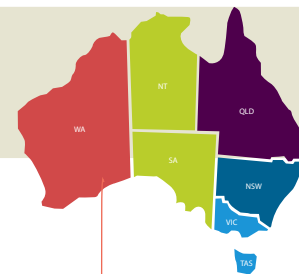
Was overtime worked in last pay period?

48 branches responded that they had worked overtime in the last pay period.

Difficulty in getting overtime authorised

28 branches had difficulty in getting overtime authorised.

Results of NAB Staffing Audit 2008



10
branch
visits

WA Data

No. of positions vacant In WA there were 13 vacancies in the 10 branches.

	NO. OF VACANCIES/ABSENCES	NO. OF BRANCHES	TOTAL NO. OF POSITIONS VACANT/UNCOVERED
Valid	0	2	
	1	3	3
	2	5	10
Total		10	13

Degree of short staffing

8 of the 10 branches reported understaffing. These branches were down by a total of 13 staff on the day of the audit.

Reason for short-staffing

REASONS

1. Unfilled Vacancy (50%)
2. Sick Leave (20%)
3. Personal Carer's Leave (20%)

Top 3 vacancies

No consistent data available.

Relief requested

5 branches stated that they had requested relief for vacancies/absences.

Relief provided

7 branches stated that no relief had been provided for absences/vacancies.

Entire vacancy/absence covered by relief if provided

3 branches responded that relief had not covered the entire vacancy.

If relief was provided, were they fully trained?

3 branches responded that the relief provided were not fully trained.

Hours cut since 1 Jan 08

3 branches responded that their hours had been cut.

Did the bank consult staff over cuts to hours?

2 branches responded they had been consulted and one branch stated that they had not.

Have targets been altered to reflect staffing levels/workloads?

7 branches stated that targets had not been altered to reflect staffing levels/workloads.

Have workloads increased?

7 of the 10 branches noted that workloads had increased.

Was overtime worked in last pay period?

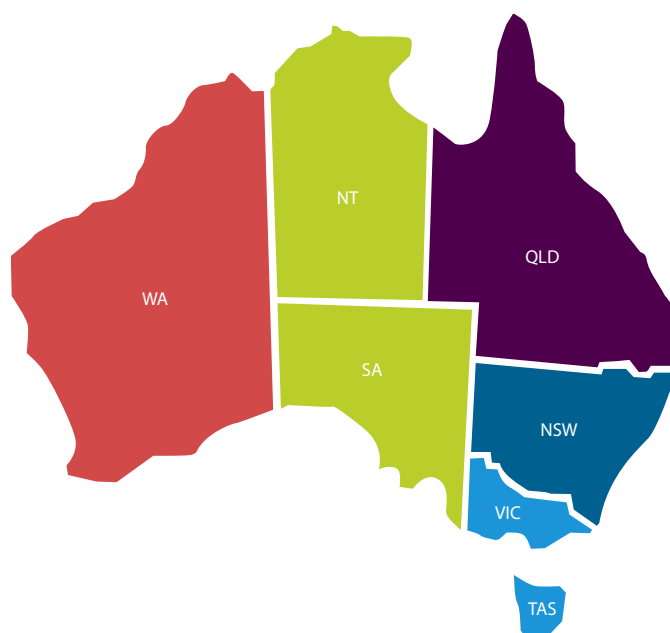
6 of the 10 branches had worked overtime in the last pay period.

Difficulty in getting overtime authorised

7 branches noted difficulty in getting overtime authorised.

From the front line

During the audit visit, FSU sought comments from NAB staff. This selection of comments gives a sense of the impact of inadequate staffing levels on the remaining staff.



No Relief

“1 staff member has every Monday off for a month – relief was booked and then it was cancelled.”

Victoria

“Annual leave and long service leave are impossible to get. Staff are talking about resigning due to never being able to get leave and RDOs because there is no relief. Our annual leave doesn’t get approved until a month before it’s due, so we can’t book flights or holidays.”

Western Australia

“I have to go to a funeral tomorrow but I’ve been told there’s no relief so I can’t go. I’m negotiating to use my lunch break, and another hour or two, to at least attend the service.”

Victoria

“I haven’t been able to have time off on school holidays for 3 years, as there’s no relief.”

New South Wales

“Our branch was without 2 staff for 6 weeks with only spasmodic relief – this included 2 weeks when the Branch Manager was on sick leave.”

Queensland

Not enough staff

“We’ve gone from eleven staff in January to only 6 staff now.”

Western Australia

“What are lunch breaks? One or two staff here are not getting proper lunch breaks due to not enough staff being employed.”

Queensland

“We’ve been told we must stay open, even when we’re down to 2 staff, so no closing for lunch.”

Victoria

“When it’s fully staffed, the branch is fine.”

New South Wales

From the front line



Unpaid overtime

"I want a career at NAB, and claiming payment for overtime would be frowned upon."

Victoria

"There's no payment for any overtime, and time off in lieu never happens."

South Australia

"Our Branch Manager has entered our overtime into SAP but this has been rejected by RER, who advised not to enter time as "time in lieu", just to ask for a day off when required."

Queensland

"I refuse to do overtime any more, and I'm a lot happier. I have a more balanced life."

New South Wales

"We're expected to work unpaid overtime, and if not, then we're "not a team player".

New South Wales

"Our sales staff are each working at least 1 hour of unpaid overtime per night."

Victoria

Problems getting leave and breaks

"I just had my first break of the day – at 3pm! 20 minutes only."

Victoria

"There's only a 1 week window to put in an application for annual leave in January to March."

Victoria

"I still can't get holidays, even 12 months in advance."

New South Wales

"Staff are coming to work sick because they know there will be no relief."

Queensland

"We've been told we can't use sick leave for specialist appointments, because they can be planned. We have to use our RDOs for this purpose. Then we are told that RDOs can only be taken when the business allows for it, and there isn't enough staff to cover the absence, so our RDOs get cancelled. This means crucial medical appointments keep getting put off."

Victoria

Pressure & Stress

"Senior management has no idea of the pressure."

South Australia

"Our tellers are not coping with the workload, and are drowning."

Western Australia

"We're getting pressure from customers about being short staffed."

ACT

"Targets have increased but staffing hasn't."

Victoria

"I relieved our Branch Manager for a week and a half recently but I did not submit a higher duties claim as I don't believe it would be paid."

New South Wales

Telling it like it is:

Member comments from FSU understaffing online forum

"I work for the NAB. Staffing has been an issue for as long as I can remember and only seems to be getting worse. It has been part of our EBA in the past (ie can't reduce staff without reducing workload and so on). The bank always says that it is looking at the problem, but as far as I can see that is all they are doing. They always come up with new relief models that are supposed to fix the problem, but it never works. It is very disheartening for staff as there seems to be no light at the end of the tunnel.

I know that we should put in overtime, but you get the third degree on why you are working overtime when your branch is not at 100% of its targets. (Hardly possible when you don't have the staff to meet those targets).

As somebody pointed out...there seems to be too many highly paid chiefs and not enough indians. I honestly believe that this will never be sorted out and there is no such thing as NAB's work/life balance."

Queensland



There is a NAB regional executive who has tried intimidation tactics on a staff member who signed a letter about staff shortages at a recent FSU branch audit. Then there was the nab branch short 4 or more staff members, and staff pulled out of other branches which were then left short themselves to try and cover some of the gaps - where will it end? Of course targets still have to be met - or else - I don't see any work life balance and with the customer queues I don't see any customer satisfaction or any wonderful shopping experiences.

Staffing is being reduced on the promise of all the wonderful time saving initiatives that are yet to come and there is the rumour of branches being closed for the Christmas New Year period - Do people not need to withdraw or deposit during this time? - Somebody has lost the plot.

Victoria

Fix the problem

For NAB to meet its business objectives of raising customer and staff satisfaction, this problem must be solved.

FSU members are working together to:

- Raise the findings of the audit and seek solutions through the FSU/NAB Working Group.
- Raise disputes around cuts to staff in Victoria, which are currently being addressed by FSU Vic/Tas Branch and NAB.
- Publicise the FSU NAB Staffing Audit to the broader membership, management and the industry.
- FSU gained several commitments from NAB as part of the staffing dispute through the Australian Industrial Relations Commission last October. These include commitments to training of managers, clear communications and a guarantee to address staffing provisions as part of enterprise bargaining negotiations this year.
- Have input into NAB's review of their staffing model.

The FSU is developing a relief staffing model for employers in our industry to adopt. There are many ways to approach a relief model. FSU is working on the best approach for bargaining with employers and will continue to push NAB to refine and improve any new model based on member feedback.

Based on calculations at NAB involving number of days worked, 4 weeks annual leave, minimum training and average sick leave, FSU believes the most desirable ratio of full-time equivalent, permanent staff to full-time equivalent, trained relief staff should be 1:7.

For more information about your rights at work call the FSU Member Rights Centre on 1300 366 378.

"I see all too often staff in NAB branches I visit are struggling to get through the day with insufficient staff, no relief or unskilled relief. Then you are expected to perform at 100% when you only have 70% of your staff on board!"

The best fix to this is to get members together to say enough and to get colleagues who are not members to join us at the FSU to make our voices heard even louder. Silence is not an option."

Victoria

