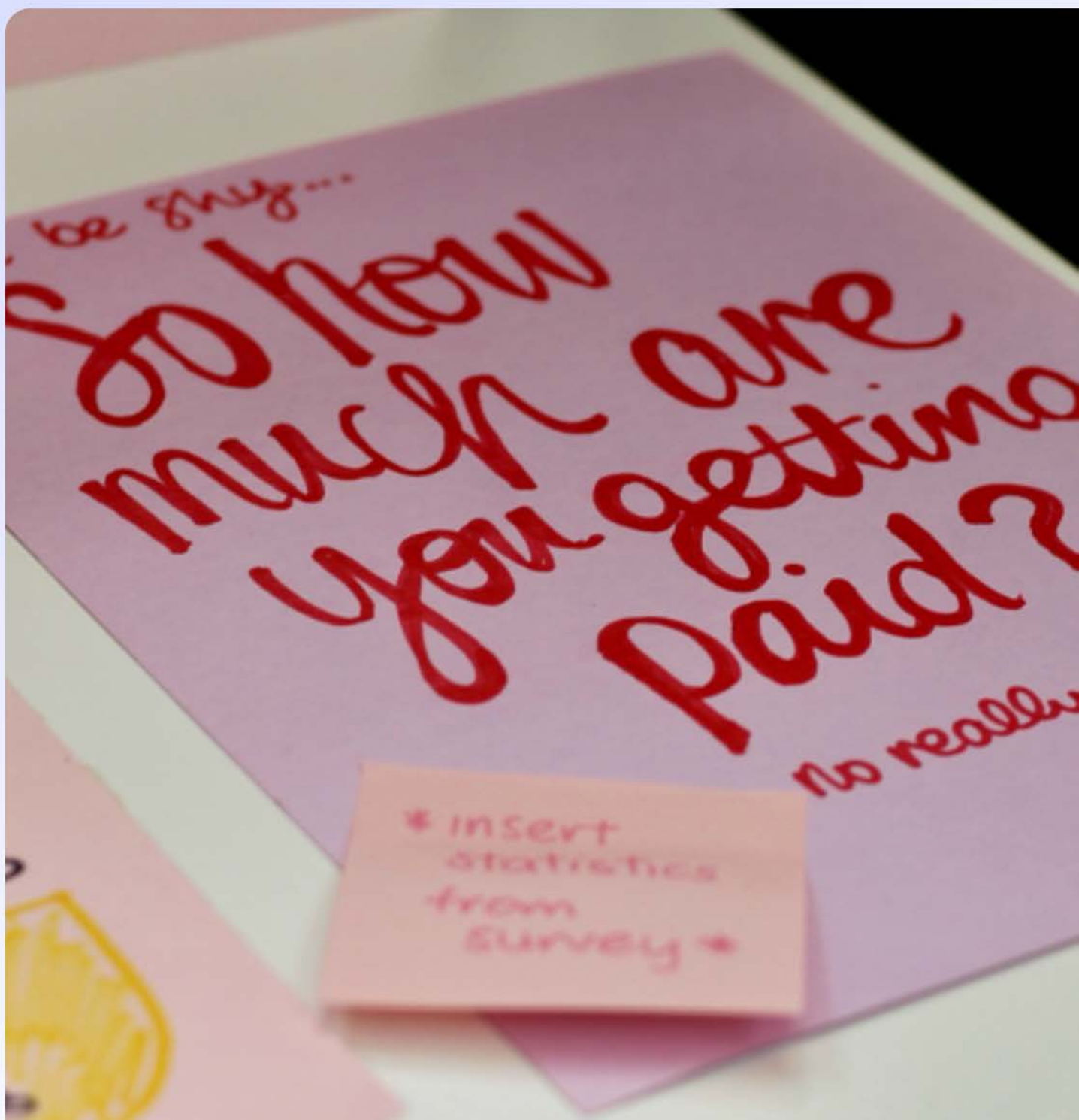




Let's Talk Pay Survey 2025 Insights Report

November 2025



Foreword

“Many of us were raised to be polite, to wait our turn, and not to make waves. But I’ve learned that speaking up for yourself isn’t being difficult. It’s being clear on your worth. The more we talk about pay, the more we help create workplaces where fairness and transparency are the norm.”

- Survey Respondent



The Let’s Talk Pay Survey 2025 is built on the voices of over 1,300 women from across Aotearoa New Zealand, each sharing their unique experiences of talking about pay at work. Their kōrero (discussion), insights, and stories bring nuance, honesty, and lived experience that statistics alone can never capture.

We heard about the barriers women face in understanding, negotiating, and raising questions about their pay. We heard about the moments that made pay discussions and decisions more positive, the actions employers and managers can take to create trust, and the wisdom they wanted to pass on to others.

These insights will guide the creation of practical workplace resources for young women, managers and employers to foster environments where pay conversations are fair, informed, and constructive. We hope this knowledge can help lead to change in workplaces nationwide and contribute to the reduction of gender, ethnicity, disability, rainbow, and other pay gaps.



This kaupapa could not have happened without the generous support of many people, organisations, businesses, NGOs, and taiohi (youth). We would like to thank the Ministry for Women for commissioning this report and everyone who shared the survey with their networks to help us reach people from across the motu (country). We acknowledge the survey respondents for generously giving their time and sharing their perspectives with us.

As you read these insights, we invite you to reflect on your own workplace, your own pay conversations, and the change we need to make them fairer. Share these findings, start a kōrero, and be part of the difference you want to see. Every action, no matter how small, moves us closer to a future where pay is not just about numbers, but a reflection of fairness, respect, and opportunity for all.

Noho ora mai,
YWCA Auckland

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Executive Summary

This report presents findings from the Let's Talk Pay Survey 2025, an online survey of 1,361 people aged 16 and over living in Aotearoa New Zealand, conducted between July and August 2025. It explores their experiences of pay conversations in the workplace.

The results indicate that young women want clear information, guidance, and supportive spaces to talk about pay. Many face barriers that prevent them from feeling confident and involved in pay discussions at work. Taboo, pay secrecy, and fear of negative consequences continue to discourage open conversations.

While confidence to talk about pay often increases over the course of women's careers, the gender pay gap also widens, especially for Māori, Pasifika, and Asian women.

Pay gaps are an issue that requires whole of system change. Employers and managers play a crucial role in creating environments where pay conversations are encouraged and pay systems are transparent and fair.



The survey findings reveal both the challenges and the potential to better support young women and employers to have positive discussions about pay and pay gaps.

Respondents identified clear opportunities for change. They highlighted the value of supportive managers, transparent pay structures, open communication, and clear expectations during recruitment. Many also spoke of the importance of self-advocacy, preparation, and peer support in building the skills and confidence to engage in pay conversations.

Everyone deserves the right to decent work, equal pay for equal work, and equal employment opportunities. Leaders, organisations, and policymakers must work together to dismantle barriers, strengthen protections, and create workplace cultures where pay can be discussed openly, fairly, and without fear. Doing so is not only about addressing inequities but also setting up the next generation of leaders to thrive in Aotearoa New Zealand's workforce.

"One thing I've learned about pay conversations is that they're not just about money, they're about value, confidence, and self-respect.

As a young Pacific woman, I've grown up in a culture where humility is deeply valued, and talking about money can feel uncomfortable. That mindset can make it hard to speak up, especially when we're grateful just to have the job.

But I've come to realise that advocating for fair pay doesn't mean you're ungrateful, it means you understand your worth. It's okay to feel nervous, but it's also okay to ask. You're not just asking for yourself, you're helping to shift the culture for others who come after you.

So my advice to other young women is this: prepare, practice, and don't be afraid to back yourself. You deserve to be paid fairly for the value you bring."

- Survey Respondent

This report explores six key insights from the survey.

1. Confidence in navigating pay-related matters was low

Only 4% of all respondents felt very confident asking for a pay rise or negotiating pay, with younger respondents feeling less confident than older respondents. Asian and immigrant respondents also reported lower confidence in accessing support and information about their employment rights.

2. Almost one-third of respondents had never asked for a pay rise or negotiated their pay, despite wanting to

The most common situations where respondents wanted to discuss pay but did not were in a meeting with their manager (31%), a performance and/or remuneration review meeting (27%), and an interview (26%).

3. Almost half of the respondents did not feel appropriately involved in decisions about their pay

40% disagreed that they have enough information about how pay is determined in their workplace.

4. Common barriers include taboo, secrecy, and fear

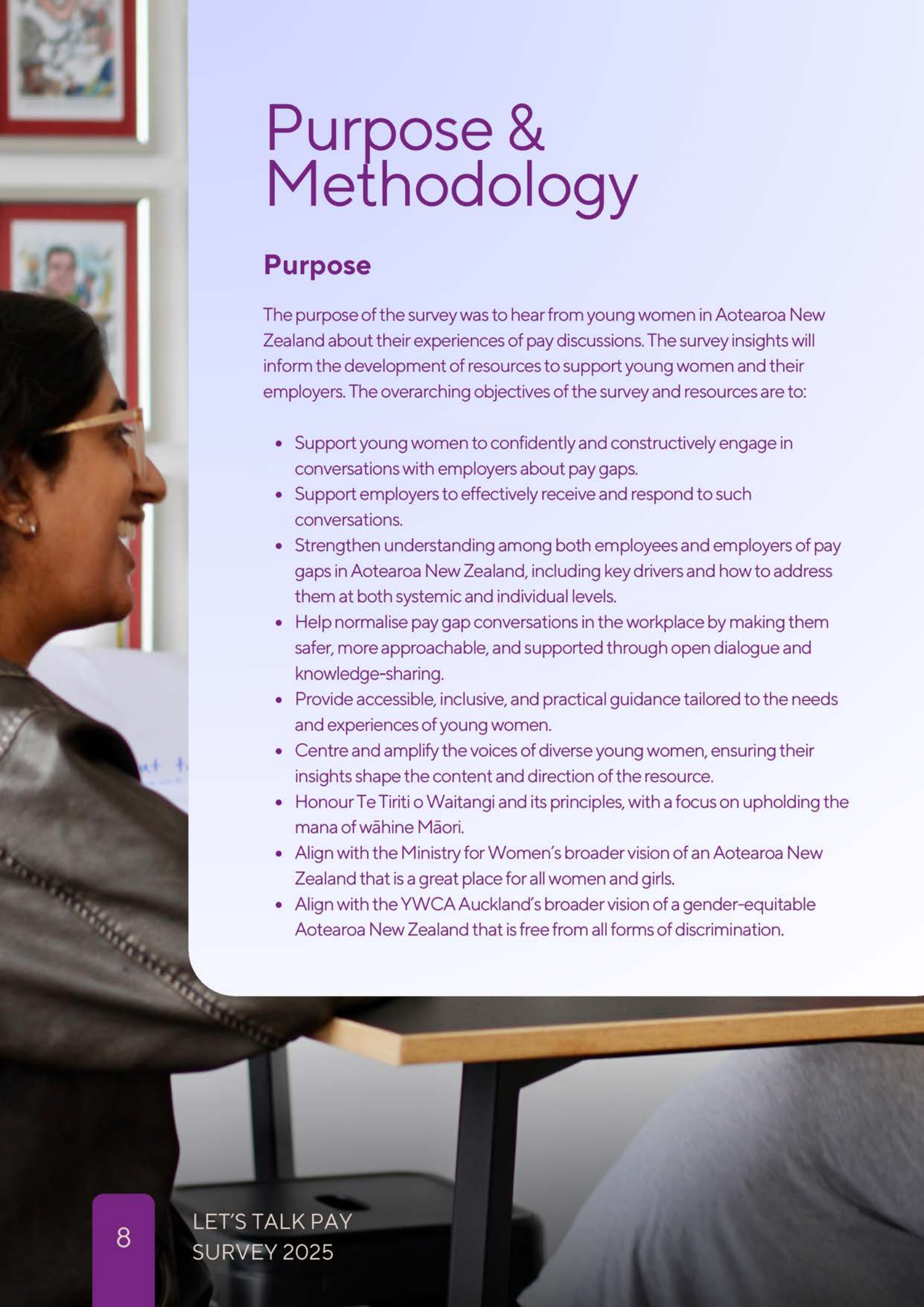
Common barriers to discussing pay include stigma and taboo, pay secrecy and contract types, a lack of pay transparency, fear of negative consequences, and feeling undervalued.

5. Employers can help through clear systems, pay transparency, and safe spaces

Factors respondents considered very important to making pay conversations feel safer and easier are clear and transparent pay structures and systems (80%), knowing there won't be negative consequences (79%), and including pay ranges in job advertisements (75%).

6. Supportive managers can make a big difference

Respondents said managers can support young women by initiating pay conversations, understanding and sharing policies and processes, listening and providing clear feedback and guidance, and being responsive to bias and discrimination.



Purpose & Methodology

Purpose

The purpose of the survey was to hear from young women in Aotearoa New Zealand about their experiences of pay discussions. The survey insights will inform the development of resources to support young women and their employers. The overarching objectives of the survey and resources are to:

- Support young women to confidently and constructively engage in conversations with employers about pay gaps.
- Support employers to effectively receive and respond to such conversations.
- Strengthen understanding among both employees and employers of pay gaps in Aotearoa New Zealand, including key drivers and how to address them at both systemic and individual levels.
- Help normalise pay gap conversations in the workplace by making them safer, more approachable, and supported through open dialogue and knowledge-sharing.
- Provide accessible, inclusive, and practical guidance tailored to the needs and experiences of young women.
- Centre and amplify the voices of diverse young women, ensuring their insights shape the content and direction of the resource.
- Honour Te Tiriti o Waitangi and its principles, with a focus on upholding the mana of wāhine Māori.
- Align with the Ministry for Women's broader vision of an Aotearoa New Zealand that is a great place for all women and girls.
- Align with the YWCA Auckland's broader vision of a gender-equitable Aotearoa New Zealand that is free from all forms of discrimination.



Methodology

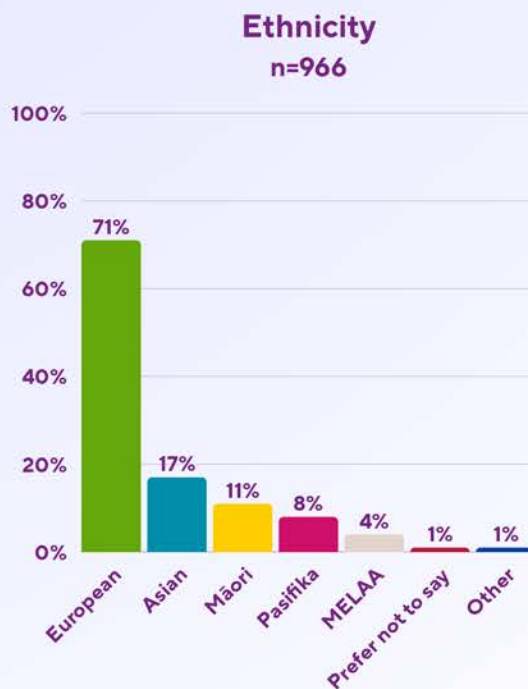
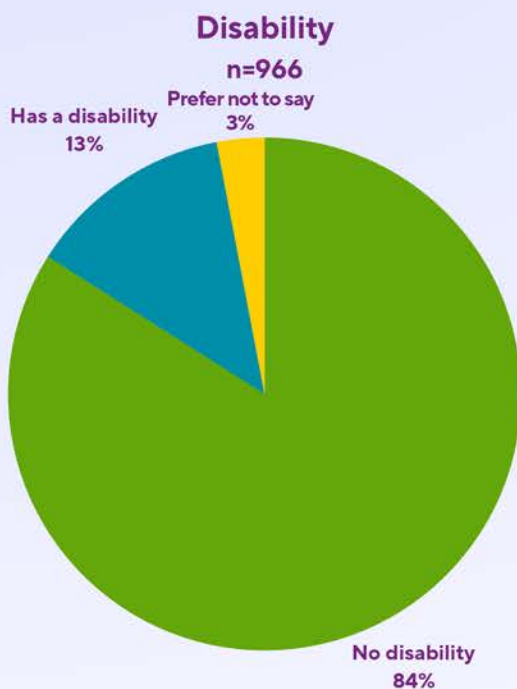
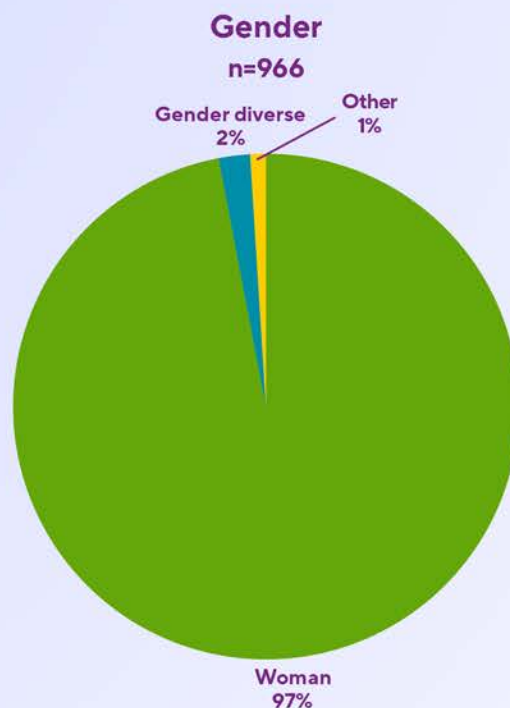
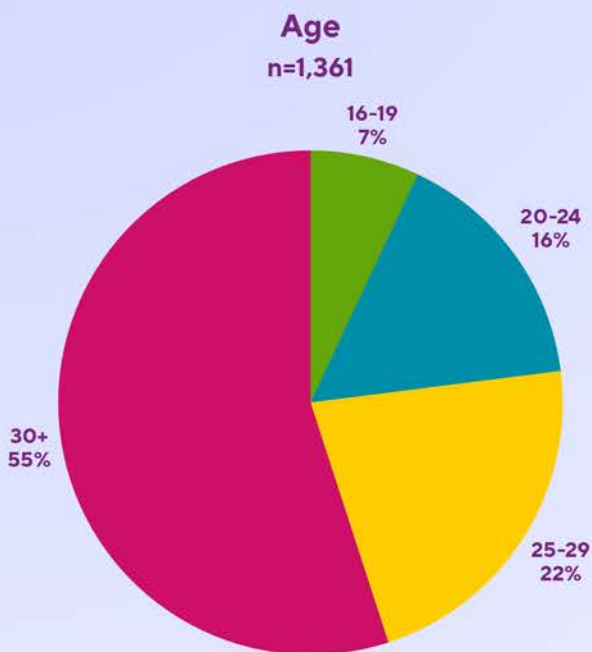
The YWCA Auckland developed the survey with the support of the Ministry for Women. It was hosted on SurveyMonkey and included multiple-choice and open-ended questions. The survey was open from 21 July 2025 to 27 August 2025.

Respondents were provided with a link to a Survey Information Sheet and the option to enter a prize draw for one of three \$100 gift cards. Promotion was carried out through stakeholder email communications and a targeted social media campaign. The survey was publicised on the YWCA Auckland and Ministry for Women's websites and social media channels.

While the survey primarily sought to capture the experiences of young women in Aotearoa New Zealand, it was open to all individuals aged 16 and over and inclusive of all genders. This was to ensure that broader perspectives and gender diversity are reflected. A demographic overview of respondents is provided on the next page.

Demographic Overview

Below is an demographic overview of the respondents.



Please note that in this report:

- Percentages are rounded to whole numbers in the report text and demographic data, and to one decimal place in response charts.
- Total for ethnicity exceeds 100% because of multiple response.

Key Insights in Detail

1. Confidence in navigating pay-related matters was low

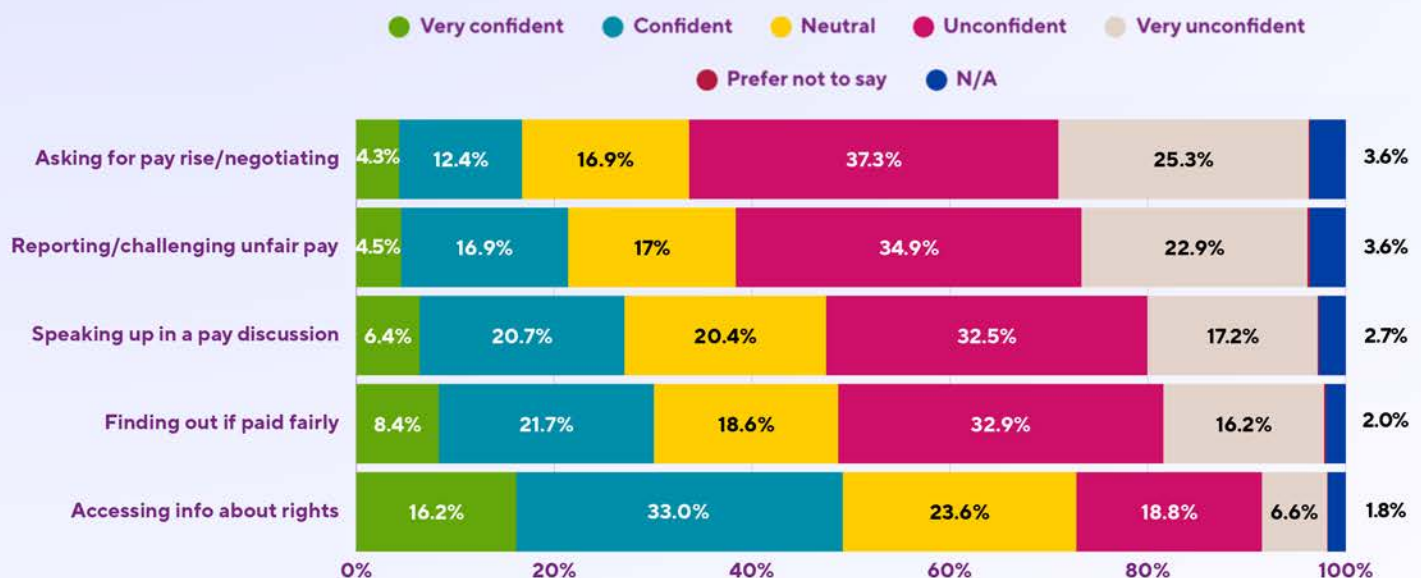
Only small proportions of respondents felt very confident across key pay-related areas. 4% felt very confident **asking for a pay rise or negotiating pay** (0% for respondents aged 16–19 and Pacific Peoples aged 16–29). 5% felt very confident **reporting or challenging unfair pay** (0% for Asian and Pacific Peoples aged 16–29). 6% felt very confident **speaking up for themselves in pay discussions**, and 9% in **finding out if they were being paid fairly** (0% for Pacific Peoples aged 16–29). 16% felt very confident **accessing support and information about employment rights** – only 10% of Asian respondents and 10% of immigrant respondents felt very confident about this (n=945).

In contrast, much larger proportions felt unconfident or very unconfident. Additionally, among respondents aged 16–29, 26% of Pacific Peoples felt very unconfident about accessing support and information on employment rights, compared with 5% of European and 5% of Asian respondents (n=416).

The differences across ethnic groups was also reflected in what respondents shared. One respondent said: “Growing up in a Pacific household, I was taught the value of humility – of not boasting, not asking for more, and always being grateful for what you have. While these values have shaped me in many positive ways, they’ve also made conversations about pay incredibly difficult. As a first-generation office worker, I’ve often felt out of my depth navigating these conversations. Asking for more money can feel like I’m being ungrateful, especially when I know how fortunate I am to have the job I do. But that mindset, while rooted in respect, can unintentionally hold us back.”

How confident do you feel doing the following?

n=973



2. Almost one-third of respondents had never asked for a pay rise or negotiated their pay, despite wanting to

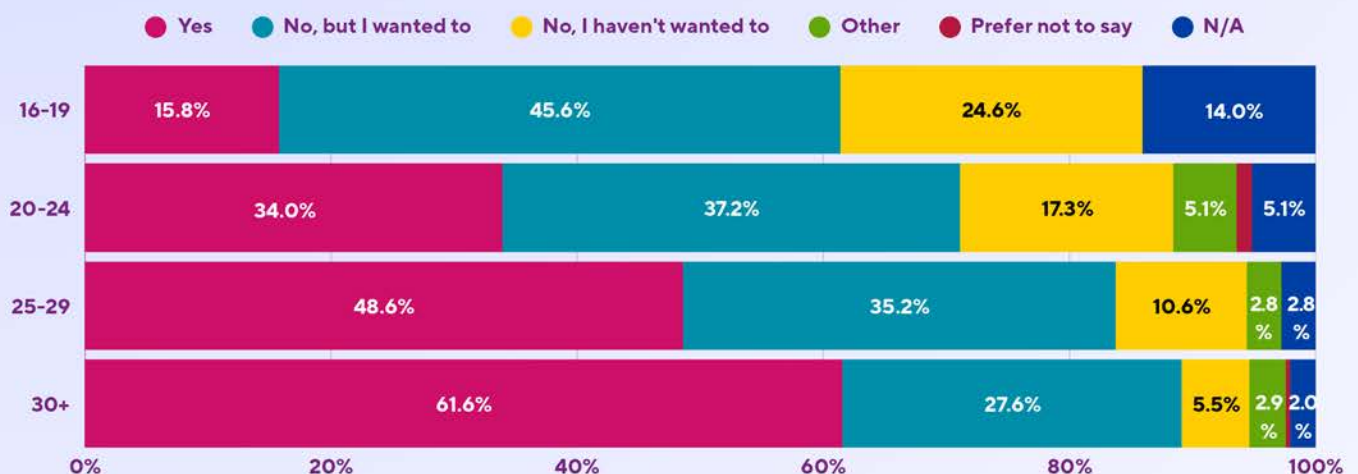
52% of respondents **had asked** for a pay rise or negotiated their pay. 32% said they **had never asked but wanted to**, while 10% **had not asked as they did not want to**.

23% of those who selected 'other' to whether they had asked for a pay rise or negotiated their pay noted that their pay is determined through union membership and collective bargaining, rather than individual negotiation.

The responses indicate age-related differences. Younger respondents were more likely to report wanting to ask for a pay rise but have not yet done so. 46% of respondents aged 16–19 reported that they had never asked for a pay rise or negotiated their pay but wanted to. This was also true for 37% of respondents aged 20–24, 35% of respondents aged 25–29, and 28% of respondents aged 30 or over.

Have you ever asked for a pay rise or negotiated your pay?

n=973, split by age

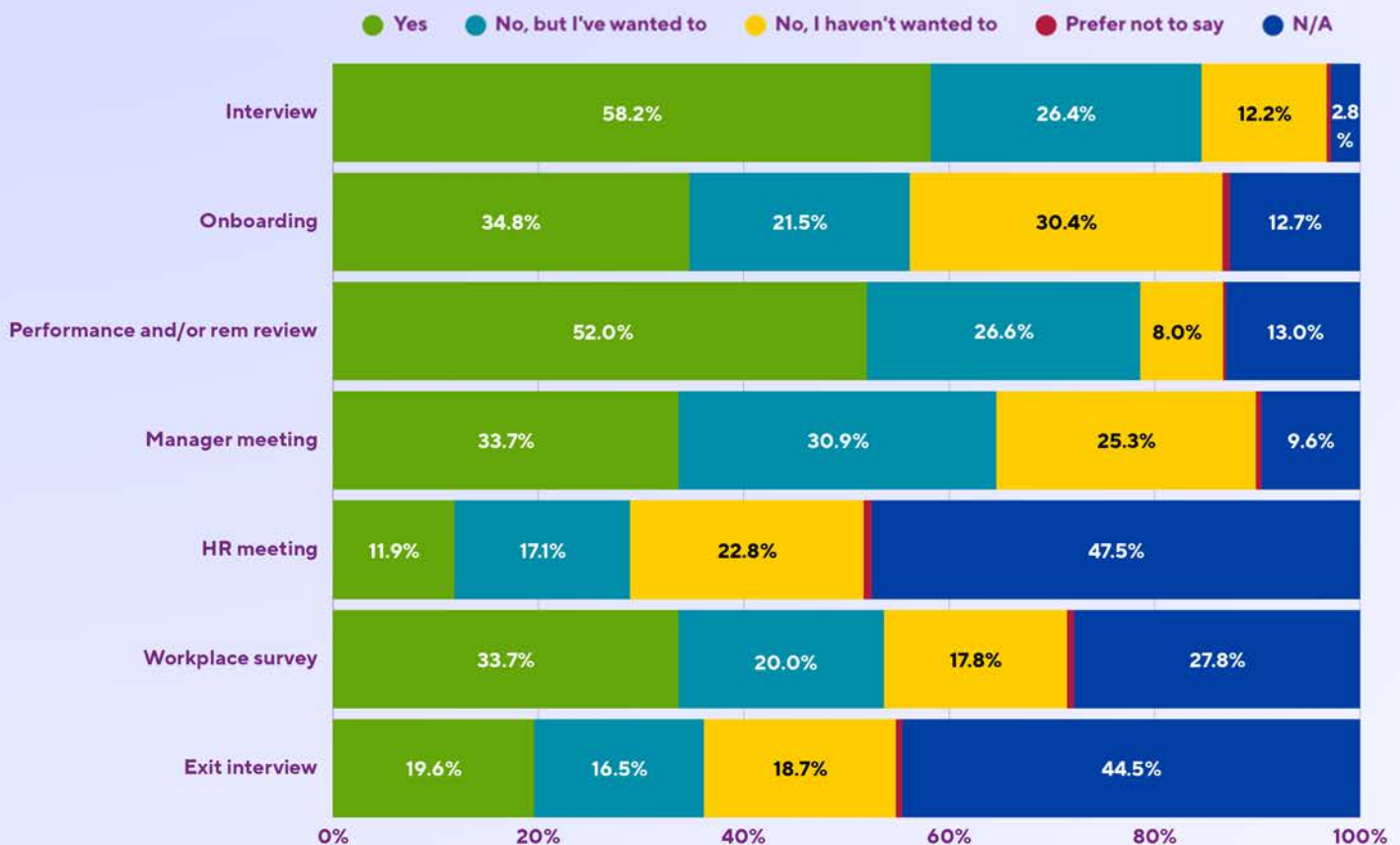


The top five situations respondents reported **talking about pay** were in: an interview (58%), a performance and/or remuneration review meeting (52%), onboarding (35%), a meeting with their manager (34%), and a workplace survey (34%).

The top five situations respondents reported that they **did not talk about pay but wanted to** were in: a meeting with their manager (31%), a performance and/or remuneration review meeting (27%), an interview (26%), onboarding (21%), and a workplace survey (20%).

Have you ever talked about pay during any of the following?

n=973



Barriers when asking for a pay rise or negotiating pay

“

It always felt like because I am not from New Zealand and needed a job that I have to accept what I get rather than try to negotiate.

”

“

Pay structures at my work aren't visible to employees, and employees not part of a union don't know their "rem banding", which makes it hard for them to know their worth, and it's a high-trust system.

”

“

In another organisation, there was a pay equity review, and it was acknowledged that I was being paid less than my male colleagues and had been for over a decade. Instead of bringing me up to their level, they offered me \$1000. Very disappointing. I was younger then and didn't feel confident to challenge the decision.

”



Supports when asking for a pay rise or negotiating pay

“

My manager was very supportive and receptive to ensuring I was getting paid fairly for the work I was contributing. They also provided actionable steps and how we would get there. One of those times I was able to get the rise, and the other I wasn't, but I knew she had tried and was fighting for me.

”

“

It was difficult but ended up with a good result. It was when I was shifted from one job to another and I was asking for the same pay but they couldn't give it to me at that moment but they were able to supplement with benefits the company had and within the first 6 months I had already had a pay review where they increased my pay to more than I was on before based on my performance.

”

“

During interviews for my current role, I was asked about pay expectations. I noted that I had researched the market pay bracket for similar roles, and stated that based on my skills and experience where I wanted to sit within that bracket. It was a positive and empowering experience when I got the news that I had been accepted for the role, at the pay level I had indicated.

”

“

I often always go into the discussions informed with the performance management framework and KPIs, salary ranges/bands and self-assessment of my performance as a basis for discussion. I have also used AI tools to help develop a script and practice with close friends or whānau so I can negotiate confidently.

”

“

I was 18 and just promoted to a supervisor at checkout (customer service). I was super nervous to ask, but knew my coworkers who were supervisors were paid more, so I sent an email with help from my mum and got the pay rise.

”

3. Almost half of the respondents did not feel appropriately involved in decisions about their pay

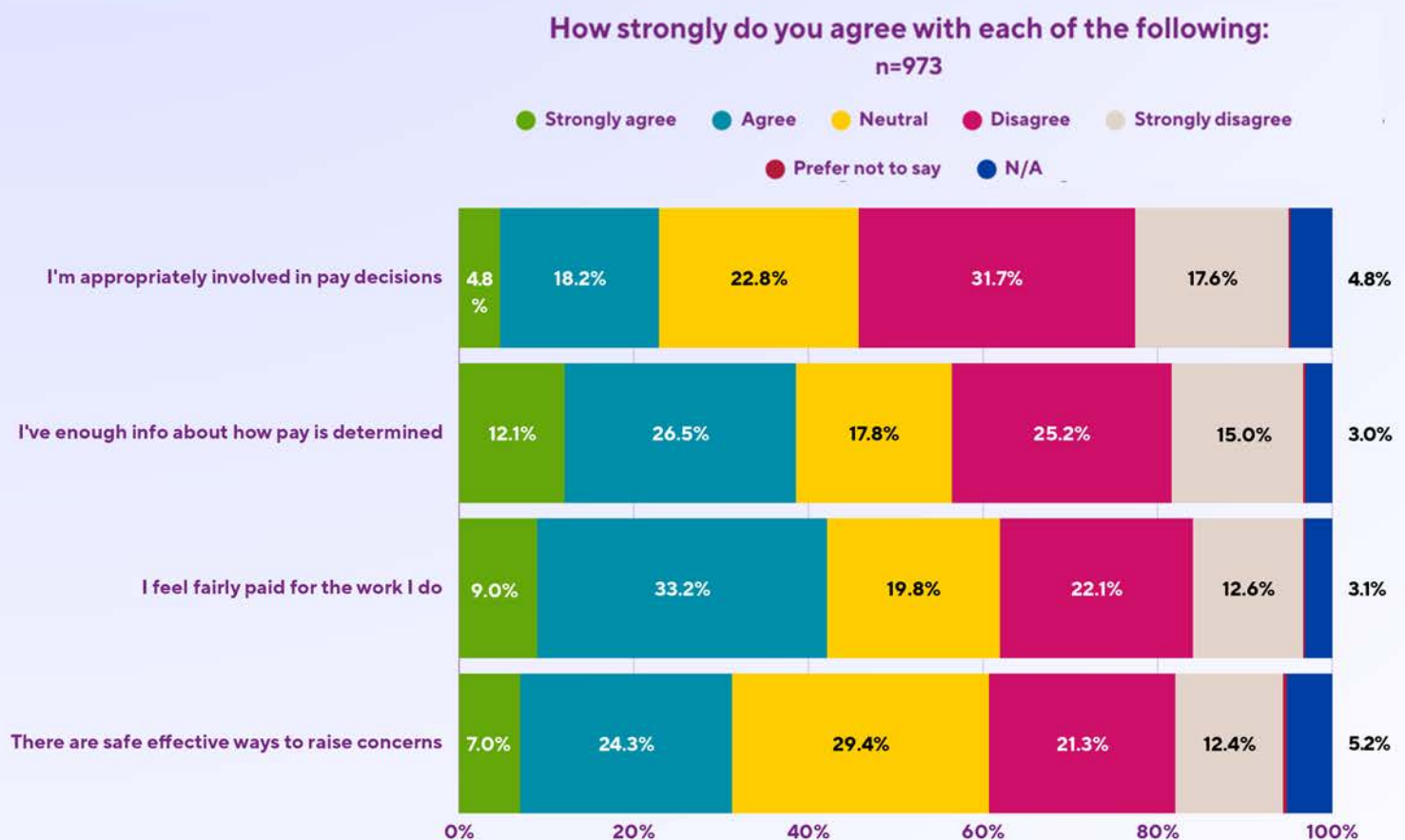
Nearly half of the respondents disagreed or strongly disagreed that they are **appropriately involved in decisions about their pay**. 24% of Asian respondents aged 16–29 strongly disagreed with this statement, compared to 13% of European respondents in the same age range.

Four in ten respondents disagreed or strongly disagreed that they **have enough information about how pay is determined in their workplace**. 23% of Asian respondents aged 16–29 strongly disagreed with this statement, compared to 14% of European respondents in the same age range.

35% of respondents disagreed or strongly disagreed that they **felt fairly paid for the work they do**. None of the Pacific Peoples respondents aged 16–29 strongly agreed with this statement.

Over one-third of respondents disagreed or strongly disagreed that there are **safe and effective ways to raise pay-related concerns at work**.

The variation in experiences across different ethnicities echoes what respondents shared in written responses. For example, one respondent said: “Creating a safe environment is important for young women (or anyone especially in minority groups) when having pay conversations.”

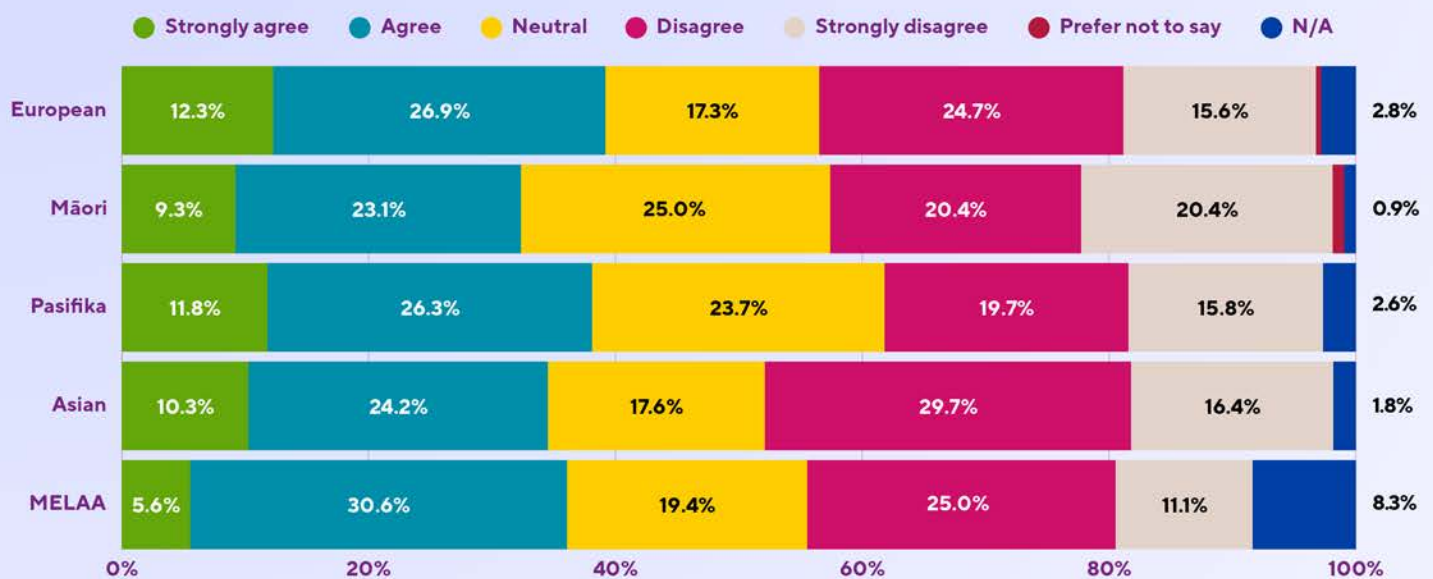


The survey results highlight differences for Middle Eastern, Latin American and African (MELAA) respondents in how involved and supported they are in discussions about their pay.

5% of MELAA respondents agreed that they are **appropriately involved in decisions about their pay**, compared with 19% of European respondents. Only 3% of MELAA respondents agreed that there are **safe and effective ways to raise pay-related concerns**, compared to Māori (29%), European (26%), Pacific Peoples (24%), and Asian (23%) respondents.

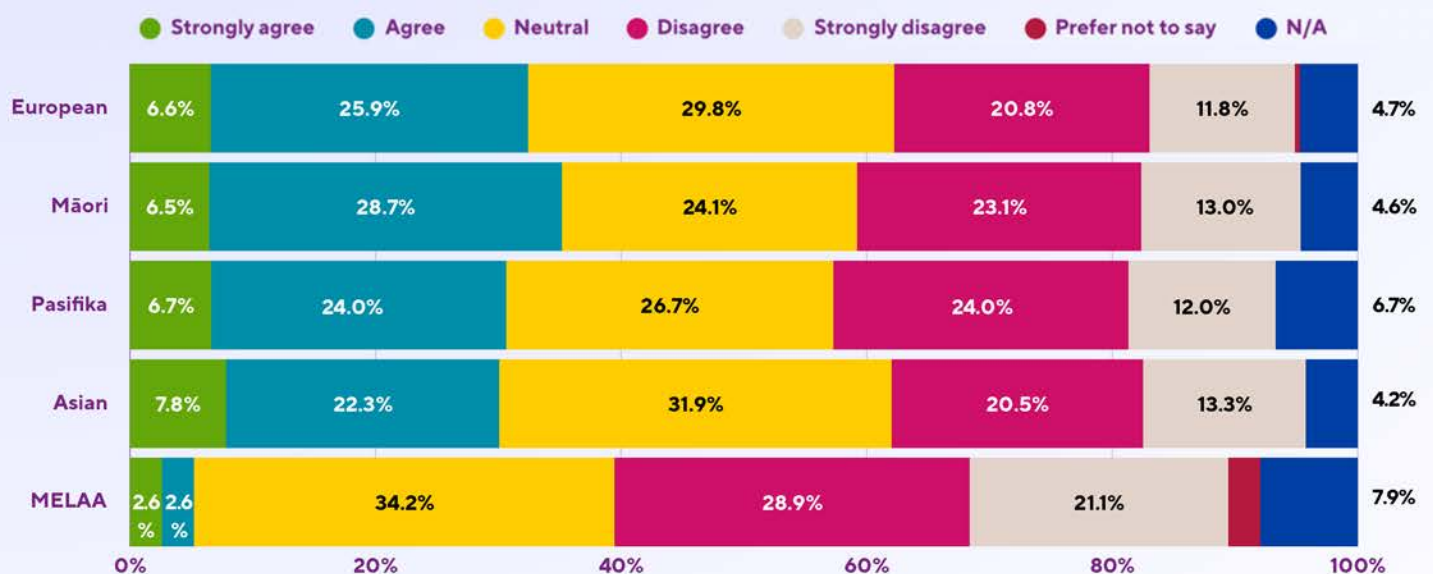
I am appropriately involved in decisions about my pay

n=945, split by ethnicity



There are safe and effective ways to raise pay-related concerns

n=945, split by ethnicity



4. Common barriers include taboo, secrecy, and fear

Common barriers to discussing pay include stigma and taboo, pay secrecy and contract type, a lack of pay transparency, fear of negative consequences, and feeling undervalued.

Stigma and taboo regarding talking about pay

“

In many workplaces, there's a lack of transparency around compensation, which can make the topic feel taboo. Additionally, cultural norms or past experiences can create discomfort around advocating for oneself financially.

”

“

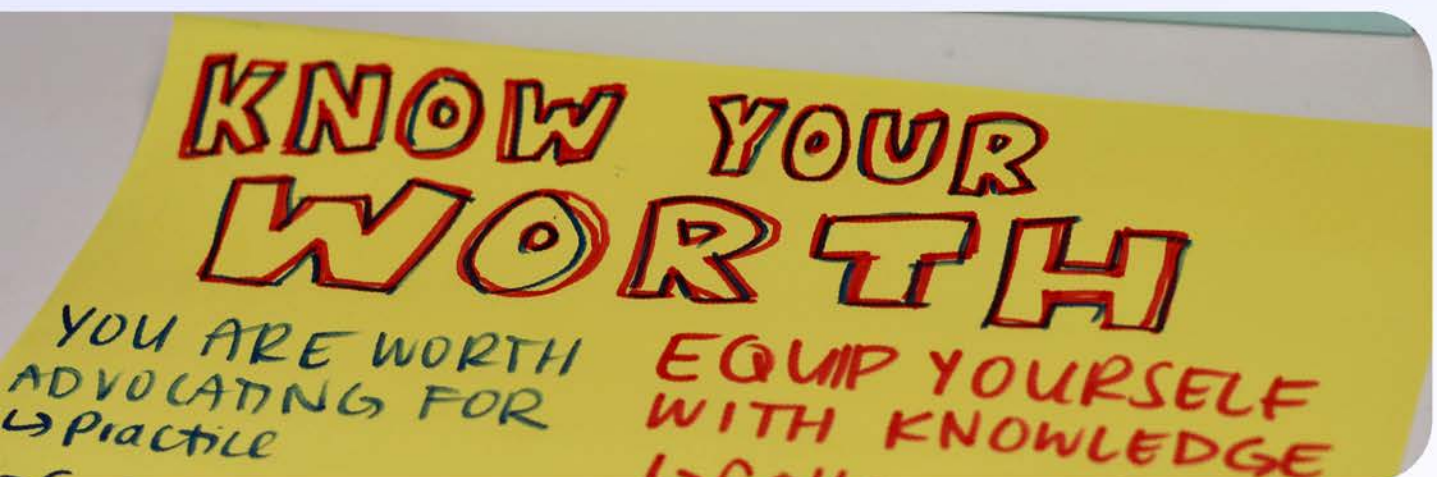
There is a prevalent stigma around asking what another person is making. For me I am scared to learn that perhaps someone in the same senior role as me would be getting paid more on recruitment. Goes both ways as well, I would not think it is fair for a colleague at my senior level would come in at a lower salary. I want fairness and transparency.

”

“

No one else readily shares this information, still considered very private in NZ. There isn't visibility of the pay bands and ranges. It is also not openly discussed during the end of year and mid-year reviews which are followed by pay rises.

”



Pay secrecy and contract types

“

The secrecy around it, people look at it like it's not something you talk about, and that you are greedy for asking for more money. Often it feels like a useless conversation because its always "the wrong time" or there is "no budget".

”

“

Culture of secrecy. Not knowing the industry numbers.

”

“

In our current position as contractors, it's also very easy to face consequences for being 'too difficult'.

”

Lack of pay transparency

“

Pay should have to be disclosed on job ads - it's so much work to apply for jobs (especially while working somewhere else and having to ask for references etc), only to find out what it pays after submitting an application. It really puts me off talking to others because I don't want to seem like I'm shallow and only looking for jobs that pay well.

”

“

Although I am in HR, so have access to the information, there is a lack of transparency for our staff on their rem bands, so they don't often know if they are being paid fairly.

”

“

There is no opportunity to discuss pay as part of the annual review - it's a one way decision, and by the time it's talked about the decisions have already been made and it's too late.

”

Fear of negative consequences

“

Feel scared that asking for more will threaten my contract or lead to retaliation. Feeling in the dark about pay within my workplace, within the industry, and even more broadly in society. Feeling like I need to be grateful - especially as I am a young Asian woman - I feel like I shouldn't rock the boat.

”

“

Fear of judgment, creating tension with colleagues, or not knowing if it's appropriate often holds me back from discussing pay.

”

“

Fear of being seen as “greedy” or having it be held against me.

”

“

The culture. Fear of being seen as an agitator or ungrateful.

”

Feeling undervalued

“

I am worried that I will find out that my male peers are being paid more than me which would be upsetting.

”

“

Feeling I am not good enough.

”

“

I have never felt comfortable and always undersell myself.

”

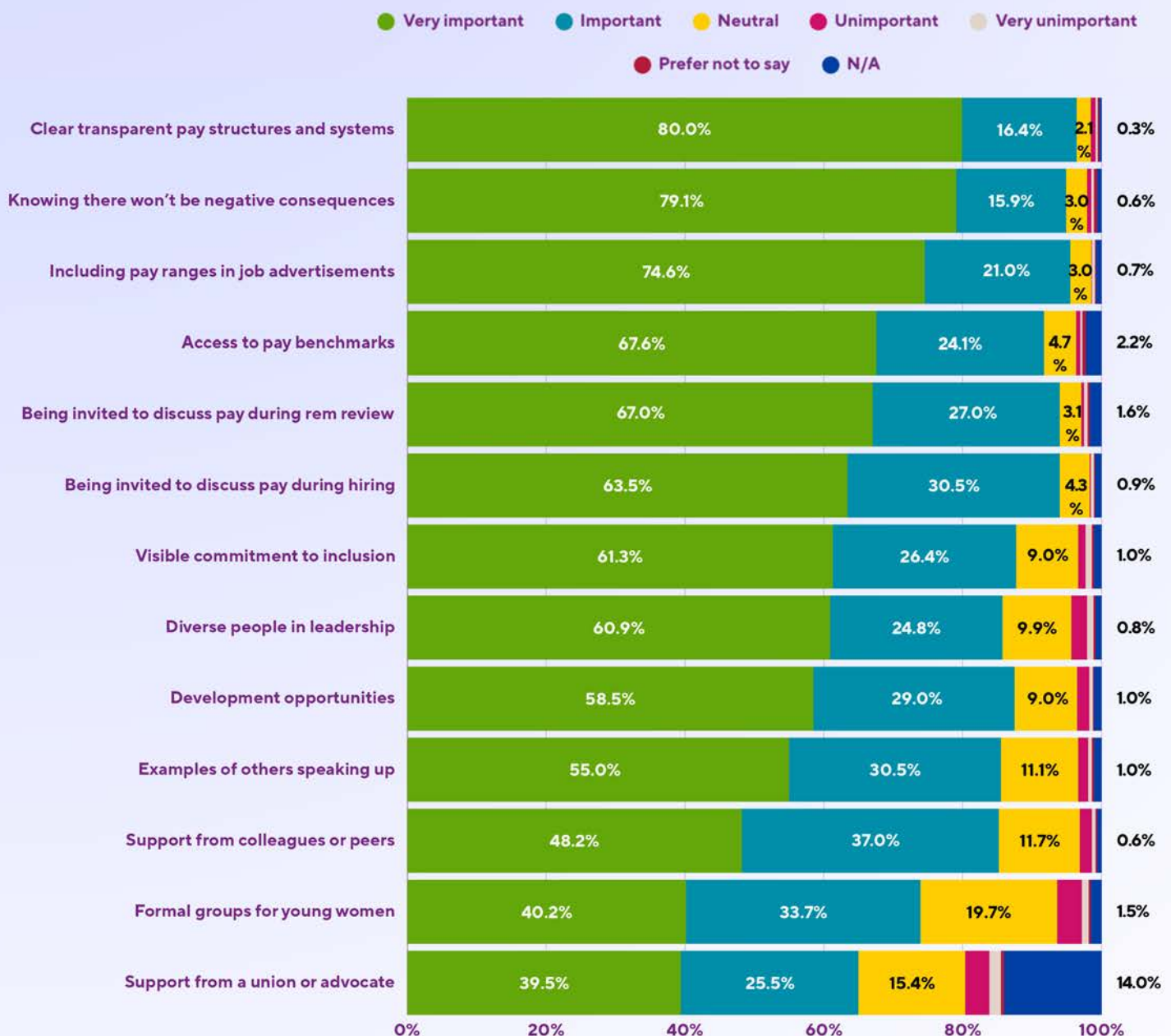
5. Employers can help through clear systems, pay transparency, and safe spaces

Respondents said the most important factors to **make pay conversations feel safer and easier** are:

1. Clear and transparent pay structures and systems
2. Knowing there won't be negative consequences
3. Including pay ranges in job advertisements
4. Being invited to discuss pay during remuneration review processes, and
5. Access to pay benchmarks

How important are the following in making pay conversations feel safer/easier?

n=973



Respondents highlighted the value of leaders modelling openness, providing assurance that there won't be negative consequences, explaining pay structures and processes, offering practical resources, creating safe spaces for discussion, and considering intersectional inclusion.

Leaders and managers can lead by example by sharing their experiences, starting conversations, and giving clear guidance

“

Open conversations, led by management, amongst team members. Opportunities to speak up and compare pay anonymously, but with a comparison of roles. Comparing actual pay - not just pay ranges/bands. Professional development/training on remuneration not just in the organisation, but general knowledge on a broader level. Many of us come from backgrounds where pay and remuneration decisions were never discussed or explored, particularly for those from minimum-wage/hourly worker backgrounds.

”

“

Positive examples of others talking about it or an open guided conversation with everyone held by the manager.

”

Assurance there won't be negative consequences was important to respondents

“

More people doing it to provide examples, to make others feel safer, and explicit policies that prevent any negative consequences.

”

“

Knowledge that pay talks won't have any negative consequences for career progression. Knowing how pay decisions are made and how to progress upwards. Being supported by people higher up. It all feels so closed off.

”

Accessible information about pay structure, criteria, and processes

“

Clear company policies, open culture around transparency, and support from leadership would make it easier to talk about pay.

”

“

Regular transparency around pay benchmarks in tandem with the year end performance reviews. Helps to understand and audit if you are being paid fairly.

”

“

A change in workplace culture and published stats of roles and pay bands.

”

Practical guidelines, templates, and resources

“

Expectations or guidelines on what you can talk about with a manager during performance reviews. E.g. generally after x amount of time, conversations of increases or promotions would be appropriate. After x amount of time and hitting x goals, it would be expected. If you haven't had that conversation, go to your manager or higher up to discuss.

”

“

Maybe if there was some sort of guide as to where and when it's appropriate to ask for a raise? Something to normalise requesting it, especially after certain amounts of time or when you're doing a large amount of work.

”

“

Something to refer to so when people do try to talk and are told not to, e.g. flyers on the wall of the workplace that reiterate it is ok to talk about pay.

”

Commitment to intersectional inclusion and addressing bias

“

Regarding commitment to inclusion, sometimes this doesn't extend to gender diverse or disabled communities. It's one thing to say 'I support women' but when it doesn't include these groups it really doesn't mean much. I would also rather work at a place for slightly lower pay if everyone was given a living wage than work at a place with higher pay where some people were treated unfairly.

”

“

Commitment from the organisation to uphold gender pay equity and diversity and bias training for managers.

”

Spaces to normalise talking about pay, while being sensitive of cultural norms, privacy, and confidentiality

“

Talking about pay in the workplace is often a slippery slope. It does come up sometimes and can be upsetting as experience and talent are not often valued. A new hire can often be being paid close to your own pay rates - which is unsettling.

”

“

Normalising the conversations in the workplace with colleagues, not feeling these conversations need to happen behind closed doors. Openness and transparency about pay.

”

“

If pay were a common topic that everyone feels more comfortable talking about, it would be easier for me as well.

”

“

Making it more open or having groups to help with confidence or if a manager opened the conversation first.

”

6. Supportive managers can make a big difference

Respondents said managers can support young women by initiating pay conversations, understanding and sharing policies and processes, listening and providing clear feedback and guidance, and being responsive to bias and discrimination.

Initiate conversations

“

Managers should open this discussion about pay. I never know when the right moment is and if it's appropriate. If the manager takes the first step, it will be much easier for me.

”

“

Managers need to open or invite conversations about pay. Young women are unlikely or reluctant to start a conversation about pay (despite wanting to discuss it.

”

“

Giving guidelines on how to ask for pay rise. Having informal conversations every 6 months to ask if employees are happy with their pay and why they deserve more or how to improve performance for pay rise before annual performance review.

”

Understand and share the organisation's pay policies and processes

“

Managers should be supported by the organisation to have pay conversations, they should come to the conversations with clear understanding of policies etc around pay and rem and performance expectations and how these are linked to pay, where they don't know the answer they should be able to find answers in a timely manner.

”

“

We are open to you acknowledging organisational constraints if they are legitimate. However, pay conversations can also be positive even if there is no pay increase. For example, you can express that someone is worth more or acknowledge that better pay would help to attract and retain good workers.

”

Listen and provide clear feedback and guidance

“

Creating or enabling safe and open spaces for young women like me to raise their concerns without thinking or worrying that there would be any repercussions or “bad blood”.

”

“

To listen and not be over-bearing. It can take a lot of courage to have that discussion as it is a sensitive area.

”

“

Let them know where they are at, ask them where they want to be. Give them opportunities to develop skills if they want to and tell them what kind of raise they could get. Be clear and note everything down so you don't forget.

”

“

Be open-minded and receptive. It takes a lot of courage to speak up for yourself and ask for more money, and being shut down immediately is awful and makes us feel like ourselves and the work we do are not valued when we are often doing more work, being more proactive and taking on emotional workloads than our male counterparts.

”

“

I'd like managers to know that young women value transparency, encouragement, and being taken seriously in pay conversations. Creating a safe, respectful space helps build confidence and trust.

”

Be aware of and responsive to bias and discrimination

“

Creating a safe environment is important for young women (or anyone especially in minority groups) when having pay conversations. I feel that many people may want to prioritise 'fitting in' or being 'accepted' at work, which often can mean overworking without getting compensated.

”

“

Young women are highly perceptive and will take social cues from their surroundings. If the official policy encourages frank pay conversations but no-one is actually having them, I think I wouldn't be the first to speak up. Initiating the conversations in meetings or reviews, and mentioning pay in a casual way, would make me feel safer expressing my own thoughts.

”

“

It's important to remember that many young women have been told to be quiet their whole life, encourage them to speak up!

”

“

We're socialised to believe we should do so much free labour (emotionally, domestically etc.) that I think we often fail to see how much we offer to a business that is potentially being overlooked. It'd really help for performance management conversations to include more discussion about performance that isn't just 'did you meet some arbitrary work targets this month?'

”

“

That for most young people this is a conversation they have not been taught to have, so not to take advantage of that. Openly discuss pay and be as transparent as possible on the rationale for a particular level of pay.

”

“

It's important to have women's backs and to not expect them to do all the heavy lifting when it comes to pay. Women are told to negotiate more but can also be punished when they do by being told they aren't ready for a new role yet or they don't deserve to be paid more. I haven't experienced that myself but know friends who have. It feels terrible to be told that women just need to own pay discussions when there is evidence to suggest men will be offered more money right off the bat and people don't tell them they're not ready for a new role as much.

”

“

That for most young people this is a conversation they have not been taught to have, so not to take advantage of that. Openly discuss pay and be as transparent as possible on the rationale for a particular level of pay.

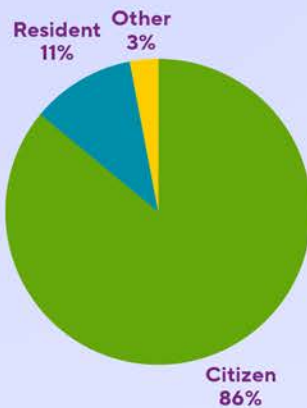
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Appendix 1: Additional Survey Data

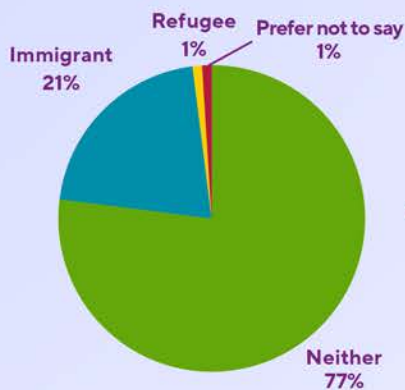
Residency Status

n=1,278



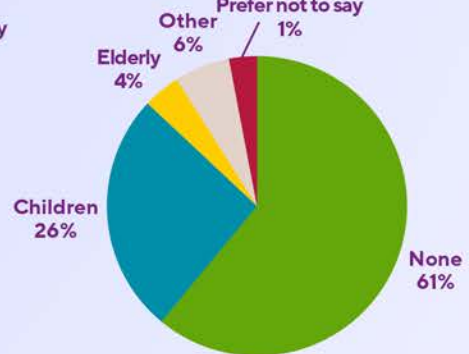
Immigrant/Refugee

n=966



Dependents

n=966



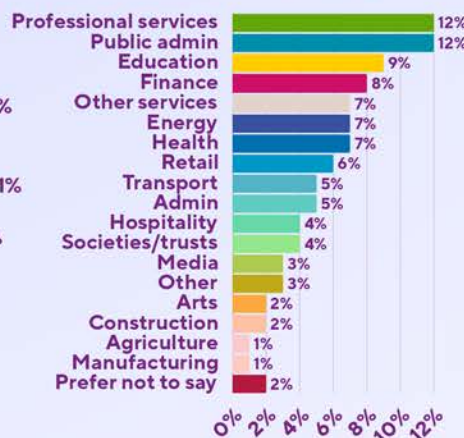
Region

n=1,361



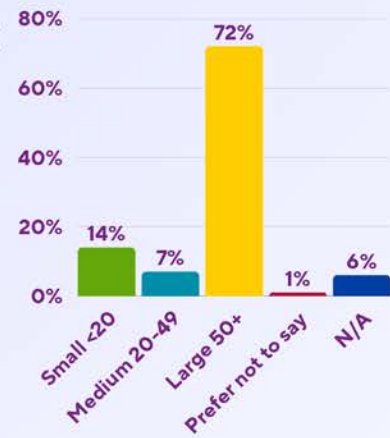
Industry

n=1,278



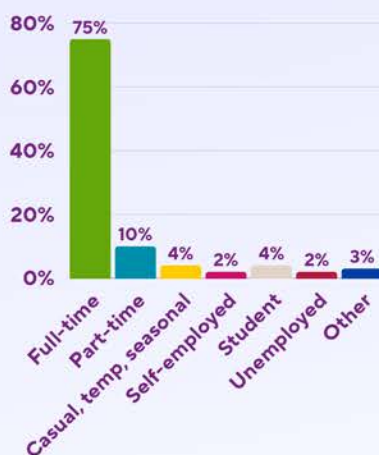
Organisation Size

n=1,278



Employment Status

n=1,278



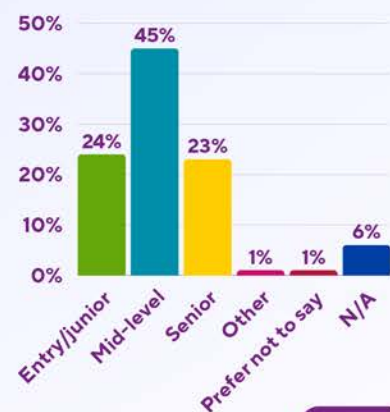
Annual Income

n=1,278

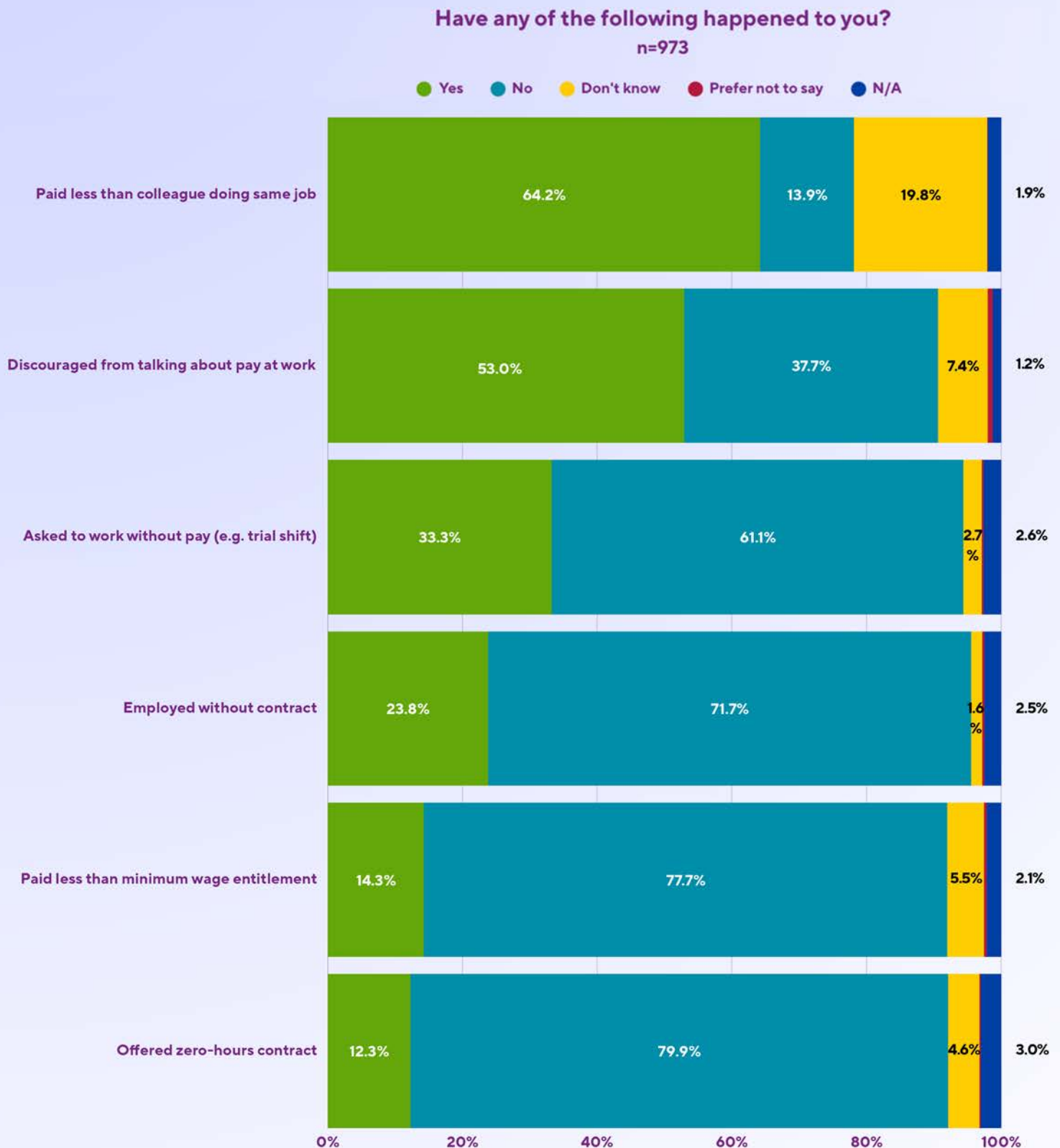


Level of Seniority

n=1,278



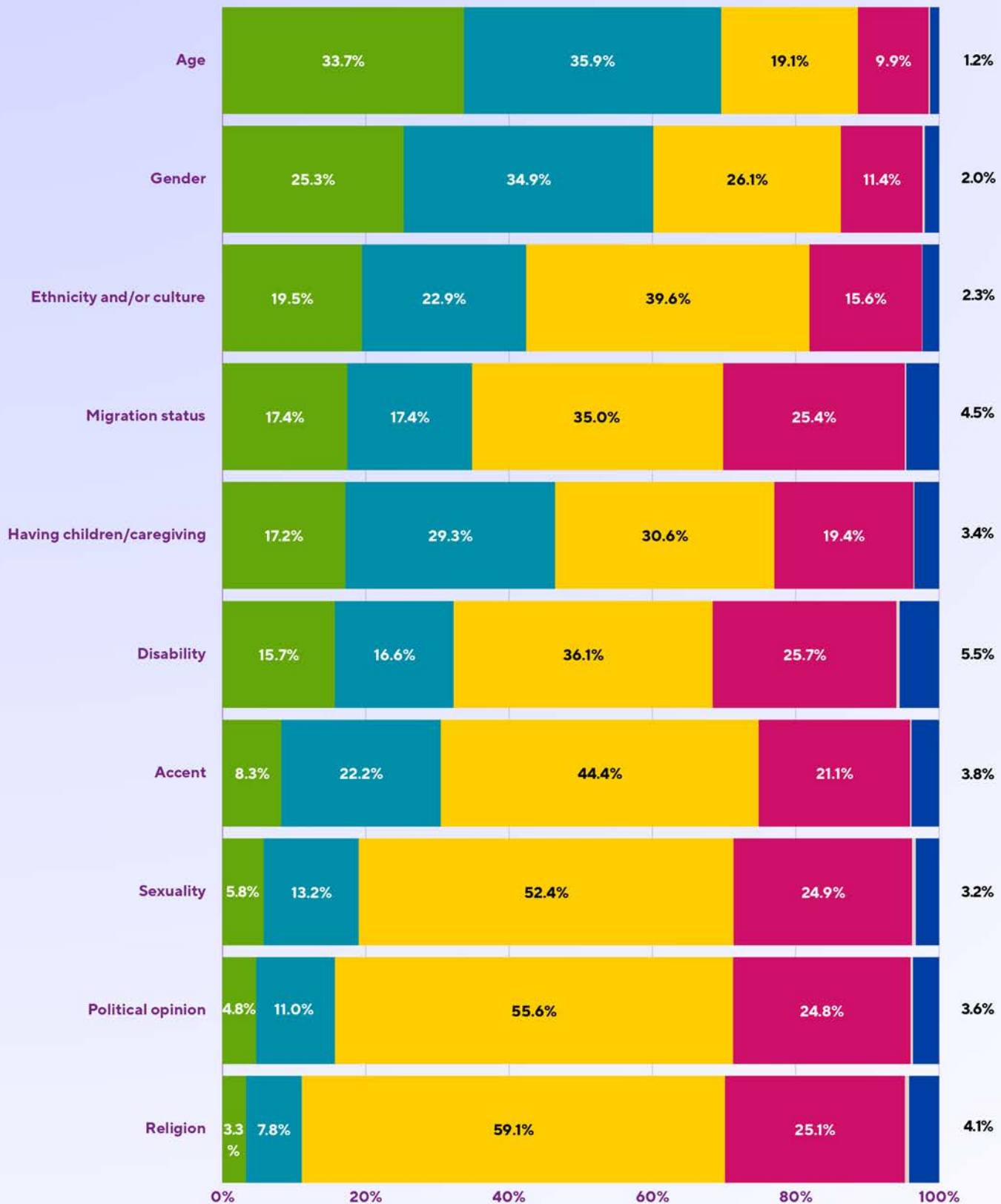
The following three charts highlight respondents' reported experiences of unfair pay, their perception of whether demographics influence pay negotiations and decisions, and how comfortable they feel discussing pay with different parties.



Do you think any of the following influence pay negotiations and decisions at your workplace?

n=973

Yes a lot Yes a little No Don't know Prefer not to say N/A



How comfortable do you feel talking about pay with the following people?

n=973



Appendix 2: Additional Insights from Respondents

This appendix shares additional insights through a selection of quotes from respondents.

Experiences of unfair pay practices

I once discovered a colleague with the same role and responsibilities was earning more. It felt discouraging, especially since I had similar experience and performance. There was no clear explanation, which made it feel unfair.

I worked for a construction company as a project coordinator and was paid \$11 less than my male equivalents. I found this out during a social event.

For years I was paid lower than minimum wage and lower than colleagues doing the same job as me. When I was promoted to a senior role, new hires at the lower role would come in having negotiated a starting rate higher than me but I had to train them.

Because of my disabilities, I'm turned down compared to other applicants who are 'easier' hires and won't e.g. need accommodations, flexibility in hours, remote work, etc.

Messages that have shaped attitudes towards pay

You should be grateful

A 'be grateful you're getting paid' attitude. While yes, I'm privileged to be employed, it cannot be dismissed that living is bloody expensive. And for the work I do, I don't think it's enough. I think also the lack of transparency from the company about pay bands makes it hard to speak up about anything. Every time it's asked about, the question is immediately shut down.

As Pasifika we are too humble for our own good. Sometimes we tend to be more grateful than we just accept what we are given, but we need the managers to also notice and advocate for what we are capable of.

The worst part about being underpaid is being told you shouldn't feel angry or frustrated about it. People who make more than you are always quick to say something like "you should be grateful you even have a job" or something similar, which just adds another level of shame onto the whole experience.

Talking about pay is private, inappropriate, or rude

That it shouldn't be discussed, it is information that you keep to yourself and don't tell anyone about. Which is frustrating because you can't go into pay negotiations without having info that can help you negotiate.

My parents and other parents HEAVILY discouraged the discussion of pay with others. This meant that you felt you couldn't ask about it in your career or know HOW to ask about it.

Growing up, I heard money talk was rude or private. That made talking about pay feel uncomfortable or risky.

Is a sensitive subject and it needs to be communicated in a polite manner. No one talks about it either.

Growing up, money and pay weren't openly discussed, so I saw it as a private topic. That made me hesitant to bring it up at work, even when it mattered.

To be humble/don't confront people.

It is risky to talk about pay

I was told that talking about salary was a sackable offence in my first ever job. This has made me anxious to discuss pay.

At almost every job I held talking about pay has been prohibited under company policy. Although I am aware employer law states that we can discuss pay managers tend to tell us off for doing so if it is brought to their attention.

Gender norms, bias, and discrimination

*Messages that women don't talk about it enough and men are more likely to negotiate / apply for higher sh*t - it emboldened me to talk about it and encourage talking (the attitude at least, I've gotten better as I've got older).*

Maybe that, as a woman, your earning potential is less if you want to have a family, so you just take what you can get.

It was considered impolite definitely particularly for women, and not considered appropriate to earn more than men in your life.

A societal belief that women are lesser than men.

Lack of guidance on and exposure to pay discussions

Personally it was never something that was discussed with my parents, I wish they would have been more transparent which I was growing up about what normal pay was and how to advocate for yourself to be paid fairly. I remember getting my first job and wondering if what I was being offered was normal or not much so I just blindly accepted it.

The importance of being assertive about your worth

If you think you deserve a pay rise, then you have to ask. Otherwise you might never get one. Ideally, the worse that can happen they'll just as no. I wouldn't have gotten my pay rise if I didn't ask for it.

Fight for what you are worth, don't settle for less. Negotiate as hard as you can.

Supports for discussing pay

Supportive manager

If my manager opens / starts the conversation about pay then that's generally positive as it shows they've been thinking about it. It then opens the door to negotiation.

I described my aims of being promoted and my manager listened and didn't challenge me but understood and said he will come back to me. It felt like I was given space to express my case and that my manager would seriously consider my request and didn't push back on what I wanted to explain and didn't jump in.

If I knew more about it and if managers made it feel less scary.

Pay transparency and accountability

I have been fortunate in my early career to work for an organisation which encouraged its staff to speak openly about pay and conditions which has given me confidence later in my career.

There's a structured pay scale where I work, and I trust that the organisation wants to pay people what they are worth as opposed to the least they can get away with.

Market benchmarking

A pay review was given alongside the criteria for that decision. I knew what the market expectations were and how my role fit into that.

When the company supports and actions higher pay to match the market.

Clearer information around what type of pay I could expect at each level of my career.

Addressing pay during recruitment and onboarding

At the interview stage, when recruiters give a definite answer on pay. You have certainty and don't waste time going further if it is not the pay you expected.

At a previous job, the manager provided a copy of the organisation's pay bands at the onboarding process, told me which one my role would land in, and asked me to identify which step within the band I thought I should receive. It was empowering to know the rates possible and give the first indication of what I thought my skills and experience could get me!

Performance-based recognition

A pay conversation felt positive when my manager clearly acknowledged my contributions, linked them to team goals, and offered a raise without me needing to push. It felt respectful and well-deserved, which boosted my confidence.

My pay was recently increased, and this was backed up by my performance - it wasn't just following a standard progression, it felt like my efforts/work were being evaluated to make these decisions, which made it more fulfilling.

Peer conversations

With a friend (working in a different industry) who really encouraged me to ask for what I deserve and shared her own stories of how she had researched remuneration of others in her field and then brought up specific examples of value she added to the business and used those to negotiate a pay raise. I hadn't really heard of anyone doing that before and before talking to her wouldn't have thought that was possible to do.

I was talking to my friends who were also in retail, who talked about their pay very confidently, candidly, and nonchalantly - removing the sensitivity that people usually have towards discussing pay, where it needs to be a private thing. This is incredibly important to have constructive conversations that encourage pay equity. It felt positive because my peers discussed in a way that felt like we were helping each other out.



Wisdom from young women on learning to advocate for yourself and preparing for pay discussions

Advocate for yourself

Be confident and ask for what you're worth. Don't wait for confidence to arrive - just take it. Don't assume you'll be disadvantaged or victimised for honestly expressing and asserting yourself, and don't apologise for yourself. Act with dignity and self-respect.

It's always a no unless you ask.

Push a bit harder when negotiating starting pay, although obviously you have to consider whether you really want to walk away from an offer. Your manager won't necessarily advocate for you even when you're doing a great job - you need to ask for a pay rise if you think it's fair.

Always go for your best interest. Don't try and make things comfortable or please people. The company is profiting off your time and skills, and they are worth more than you think. You do deserve a good pay. Don't start with the first offer, or the lowest amount. At job interviews give a scale of what you want, and make it higher than the lowest offer. If you are experienced, choose the higher range of the salary. People say yes more often than you think. Read about imposter syndrome.

Know your value and know your worth. Stick steadfastly to the facts and leave emotion out of it.

Learning to be brave enough to bring up pay, at the bare minimum in interviews. Understand your skill set and be realistic about it - take every opportunity your job offers you to upskill, as that's going to go a long way in helping you negotiate your pay and value.

Be up front - write down the value and reasons for that value. Be bold to ask the right questions to know where you stand - this could be colleagues, manager, HR or similar organisations/positions. Gain a clear understanding what you want from your employer - sometimes it is \$\$, sometimes responsibility, sometimes its flexibility.

Back yourself & go somewhere else if people don't see your value. It is not all on women to carry pay negotiations and to try to beg for equal pay - that is something employers/government should also be pushing for. But ultimately if you aren't paid or valued enough, it's probably easier to leave.

The 'bump' was not as much as I was expecting, so I put together an email requesting slightly more (I was very stressed and uncomfortable doing this). However, it was received positively, and they told me they would spread the increase over 6 months in 2 'bumps' which I did receive.

Prepare and practice

Back yourself, do your research about the roles similar to yours outside your workplace. Seek out the support of the people closest to you. If you can document your value to your workplace through what you contribute, innovate, the specialist skills you bring, etc and match that to other similar roles in the workplace, it can show the employer a pay increase is necessary.

You have to be prepared to not get what you are asking for. It needs to feel like a win-win, so go in strong and have a number in mind that you are willing to settle on as there will be back and forth. If they don't budge on numbers, add in other benefits like flexible hours, working from home etc.

You could build confidence by doing your homework before having discussions so you are informed, you could rehearse a script with close friends or whānau, prepare notes and talking points ahead of discussions, use AI tools to help with getting the language and framing right in a way that works for you. Don't be afraid to ask lots of questions.

Have open conversations with your support network

Have the conversation. It starts with opening the lines of communication. You will quickly find out what type of organisation you are or will be working for and if you are not happy, find another place that ticks your boxes. I promise you they are out there. Also stop letting businesses and people make you feel like you shouldn't speak up. We have generations of women coming up behind us that need us to create change, even if only minor change can happen. We might not reap the benefits of the effort we make now but they will.

You should expect a pay rise every year. And you should talk to your peers about their pay and how they have negotiated their pay.



Calls for more support, greater readiness for diversity, and recognition of unpaid labour

Calls for more conversation, support, and change

Thank you for creating this survey surrounding pay and young women in Aotearoa NZ, I think it's a necessary conversation that we just aren't having enough in this country.

We often blame women for not negotiating when the reality is that women get a different reaction when they try to negotiate. Women don't need to change, leadership does.

It is pleasing to see that the gender gap is reducing, however I think there is still a fair way to go before this is equal.

I would like to continue to see further changes in the culture change towards women in the workplace. There still appears to be practices which undermine the capability and success of women. We need to provide more positive support of each other, to speak up and not accept these practices, even if they are entrenched in some workplaces.

The pay gap for women of colour, especially Asian women is not talked about enough. Asians tend to be disregarded on the outskirts of these conversations as conversations primarily focus on other minority groups. The pay gap is perverse and should be focused on all women, in all contexts.

Open and honest conversations about pay can lead to more fairness and confidence—especially for young women. Encouraging this culture matters.

I would love to see a supportive young group of women and gender diverse individuals with a variety of expertise that we could lean on to ask questions about employment in the workplace. Currently the professional channels are too intimidating, and I, as a young person, am worried that if there was to be action taken by me continually speaking out, I will be out of work.

I think discussions about pay are important, but equally important to discuss financial wellbeing. From what I have seen and my environment, there are more guys than girls (proportionately) that are confident with how they spend their money. I acknowledge that having a higher figure to start with is very important, but knowing how to get that figure higher (in terms of savings) is equally important. For example, why people invest in stocks rather than low interest bank accounts, ways to become more financially free.

I wish the negative stigma would stop and people would be more open to employees seeing their worth and potential and advocating for themselves. As a manager I don't have power to give people pay rises, that's above me. But if I had the chance to - and someone came to me with a proposal, I'd 100% be keen to listen and support their vision and at least have a conversation about it and see what we can do.

Embrace and prepare for intersectional diversity

As a young female Māori who grew up humbly, it can be a challenge sometimes to have the courage to shine my light in a way that can be perceived as boastful, and the main reason a lot of wāhine who grew up in a similar environment experience the same feelings.

It would be good to see people getting equal pay regardless of the colour of their skin and their gender/personality type. Just because someone is quiet doesn't mean they don't know how to do their job.

Young women, especially those in minority groups are dealt an awful hand, take care of yourself and your future first. Your pay is important.

It's important to continue highlighting the discrepancies in pay, promotional opportunities and project opportunities within the workplace when it comes to gender. Especially so when women are taking parental leave and understanding how that negatively affects their opportunities in the workplace long term (less female CEOs, board execs, and senior leaders).

Cultural values and respect from many ethnicities play a huge part in pay negotiations. If you have a very direct employer negotiating, this can intimidate employees who are not confident to speak up or to voice their opinion. Employees also are not taught how to do pay negotiations. Perhaps particularly for the public sector, they can incorporate pay negotiation training just like they do for Wellbeing and Occupational workplace training and Te Tiriti o Waitangi training so pay negotiations feels like business as usual and not an add-on.

As a Māori, I know early in my career I found it hard to discuss pay in roles, particularly as a kaupapa and value-driven person. I often felt grateful to have a job and be of service without thinking of the true financial value for the work that I was doing, alongside the extra burden of the role on Māori (e.g., supporting cultural competency despite not being in the job description). It would be good for HR systems and peoples as well as performance frameworks to recognise the additional value add a diverse workforce brings to a role/organisation as well as think about how they frame up this value and how it links to remuneration.

Consideration of cultural bias in pay conversations. I have seen how people who aren't originally from New Zealand can be treated very differently than those who have New Zealand roots.

The pay gap for women of colour, especially Asian women, is not talked about enough. Asians tend to be disregarded on the outskirts of these conversations as conversations primarily focus on other minority groups. The pay gap is perverse and should be focused on all women, in all contexts.

People want to work - and for Pacific - this is the motivation - to support our families. So we often we are made to feel it is not up for discussion

Recognise and value women's unpaid labour

As women, we often do a lot of invisible labour and for younger women, they are exposed to this by the women in their life and socialised to believe this is what women do. From an employment perspective, this has an impact on their workloads as we will often take on additional tasks/work without seeking any financial acknowledgement of the extra responsibility. In doing so, we can often struggle to identify the instances when we should be financially advocating for ourselves because it blends into our 'just what we do' mindset. Helping our younger women to understand their worth, know when to and have the confidence to speak up is important for our future.

Women have been socialised to do the hard work and be invisible whilst doing it. It's very hard to stand up for one's self and the men in power need to work with us if we are ever going to see justice in these areas.

Get paid what you're worth! No more free labour for our people. It still shakes me that Pacific women are the bottom of the pay equity scale.

It still feels like there is a perception that it is ok for females to be paid less because they have taken time out to have a family - I have even heard this from older females in my wider family. I think it is important that young women feel able to challenge this thinking.

Women deserve more pay! Especially if they are the ones doing /balancing majority of the childcare/childrearing, logically they would also need more pay. Also intersectionality is always key, for young women, young poc women, young disabled women, etc.

In small teams with inexperienced managers, pay rates are often based on the manager's impression of a candidate. Therefore aspects such as gender, culture etc do come into play, even though it may be unconscious. In my case, my male co-worker is much less qualified than either of us women, but is paid the same.

I received a larger than expected pay rise which was due to pay equity reasons. It was a pleasant surprise as I didn't know the company were looking at that. However it would've been good to understand more about this.

Some people don't think it's an important conversation. I know there are spaces where I can ask and talk to certain people. These people are already ready to create a safe and open space for talking about pay, pay equity and the realities of being women in STEM.

Remind women not to negotiate with themselves, how to negotiate effectively, and managers themselves are responsible for monitoring pay equity across gender (and other factors).

Contact Us

**To learn more about the YWCA Auckland
or support our work, please get in touch.**

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 YWCA Aotearoa

The YWCA Auckland is a registered charity (CC33917)





A heartfelt thank you to all the people who contributed their perspectives, everyone who shared the survey, the dedicated kaimahi who power the YWCA Auckland and the Ministry for Women, and you for reading this report. The next step is ours; let's act on what we've learned.

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