

Talking about pay at work can be tricky, and something most of us haven't had much practice in. Money is often seen as a private topic, and it's easy to feel awkward or unsure about bringing it up. But the truth is, we don't need to always shy away from talking about pay – and there are ways to get better at it.

This resource is here to help you feel more confident having those conversations. We've gathered practical tips, real stories, and answers to common questions, so you don't have to figure it out alone. You'll find phrases to use, stats to back you up, and advice from other young women who've been there.

Why does this matter? Because the gender pay gap is real, and it grows as women move through their careers. Our research shows that young women often don't feel comfortable raising the topic of pay at work – but when you do, you're not just helping yourself, you're helping

to make workplaces fairer and more transparent for everyone.

So, if you want to feel more confident talking about pay, you're in the right place. Dive in, use what's helpful, and remember –

it's important to know your worth.

The more we talk
about pay, the more we
help create workplaces
where fairness and
transparency are the norm.

- Survey Respondent





What the numbers say

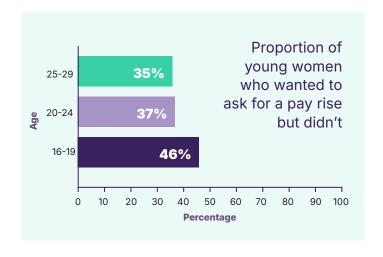
LET'S BE REAL: THE GENDER PAY GAP IS NO MYTH - AND THE STATS PROVE IT.

Recent data from Stats NZ tells us that the pay gap between men and women starts off small when you're just beginning your career, but it gets bigger as you get older. By your mid-20s, you can already see the gap, and it peaks for women in their mid-to-late 50s.



Our 2025 Let's Talk About Pay survey found that many young women face barriers when it comes to talking about pay. Things like stigma, lack of pay transparency, and worrying about negative reactions all play a part. In fact, 63% of women said they don't feel confident asking for a pay rise or negotiating pay – and for women under 30, that jumps to 72%.

We also heard that when young women wanted to ask for a pay rise but didn't, it was mostly because it felt uncomfortable or they didn't know how to start the conversation. You're definitely not alone if you've felt that way.



Speaking up isn't about making waves – it's about knowing your worth and helping to create workplaces where fairness is the norm.

"Talking about money is so uncomfortable. I've never been taught how to navigate those conversations, and it felt overwhelming."

Survey Respondent

"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."

- Survey Respondent

Demystifying some common terms

When you're talking about pay, it's easy to get lost in all the jargon. Terms like "gender pay gap" and "pay equity" get thrown around a lot, but what do they actually mean? Understanding these terms is important because it helps you feel more confident in conversations, to know what to ask for, and to spot when things aren't fair.

We've put together this quick guide to some of the most common terms you'll hear when talking about pay and equality at work. The clearer you are on what these mean, the easier it is to advocate for yourself and others.

GENDER PAY GAP

The difference in the earnings between men, women, and gender diverse employees.
This can be measured at the organisation, sector, or national level.

EQUAL PAY

The same pay for the same work, regardless of gender, ethnicity or disability.

PAY EQUITY

The same pay for different work which has the same or similar level of skill, responsibility, and effort.

PAY PARITY

The same pay for the same job across different employers or workplaces.

Frequently asked questions

Below are answers to some frequently asked questions and some practical tips for how you can approach having conversations about pay and pay gaps in the workplace.

Question

How do I know if my workplace calculates and reports their gender pay gap?

Answer

Your workplace might report its pay gaps on the public Pay Gaps Registry, in annual reports, on their website, or on an internal intranet.

Some workplaces may not report their gender pay gap even if it's calculated. To be able to report pay gaps, a workplace needs to have at least 10 people in any category they are reporting on (i.e. at least 10 men and 10 women) to protect employee pay privacy.

If your workplace doesn't openly report its gender pay gap, asking a trusted colleague might provide insights on pay gap reporting and pay transparency. For example, new starters may be assigned a 'buddy' who might know how your workplace approaches pay gap reporting, otherwise your manager should also be able to provide you with some information.

Question

Answer

How should I discuss pay during the recruitment process?



- Avoid disclosing your current pay unless asked directly, as this can contribute to the decision regarding the pay offer.
- Try asking questions like:
 - What is the pay band for this role?
 - Do you have a policy on starting rates?
 - Could you share your current remuneration and progression policies?

Understanding the expectations and responsibilities of the role you are applying for is a key part of the recruitment process. Don't be afraid to clarify any questions you have about the job description, as this will be linked to the wage or salary offered for the role.



How can I find out how my salary or offer compares to others in similar roles **outside** my workplace? There are a few places that publish data on salaries in New Zealand. The <u>Seek salary explorer</u>, which captures data from job advertisements is a good starting point.

Be aware that this information may not be representative of all people in your particular field or role and information is based on base salary and may not include additional benefits.

When using any data like this, it's important to consider any comparison as a guide only.

How can I find out how my salary or offer compares to others in similar roles **within** my workplace? To understand more about how your pay compares to similar roles within your workplace, ask if your employer uses any tools to determine pay, such as a banding framework or tiers. This can sometimes indicate the budget for your position, and it may give you insights about the spread of pay for a particular position or team.

Can I talk about pay with my colleagues?

Yes! An amendment to the **Employment Relations Act 2000** came into force in August 2025 which forbids employers from enforcing pay secrecy clauses or taking action against employees who share and talk about their pay.

You could ask a trusted colleague something like "I'm trying to practice having conversations about pay to build my confidence. I was wondering if you would be open to having a conversation with me about it?"

Remember that not everyone will feel comfortable sharing their pay, so it is important to be considerate of how these discussions are approached.

Question

Answer

When should I ask my manager about a pay rise?

Some key opportunities to discuss pay include during your annual remuneration or performance review, at the end of the financial year, after you have demonstrated or been asked to take on additional work, or in a regular one-on-one meeting with your manager. It may be helpful to ask for the pay range for your role ahead of any pay conversations with your manager.

If there aren't regular or reliable opportunities to speak with you manager, don't be afraid to ask for a meeting yourself – you don't have to wait for them to schedule the meeting. Giving your manager a heads up in advance that you want to discuss pay helps them come to the conversation prepared. As an entry into a pay conversation with your manager, you could, for example, express your interest in better understanding how role and pay progression works at your workplace.

How can I prepare for a discussion about pay with my manager? A strategy to help figure out what to say is to write out the key discussion points, including a clear outline of why you want to discuss it with your manager.

Think about how you can articulate the value that you add to your workplace and consider asking about opportunities to upskill so that you'll be well positioned for pay increases in the future.

One way to demonstrate your value is to collate any positive feedback you receive from you manager or colleagues over time. This might include informal feedback (like an email or teams message congratulating you on a job well done), as well as formal performance review material.

If you want to refine your discussion points, you could consider asking a trusted friend or mentor to review them and provide feedback. You could also ask them to role-play a conversation with you, or read your key discussion points out loud. This can help you refine what you want to say, and iron out anything in your discussion points that might trip you up.

I want to progress in my role but I'm not sure how to make that happen? One way you could approach this conversation with your manager is to frame you goals as a question, something like: "In my next performance review I'd like to progress to [promoted position]. Can you help me work out what I need to do to make that happen?"

Seeking your manager's assistance and endorsement of your goal could make this process clearer and more comfortable to discuss.



"I think how
employers can make
pay conversation so
much easier is by being
transparent. If you have a
clear salary range and a
clear criteria that shows
how performance links
to pay, it removes the
guesswork and makes the
whole process a lot fairer
and easier to deal with".
– Asini Pathirage

This resource has been shaped by the voices of young women

"I feel confident talking about pay when there's an established culture of trust." – Olivia Taylor





"I want other young women to know that bringing up pay at work can feel weird, especially if you have an upbringing that considers talking about money impolite or taboo. I just want other young women to know that we contribute a lot of value to our communities and to our workplaces, and that talking about pay is just a way of making sure we get the recognition that we're due."

- Aimee Lew

Want to keep in touch?

You can find us on <u>LinkedIn</u> and <u>Instagram</u> to stay across our work in the gender pay gap space.

Just follow the hyperlinks above or search Manatū Wāhine Ministry for Women on either platform.

genderpaygap.toolkit@women.govt.nz

Resources for you

There are lots of places that have fantastic resources that can help you learn and grown your confidence around pay gaps and financial empowerment, such as the Ministry for Women website, YWCA Auckland, the Curve, Work baby, and Friends That Invest.



