

Defining Dignified Income

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Part 1: Introduction

Despite increased action to address systemic disparities, women often experience poorer pay and employment opportunities than men. These are barriers to accessing a fair and equitable income.

Good Shepherd New Zealand (Good Shepherd NZ) is focused on two of the biggest issues facing women and girls in New Zealand – poverty and family violence – and challenges that stem from these. To address these issues in New Zealand we have three key areas that shape our work: dignified income, financial wellbeing, and family violence economic harm. These focus areas span from structural or systemic factors that are drivers of issues, through to impacts. For example, problems within the dignified income focus area, such as the gender pay gap, can be drivers of poverty and financial hardship for women as it hinders their earning potential.

We use the term ‘dignified income’ to describe income that is more than just enough to scrape by – it allows for women to live fulfilled lives. This paper will explore the issues preventing women from receiving equitable employment outcomes and breaks down how we define dignified income to better understand the factors which support women’s financial outcomes. In doing so, we look to better understand both the opportunities and the barriers to dignified income, to inform future work on how these opportunities can be maximised and barriers overcome.

Access to income is essential for women’s quality of life, access to goods and services, financial security, and safety. Without a sufficient, stable income, women are vulnerable to poverty and may become dependent on others to make ends meet. While the impact of income differs across age and socio-economic status, for women in hardship, income is essential to ensure bills can be paid, food can be put on the table, and children can receive the resources they need to thrive.

Financial literacy can help people manage their money, but no amount of budgeting can suffice if they’re not receiving enough income to cover their expenses. Perhaps unsurprisingly, research has found that higher levels of income are a significant factor contributing to financial wellbeing for this reason.

In alignment with our core mission as an organisation, this paper will be centred on the experiences of women facing harm and hardship. Because of this, there are many pay and employment issues facing women in New Zealand that are out of scope of this report, such as the attainment of senior leadership and governance appointments. These issues are important and need to be addressed – but we seek to examine the bare minimum needs for what women deserve in relation to income. For a fuller examination of issues facing women in harm and hardship, see our recent paper¹.

The right to work is a fundamental human right

Work is an essential factor enabling people to participate in society. For this reason, the right to work is enshrined in international conventions and declarations as a fundamental human right. There are multiple international documents agreed to by countries and held by the United Nations which recognise the importance of work and pay, such as:

- Article 23 of the *Universal Declaration of Human Rights* explicitly states that everyone has the right to work, with equal pay for equal work and without discrimination².
- Articles 6–8 of the *International Covenant on Economic, Social and Cultural Rights* contains comprehensive provisions on the right to work, free choice of employment, non-discrimination, just conditions, and the right to unionise³.
- Article 11 of the *Convention on the Elimination of All Forms of Discrimination against Women* prescribes measures to eliminate discrimination against women in employment, including equal remuneration, the right to social security, safe working conditions, and preventing discrimination in the event of marriage and/or pregnancy⁴.

The United Nations recognises that decent work is necessary to enable other human rights, such as adequate living standards. It shows that work is more than just a source of income that provides for basic goods and services, but something that fulfils multiple economic, social, and cultural needs. Organisations in New Zealand, including various unions

¹ (Good Shepherd New Zealand, 2025)

² (United Nations, 1948)

³ (United Nations, 1966)

⁴ (United Nations, 1979)

and the Human Rights Commission, have taken up this call and long advocated for the right to decent work.

In alignment with these global treatises, there are a range of legal requirements in New Zealand to ensure that people are treated and paid fairly within the workplace⁵. This includes rights such as:

- a minimum wage
- different forms of paid leave
- protection from discrimination due to gender, age, or other demographic factors
- a work environment with protections against unsafe practices.

There is also legislation that explicitly seeks to prevent sex-based discrimination in remuneration rates – the Equal Pay Act 1972. The Act seeks to ensure that employees of different genders are remunerated equally when in the same, or similar, roles. The Act also provides a process for assessing and resolving claims of sex-based undervaluation in female-dominated work. We note that, as at August 2025, an amendment has just been made to this process discontinuing current claims and making it harder to raise new claims. There has been widespread objection to this change⁶.

Despite this, women are facing different pay and employment conditions

Despite the legal frameworks around employment, women continue to have worse employment outcomes than men and do not receive equal pay for equal work. It is estimated that a woman will earn \$880,000 less than a man over her lifetime⁷. This can be attributed to many factors including occupational segregation and time out of the workforce. Gender-based disadvantages in the labour market have meant that women have different employment experiences and opportunities compared to men. Women still tend to occupy lower skilled work and receive lower remuneration for this work despite holding (on average) higher qualifications than men do⁸.

⁵ Across various pieces of legislation, see <https://www.employment.govt.nz/employment-new-zealand/employment-legislation>

⁶ See our submission on our website, here: <https://goodshepherd.org.nz/policy-advocacy/publications-and-insights/>

⁷ (Ministry for Women, 2022)

⁸ (Education Counts, 2022)

There are multiple, interconnected issues experienced by women in the workforce that influence income. Intersectional factors, such as ethnicity, sexuality or disability, can compound disadvantage for women and often lead to worse financial outcomes due to a long history of colonisation, racism, homophobia and other discriminatory biases in New Zealand.

Occupational segregation

New Zealand has long had a pattern of horizontal occupational segregation, with some industries clearly dominated by either women or men. Occupational segregation can have a long-term impact on women's economic independence, as occupations where women are more often employed are lower paid than occupations where men are more commonly employed.

It is common in many industries for the gender ratio to be 2:1 or higher. As of March 2025, nearly 60% of working women work within just four industries: Health Care and Social Assistance (17.8%), Retail Trade and Accommodation and Food Services (15.7%), Professional, Scientific, Technical, Administrative and Support Services (12.4%), Education and Training (11.9%). The Retail Trade, and Accommodation and Food Services industries, which jointly contain 15.7% of all working women, have the lowest average total hourly earnings across all industries in New Zealand (\$32.58 for the Retail Trade and \$29.78 for Accommodation and Food Services)⁹. These are all care and service industries, reflecting the long history of women as caregivers and providers of domestic services – and not being paid for it.

New Zealand also has a pattern of vertical segregation, where women are less prevalent in senior leadership or managerial positions. While this impacts women's ability to reach leadership positions and earn higher wages, the reality is that this may be less relevant for women experiencing harm and hardship – who are often locked out of employment entirely. For many women in this position, the opportunity for advancement becomes secondary to simply finding work or seeking a dignified income.

Part time and casual work

There continues to be a higher number of women in part time and casual work, probably reflective of women taking on a disproportionate amount

⁹ (Statistics New Zealand, 2025)

of care and domestic duties which reduces the amount of time available for paid employment.

While we recognise that in an ideal world, women would have the freedom of choice to decide whether to take on care duties or not, the parental leave system is still set up in a way that indirectly incentivises the child-bearing partner to stay home. Gender expectations also remain high for women to take on care duties of children, parents, and others in need. Only 2.4% of those receiving paid parental leave are men¹⁰.

Research shows that at December 2024, 35% of working women are mothers¹¹, indicating a large portion of the workforce who are balancing childcare duties on top of paid employment.

This disparity also shows up in employment types for disabled people, where those with a disability are much less likely to be working full-time than non-disabled people¹². There is a gender skew among disabled people, where female disabled people are less likely to be working full time (19.2% of working age disabled women) than male disabled people (27.6% of working age disabled men)¹³.

Overall, a 2016 study found 62% of those surveyed in temporary work were woman, compared to 38% of men¹⁴. Temporary work often offers greater flexibility than permanent work, which can benefit women seeking to reintegrate into the workforce. However, there are also negative outcomes associated with temporary work, such as job insecurity and lack of access to employment related benefits, and temporary workers can also encounter systematic disadvantages in pay¹⁵. Additionally, the fewer hours worked, the fewer contributions being made to retirement savings (KiwiSaver or other savings), which can have long-term repercussions for a woman's financial resilience and wellbeing.

Workplace discrimination and harassment

Alongside pay disparities, there are also significant inequities around workplace discrimination and the way women are treated in the workforce. Harassment and discriminatory practices in the workplace have long been a factor that impact women's employment outcomes

¹⁰ (Inland Revenue Department, 2024)

¹¹ (Ministry for Women, 2024)

¹² (Whaikaha - Ministry of Disabled People, 2024)

¹³ (Statistics New Zealand, 2023)

¹⁴ (Pacheco, Morrison, Cochrane, Blumenfeld, & Rosenberg, 2016)

¹⁵ (Ibid.)

and mental wellbeing. While the acceptance of outwardly sexist behaviour in the workplace has lessened over time, workplace harassment and discrimination are still a reality for many women in New Zealand. This is worse for certain cohorts, with Māori, Pacific, Asian, as well as disabled and bisexual workers, disproportionately affected by harassment and bullying at work¹⁶.

Discrimination might occur in recruitment, where women are passed over for new jobs, or a current job where women are treated poorly or do not get opportunities for advancement. A nationwide survey by Gender at Work¹⁷ in 2024 revealed almost 40% of women and non-binary people under 30 years old experienced bullying, harassment and discrimination in their current workplace, as well as having limited access to professional development and minimising their gender and cultural identity. There are also more subtle, but prevalent, expectations on female workers to provide care and services to other employees even if it is not within their job description, such as minute-taking or organising work social events.

Statistics New Zealand¹⁸ research from 2018 concurs with these findings. Women were more likely than men to have experienced discrimination, harassment, or bullying at work. Fourteen percent of women and 9 percent of men said they'd suffered over the previous year. Across all ethnic groups, women reported higher rates of discrimination, harassment, or bullying than men. The biggest gap was among employed Māori, with the rate for Māori women (17%) twice that of Māori men (8%).

Women facing harassment and discrimination in the workplace will have difficulty advancing in their career. Not only does this reduce their earning potential within a particular job, but it also limits women's ability to change jobs if discrimination also occurs at the recruitment stage. Women may spend time unemployed rather than attend a job where harassment or discrimination occurs, which reduces income and hinders future savings and KiwiSaver contributions.

¹⁶ (Te Kahui Tika Tangata – Human Rights Commission, 2022)

¹⁷ (Gender at Work, 2024)

¹⁸ (Statistics New Zealand, 2019)

Gender pay gap

As a result of these employment issues, there are significant differences in pay for women versus men. Although the gender pay gap is gradually closing, New Zealand still has an overall gender pay gap of 8.2% at June 2024 (compared to 16.2% in 1998)¹⁹. The gender pay gaps for wāhine Māori, Pacific, ethnic, and disabled women are significantly higher. When compared with men, the pay gap is 15% for wāhine Māori and 17% for Pacific women²⁰. This also shows up in wage data, in March 2025 the total average hourly earnings for a male were \$44.78 and \$40.69 for a female²¹.

This shows that despite the measures taken to combat pay inequity, there is still much more work to do to achieve equal employment and income for women. Until this happens, women will continue to feel the impacts of this disparity on their financial wellbeing. Lower income impacts women's ability to pay for basic necessities for themselves and their families, pushing them towards harmful and high-cost debt to access these goods and services. This also has an impact on women's resilience for their future. Research by the Retirement Commission²² found a 36% gap between the amount men and women are putting into KiwiSaver each year, and this is worse for wāhine Māori and Pacific women. A lack of retirement savings makes women more vulnerable to life shocks (such as divorce/separation or widowhood) and poverty into old age. As housing costs continue to rise and people are increasingly renting into old age, the need for retirement savings grows – especially as women tend to live longer than men and so need to stretch those savings for longer.

¹⁹ (Statistics New Zealand, 2024b)

²⁰ (Ministry for Women, 2024b)

²¹ (Statistics New Zealand, 2025a)

²² (Gamble, 2022)

Part 2: How do we define 'Dignified Income'?

Good Shepherd NZ considers that a dignified income is enough to pay the bills with some leftover for emergency savings and treats, it's stable and secure, and it's safe from harm and harassment. Ideally, income is also adaptable enough to enable a fair work/life balance, and the work experience is appropriate and fulfilling.

These factors are all important to ensure a person's income is dignified, but there are many compromises people make in relation to employment and income to make work suit their lifestyle and life stage. So, one way to look at dignified income is being able to meet basic needs and earn an income that aligns with a person's more aspirational goals and values at the time. It's about unlocking the privilege of choice.

So dignified income must be as an absolute baseline:

- Sufficient (to meet bills and essential costs, with some left over for savings)
- Stable (security of income)
- Safe (from harassment, discrimination, mistreatment).

And one of more of the following:

- Adaptable (to needs outside of work)
- Appropriate (aligns with their spiritual, cultural, or other personal beliefs and values).

While these factors are all important to ensure a person's income is dignified, the combination and importance of factors will likely look different for a person at different ages and stages of their life. For example, a new mother may prioritise sufficient and adaptable income, because it's more important for her to be flexible around childcare. A woman escaping family violence may take on work she is not passionate about but is stable and safe, because she needs to prioritise her safety and security while she gets back on her feet.

So, there is no single correct 'formula' for what makes an individual's income dignified. It will entirely depend on a person's needs at that point in time. However, we believe the factors below provide a clear framework

for the elements that are required to have dignified income. We break these down further below.

A dignified income is sufficient

We consider a person's income is sufficient when:

- Their income meets their everyday needs for things like accommodation, food, clothing and other necessities.
- They have money left over at the end of the month for emergency savings, social activities, etc.

This factor is the baseline requirement for dignified income. Any person's situation where income is not enough to meet their basic needs, can't be considered dignified.

Income adequacy is essential to ensure people are able to access goods and services they need, as well as providing for long-term financial security. Having money left over after expenses is an essential element to this, because it means that women can put aside savings for an emergency expense, for their future retirement, or to leave an abusive relationship. When people do not have adequate savings they are at risk of high-cost debt in the case of an unexpected expense, like a car breaking down. This adds to their financial hardship by putting pressure on their weekly budget and risks women having to make difficult financial choices, such as turning off heating or defaulting on rent as it's too expensive.

A dignified income is safe

We consider a person's work is safe when:

- They do not need to undertake dangerous work because of a lack of alternatives.
- They are not discriminated against due to age, gender, sexuality, ethnicity, disability, or other demographic factors.
- Their interactions with colleagues are respectful and they are not harassed or bullied.

This factor refers to physical, emotional, cultural, mental safety at work. It covers issues around health and safety as well as workplace discrimination, recognising that there are multiple ways women can feel unsafe in the workplace.

Workers are entitled to protection at work, and employers should adequately manage risks to the wellbeing of their staff – this is particularly important given the long history of workplace discrimination faced by women. Safety in the workplace is essential to ensure that women stay physically and mentally well. This is also important to ensure women do not give up work because they have been made uncomfortable or been discriminated against. If someone is forced to give up a job due to bullying and is unable to work for a period of time, this impacts their ability to pay their on-going household expenses. Conversely, when women are desperate to make ends meet, they may stay in an unsafe work environment because they have no other choice.

A dignified income is stable

We consider a person's income is stable when:

- They have certainty that they will be paid on time, correctly.
- They have certainty that the income received week to week will be fairly consistent.
- They have certainty that they won't be unfairly dismissed from their workplace.

This factor refers to the consistency of the income. Some people may take on casual or intermittent work, such as event based or seasonal work, by choice. This factor is more about those who are forced into uncertain or variable work arrangements due to a lack of options.

There are still vulnerable workers who are being paid below minimum wage, with informal arrangements which do not protect them. Migrant workers can be particularly vulnerable to this exploitation. Stability of income is essential for people to have certainty that they will be able to pay bills week to week.

A dignified income is adaptable

We consider a person's work is adaptable when:

- They can schedule essential appointments as needed, and do so without a fear of punishment.
- They can undertake care duties, and do so without a fear that it will impact their ability to progress.

This factor refers to consideration of an employee's life outside of the workplace. We all have responsibilities of some kind in our personal lives which may require some flexibility in our work life.

Many businesses, such as banks and medical offices, operate on 9-5 schedules which workers may find difficult to access without taking time out of the work day. Those who have additional care duties outside of work should be able to perform these as needed, without the risk that this impact their opportunities or ability to progress at work. Given women still perform more care duties than men, this is particularly important to ensure women don't face the 'motherhood penalty' – the disadvantages women face in their careers when they become a parent.

A dignified income is appropriate

We consider a person's work is appropriate when:

- It doesn't go against their cultural, religious, spiritual beliefs or other morals/values.
- They feel good about the work they're required to undertake.

This factor refers to work that a person feels good about undertaking. While not as essential to meeting everyday expenses as the previous options, this factor is key to the dignified element of dignified income.

Many people will take on jobs in their lifetime just to 'pay the bills', not because it's their dream job or even in their chosen field. At the extreme end, people may feel forced to do work that they are morally opposed to or which goes against fundamental cultural, spiritual, or religious beliefs – like a vegan having a job that involves working with animal products. But this factor is also more broadly about people feeling good (or in an ideal world, fulfilled) by their work.

There are barriers to dignified income which we seek to overcome

There are a range of barriers experienced by women that contribute to the current state of inequitable outcomes outlined above. These can be broadly categorised into individual and systemic/structural barriers, reflecting that some challenges are related to an individual's circumstances while others relate to our laws, societal norms, and other practices that disadvantage people.

We note that some of the individual factors below are a product of systemic issues. For example, a woman struggling to get work because of her Corrections history (individual) may have entered the prison system as a result of intergenerational poverty and a lack of job opportunities in her local area (systemic). But for the purposes of this report, we simply refer to individual factors as being those which require interventions specific to the person, whereas systemic or structural factors require change at a government or societal level.

Individual factors	Systemic/Structural factors
<ul style="list-style-type: none"> • Lack of transport • Lack of education • Lack of housing • Financial exclusion (access to banking) • No social connections/networks • Care duties • Abusive relationships • Corrections history • Ageism/sexism/racism/ other demographic discrimination by employer • Health/mental health barriers 	<ul style="list-style-type: none"> • Macroeconomic factors (e.g. job losses) • Occupational segregation - lower pay outcomes • Lack of living wage • Gender norms surrounding work and care responsibilities • Cultural norms, experiences, and biases • Changes to Government assistance • Toxic workplace cultures • Social attitudes to working from home culture

Good Shepherd NZ enables dignified income through supporting access to employment by removing some individual barriers. Sometimes, financial barriers stop women from being able to pursue employment opportunities because they cannot afford to access them (e.g. a person without a car or public transport connections will not be able to travel to a job).

We provide alternative finance options, through our loans for:

- Equipment and tools essential for employment.
- Education to gain skills and certifications needed to access jobs.
- Different modes of transport, to get to work or essential appointments.

- Technology, such as a laptop or phone, necessary to participate in education, work, or general life administration.

We also support employment outcomes through our family violence economic harm service, where women are supported into economic independence following abusive relationships. Enabling financial freedom and economic participation helps give women the tools to (re)enter employment and earn an income for themselves and their families.

In an ideal world, the services we provide would not be necessary. However, systemic change has a long lead time as it can take many years to change laws and societal practices. We will continue to provide support to those desperately in need and learn from the challenges our clients' experiences. Data from our services offers information on the current barriers to dignified income for those in hardship. We will use these insights to create new services in response to emerging needs, expanding our service provision to new issues and cohorts. For example, there is already activity underway to explore how Good Shepherd NZ can partner with other service providers to support single older women into housing. We see opportunity to do more of this work.

Alongside this service provision, we will seek to make change at the systemic/structural level. There is a point at which being the 'ambulance at the bottom of the cliff' fails to achieve the long-term outcomes women in hardship need. Without changes to the systemic factors listed above, there will always be barriers holding certain women back regardless of intervention at the individual level.

We will continue to leverage our expertise and understanding of the system to produce insights into issues and potential solutions. We aim to raise up the voices of those we work with, to bring a real-world perspective to issues in the system. This paper is definitional, but it's intended to be an initial foundation for dignified income which we will build upon with future papers. There are certain areas where we see gaps in the Government's response to issues experienced by women and believe we can offer recommendations for changes which would be of benefit.

For example, there are a number of areas related to dignified income and financial wellbeing which we plan to do further research into. This would inform our future services and raise the lived experiences of hardship with those who hold levers for change. These areas are chosen from the

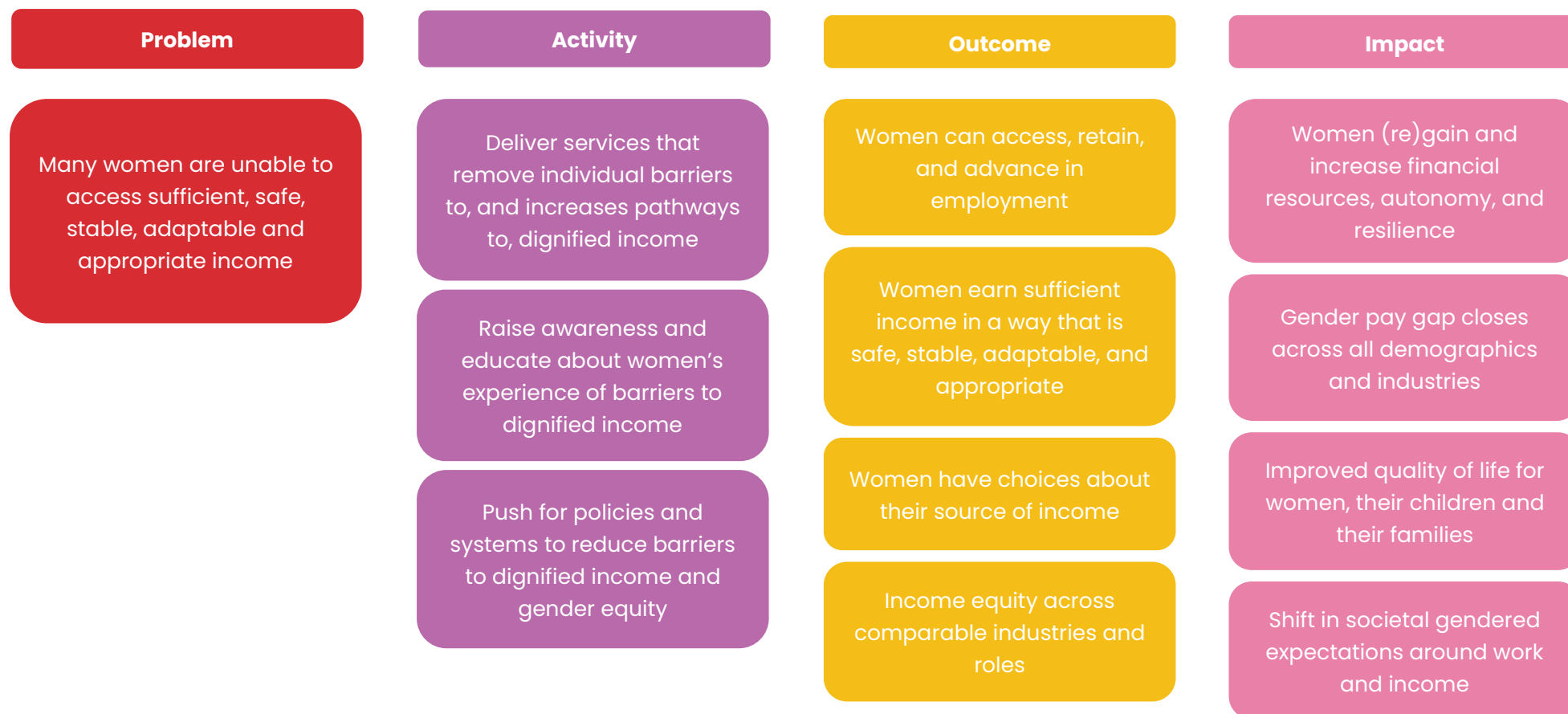
stories we repeatedly hear from our clients and indicate significant challenges women face.

This includes:

- Taking a gendered lens to access to employment, better understanding how poverty traps women into unemployment/underemployment.
- Single mothers – the financial challenges they face, including lack of child support, adequacy of government benefits, cost of childcare.
- Older women – the issues of retirement savings/KiwiSaver gaps, pension inadequacy, and housing challenges.

We consider these issues to be well aligned with our focus as an organisation, and the challenges we see clients experiencing.

Appendix 1: Our theory of change for dignified income



Appendix 2: About Good Shepherd New Zealand

Good Shepherd NZ is a charitable non-governmental organisation focused on two of the biggest issues facing women and girls in New Zealand — poverty and family violence — and challenges that stem from these. We want women, girls and their families to be safe, strong, well and connected.

We make a positive impact for women and families faced with two specific challenges:

- High-cost unmanageable debt
- Economic abuse and harm from family violence.

Good Shepherd NZ provides alternative lending options at a low cost — no-interest loans up to \$15k for essential items, services and debt consolidation. We also negotiate with lenders to reduce high-cost debt on behalf of clients, e.g. to reduce a \$20k high-cost loan to \$10k which the client can immediately repay through our no-interest loan.

Through our specialist family violence economic harm service we work with and for people who have experienced abuse to remove unjust debt (debt they were forced to take on or that was taken out without their knowledge) and to reduce unreasonable and/or unmanageable debt. We also help people access government entitlements, grant opportunities, and improved access to essential services through things like reduced and capped energy costs.

Our services help to reduce harm while providing people with new opportunities. Our efforts to drive and support system change help stop harm before it happens and reduce the impact of harm when it has occurred.

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