

ONLINE SUPPLEMENT

For the article *"How do migrants prepare for and cope with their retirement? A qualitative study in the Netherlands"*.

TOPIC LIST

Introduction

- Introduce yourselves
- Purpose of the study
- Explanation of informed consent & €25 gift voucher
- Do you have any questions?
- Signing the informed consent form

Background

Can you tell us a bit about yourself?

- In which country were you born?
- When did you come to the Netherlands?
 - Could you tell us more about that?
 - What about your family?
 - Who is part of your family? Partner? Children? In the Netherlands?
 - Who came and when?
 - Did you meet them here?
- Do you have a Dutch passport/ID?
- Have you worked in the Netherlands? How did that go?
 - What kind of work did you do?
 - When did you start?
 - Employer, self-employed, household work?

Country of Origin

How is your relationship with [country of origin]? Can you explain why?

- Do you still return to [country of origin] often? How often?
- How long do you usually stay?
- Do you still have accommodation/property there?
 - Do you own it?
- Do you receive a pension or other income from abroad?
 - If yes, how much / how important is this for you?
- Do you still send money to [country of origin]? Can you tell us more about that?
 - Did you also do this before your retirement?

Trust and Expectations in the Netherlands

How do you find living in the Netherlands?

- When you came to live here, did you think you would return to your country of origin?

- Did you consciously choose to stay in the Netherlands?
- When did you decide to stay here?
- And why?
- Did thinking about retirement play a role in this?

Retirement in Practice & Financial Situation

Can you tell us more about your retirement period?

- How are you experiencing it?
- Has your financial situation worsened?
- Did you expect this?
- Are you generally able to make ends meet? Can you tell us more about that?
- How do you deal with it?
- Have you ever considered doing paid work again to deal with this? Please tell us more.
- Are there other things that could help you make ends meet?
- Are you worried about your retirement?
- Do you receive financial support? From whom?
- Do you ever discuss your pension with others? With whom?
- Do you feel disadvantaged compared to other Dutch people regarding your pension? / Do you think your pension is fair?
- If you compare yourself with other retired migrants around you, does your situation resemble theirs? How is their situation different? Do they make different choices?

And before your retirement period? Can you tell us something about that?

- When did you stop working?
 - If you stopped early: why?
- How did you prepare? Were there specific things you did?
 - Saving money? Reading information? Having conversations?
 - If you did not save: why? Was this intentional or accidental?
- At some point, did you start thinking about retirement? When?
- Did you receive help during the preparation? Can you tell us more about that?
 - From whom?
 - What kind of help?
- Are you satisfied with the preparation for your retirement period?
- Would you rather have had less money before retirement so that you would receive more now? Looking back, could you have saved more for retirement, or was that financially impossible?

Knowledge

Could you explain to us how your pension is built up?

- What does your pension consist of?
- Do you receive a pension from a former employer?
- Does it make sense to you? Why?

Do you know people or organizations that can help you or provide information?

- Municipality? Volunteer organizations? Community centers? Information desks in libraries?

In case nothing has been mentioned about the AIO:

- Do you know what the AIO (Supplementary Income Provision for the Elderly) is?
- Do you make use of the AIO scheme?
 - Why are you not applying for AIO?
 - If not: have you ever checked whether you were entitled to AIO?
- Do you know what the conditions are?
 - [Show the table with different possible changes regarding the AIO here.]
- What do you think of these rules?

Can you tell us more about where your pension comes from / who provides your pension?

For example: the Sociale Verzekeringsbank

- Do you know what the Social Insurance Bank is?
- Have you ever visited the Social Insurance Bank website?
- Is there information missing from the Social Insurance Bank website?
- Do you find the information on the Social Insurance Bank website understandable?
- Do you expect more help from the Social Insurance Bank regarding your pension?

For example: pension funds

- Do you know what pension funds are?
- Have you ever visited the website of one of the pension funds?
- Is there information missing from the pension fund websites?
- Do you find the information on the pension fund websites understandable?
- Do you expect more help from pension funds regarding your pension?

For example: mijnpensioenoverzicht.nl

- Do you know what mijnpensioenoverzicht.nl is?
- Have you ever visited the website mijnpensioenoverzicht.nl?
- Is there information missing from the website?
- Do you find the information on the website understandable?

Closing

- How did you find participating in this interview?
 - Should things be done differently?
 - If yes, what?
- Did you find it difficult to discuss your pension situation with me?
- Would you like to receive the Dutch section/document?

AIO

Netto income

- €1,500

Max savings

- €7,500

Time allowed abroad

- Max. 13 weeks per year

Repay regulations

- Repay too much received income

Housesharing

- Reduces income