Journal of Ethnic and Migration Studies

ISSN: 1369-183X (Print) 1469-9451 (Online) Journal homepage: www.tandfonline.com/journals/cjms20

How do migrants prepare for and cope with their retirement? A qualitative study in The Netherlands

Jelle Lössbroek & Koen Veldman

To cite this article: Jelle Lössbroek & Koen Veldman (05 Aug 2026): How do migrants prepare for and cope with their retirement? A qualitative study in The Netherlands, Journal of Ethnic and Migration Studies, DOI: 10.1080/1369183X.2026.2704325

To link to this article: https://doi.org/10.1080/1369183X.2026.2704325

Published online: 05 Aug 2026.

JOURNAL OF ETHNIC AND MIGRATION STUDIES
https://doi.org/10.1080/1369183X.2026.2704325

How do migrants prepare for and cope with their retirement? A qualitative study in The Netherlands

Jelle Lössbroek and Koen Veldman

Netherlands Interdisciplinary Demographic Institute (NIDI-KNAW), University of Groningen, The Hague, Netherlands

ABSTRACT

The number of retired migrants in Europe is rising, and many migrants face a pension gap. Previous research, largely based on census and register data, attributes these pension gaps to employment histories and eligibility policies while overlooking less visible influences such as habits, norms, and social relations – here termed sociocultural factors. This study addresses how such factors shape migrants' retirement preparations and their coping strategies in response to a pension gap. Our focus is on the Netherlands, where pension poverty affects 40% of non-Western migrants compared to 3% of non-migrants. We conducted 24 semi-structured interviews with retirees from Suriname, Turkey, and Morocco. We found that sociocultural factors influence pension preparation in several ways. Awareness of pension rights was low, and distrust in formal institutions, rooted in negative experiences with the welfare system, limited the use of pension facilities. Individual retirement savings were often deprioritized due to misconceptions about pensions and financial support for family members. However, during retirement, these same sociocultural factors became vital mechanisms for coping with their financially vulnerable position: social networks, resilience, and transnational comparisons provided strategies to 'deal with their deprivation'. Overall, sociocultural factors both constrain and enable migrants' financial well-being in retirement in the Netherlands.

ARTICLE HISTORY
Received 15 October 2025
Accepted 10 July 2026

KEYWORDS
Retirement; migrants; poverty; welfare; qualitative research

1. Introduction

The retired population in Europe has become increasingly ethnically diverse as many migrants have entered retirement. Across Western Europe, migrants have considerably lower pension incomes than natives (Heisig, Lancee, and Radl 2018). We call these lower pension incomes and higher poverty rates among retired non-Western migrants the 'migrant pension penalty'.

Research on this migrant pension penalty has done important work on the role of institutional (policy) and economic factors. These studies showed that access to public pensions requires a minimum number of years of residence or employment, which

CONTACT Koen Veldman k.h.veldman@rug.nl

often results in migrants receiving lower public pensions (Gustafsson et al. 2022; Nakhaie, Halliday, and Roberts 2020). Furthermore, migrants tend to have lower employment rates and incomes, reducing their occupational pension benefits and personal pension savings (Cohen and Iams 2007; Gustafsson et al. 2022). A common practice in this literature is to analyse these pension penalties using register- or census data (Cohen and Iams 2007; Curtis et al. 2017; Gustafsson et al. 2022; Neels, De Wachter, and Peeters 2018). Although these sources provide rich representative data, they only capture 'registered' factors such as years of residence, origin country, work history, and pension incomes. Much less is known about explanations other than these institutional and economic factors.

In particular, little is known about the *sociocultural* explanations for the migrant pension penalty and how migrants cope with their retirement situation (Veldman et al. 2026). These include beliefs, habits, traditions, and social relations, such as family or community ties, that explain retirement behaviour. Some migrants may not use the provided pension facilities due to language barriers, unfamiliarity with or distrust in the 'pension system'. Others could prioritise remittances or expect to return to their origin country, reducing incentives to save. In addition, sociocultural factors may mitigate the negative consequences of the pension penalty: perhaps some migrants receive (financial) support from their community and family (Baykara-Krumme and Fokkema 2019).

Studying these sociocultural factors has important implications for understanding the migrant pension penalty as it shows factors that are hardly addressed in the literature. Additionally, it reveals new insights into the frequently studied economic and institutional (policy) explanations. For example, having a low income limits the possibilities to save for retirement; yet, if a migrant remits all income above a certain threshold, an increase in income would still not lead to more retirement saving. Moreover, institutional barriers, like pension eligibility regulations may be better understood when also focusing on the underutilisation of pension facilities by migrants. Additionally, some migrants may not view their situation as precarious due to coping mechanisms like support from family or their community. Therefore, focusing on the sociocultural aspects of retirement (preparation) could offer a more comprehensive view of migrant retirement behaviour (Veldman et al. 2026).

Our qualitative study addresses two research questions: (1) How do sociocultural factors shape retirement preparations? and (2) How do sociocultural factors influence the migrants' coping with their current retirement position? To answer these two research questions, we interviewed 24 non-Western migrants in the Netherlands from Suriname, Turkey, and Morocco. By doing so, we contribute to a body of qualitative literature that has predominantly focused on vulnerable migrants in the UK, US and Canada (see section 2 below). We focus on a variety of migrants, tapping into a more diverse set of experiences. Moreover, we study a destination country with a stronger social security system compared to those previously mentioned countries. This means there are more opportunities, and perhaps less need to depend on informal solutions, but it also increases the importance of understanding and using the available welfare facilities. In the Netherlands, there are currently 180,000 retired non-Western migrants, a number that is expected to more than double by the year 2050 (Statistics Netherlands, 2023a). About forty per cent of this group lives in retirement poverty, compared to three per cent among retired natives (Scholte and Lammers 2017).

2. Sociocultural factors in retirement: a literature review

A handful of qualitative studies highlight how retired migrants are less likely to use pension facilities due to a limited understanding of the pension system, language barriers and a distrust in pension or financial facilities. Nam et al. (2019; 2022), for instance, studied older Asian migrants in the United States participating in an employment programme. They reported a strong distrust in banks and a lack of knowledge of financial institutions, leaving many migrants unbanked. In Canada, Khan et al. (2023) conducted a focus group with social workers working with older ethnic minorities and reported a limited understanding of the financial and pension systems. A British study showed that many migrant women arriving later in life experienced barriers in accessing 'welfare rights', such as discrimination and language difficulties, leading many to avoid using their welfare facilities (Cook 2010). Also in the UK, Gough and Hick (2009) found that ethnic minorities planned for their retirement differently than the native population due to their limited understanding of, and higher distrust in the pension system and the expectation to return before retirement.

The qualitative literature on the migrant pension penalty also highlights supporting sociocultural mechanisms. Studies found that retired migrants receive help from their community, and their children (Khan et al. 2023; Nam et al. 2019). These family-resources help the older migrants directly by providing financial support, but also indirectly by translating or navigating the migrants into the welfare state. Evidence for such intergenerational support is found in a variety of contexts such as older Asian migrants in the US (Nam et al. 2019, 2022), undocumented Latin-American migrants in the US (Ayón et al. 2023; Blanco et al. 2017), as well as migrants arriving at an older age in Canada (Ferrer 2017; Ferrer, Lee, and Khan 2020; Khan et al. 2023).

However, the current qualitative literature has two important limitations that this study improves upon. First, the literature has predominantly focused on Anglo-Saxon countries like the UK, US, and Canada. The pension systems in these countries emphasise individual responsibility with lower public pensions and more voluntary occupational pensions. The migrants' retirement behaviour is likely different in a stronger welfare state like the Netherlands. Perhaps, migrants are less likely to rely on intergenerational support in retirement and are more likely to use the available pension facilities in a more protective context. On the other hand, in a country with generous pension facilities, it is especially important to be able to navigate its welfare rights. Hence, to better understand these sociocultural factors, it needs to be explored outside the Anglo-Saxon context. This study contributes to the literature by focusing on the Netherlands.

Second, the qualitative literature has specifically focused on particularly vulnerable subgroups of migrants, such as undocumented migrants (Ayón et al. 2023), groups arriving at older age (Ferrer, Lee, and Khan 2020), those participating in an employment or social service programme or doing domestic work (Ferrer 2017; Khan et al. 2023; Nam et al. 2019). This focus may over-emphasise the retired migrants' vulnerability (King et al. 2017). In contrast, we interview a more diverse group, varying in language skills, age at arrival, gender, and work trajectories. This provides a more balanced picture of migrants' experiences.

3. Context: migration and retirement in The Netherlands

3.1. Older migrants in The Netherlands

The Netherlands is home to 180,000 non-Western migrants aged 65 and older. This equals about 6 per cent of the total 65 + population and is projected to reach 12 per cent in 2050. Among them, the three largest groups are Surinamese (27 per cent), Moroccan (17 per cent) and Turkish migrants (15 per cent) (Statistics Netherlands, 2023a).

These migrant groups share some similarities, such as the period of their arrival and the ethnic discrimination they experienced. However, their migration histories differ. Suriname is a former Dutch colony, where Dutch is the official language. Its population is ethnically diverse as it is home to Hindu, African, Chinese, and Indonesian ethnic groups. Most retired Surinamese migrants arrived shortly after Suriname's independence in 1975. Despite formally being Dutch citizens before Suriname's independence, they are not granted full public pensions (Westra and Van Hooren 2025).

Most Turkish and Moroccan older migrants arrived in the Netherlands as 'guest workers' during the 1960s–1980s. The Dutch government signed agreements with Turkey and Morocco to recruit 'guest workers' for low-skilled industrial jobs. These workers were expected to stay only temporarily. However, many stayed in the Netherlands and were later joined by their families through family reunification. Because their presence was seen as temporary, integration was not a policy priority at the time, and little attention was paid to language learning or broader integration measures. As a result, many migrants aged with limited Dutch language proficiency and precarious socio-economic positions (Dwyer and Papadimitriou 2006).

3.2. The Dutch pension system

Pension incomes in the Netherlands come from three sources, or 'pillars' (Veldman et al. 2025).

The *first pillar* concerns the state-provided public pensions. The AOW (General Elderly Income) provides a non-income-related basic income to all residents above the age of 67. In 2020, a full AOW equals €1,187 for a single person household and €1,624 for a couple, and is sufficient to live above the Dutch poverty line (€1,100 and €1,550 for a single or couple respectively). For every year of residence in the Netherlands, a person accumulates 2% of a full AOW; meaning that 50 years of residence (between age 17 and 67) is required to receive a full AOW. Due to this regulation, many migrants receive only a partial AOW (see Table 1 for an overview) (Lössbroek et al. 2025).

Table 1. Country-level statistics on the pension position of the different migrant groups in this study.

	Number of retirees[a]	Average percentage of a full public pension (AOW)[b]	Average monthly pension income[b*]	Non-use of means-tested social benefits among those eligible (AIO)[c]
Dutch non-migrants	3,700,000	99%	2,030 Euros	46%
Suriname	32,000	75%	1,620 Euros	15%
Turkey	22,000	77%	1,200 Euros	50%
Morocco	25,000	80%	1,110 Euros	37%

*This includes public pension, supplementary pensions (pillar 2 and 3) and income from abroad.
Sources: [a]Statistics Netherlands (2023a); [b]Lössbroek et al. (2025); [c]Statistics Netherlands (2023b).

An additional public pension, the means-tested AIO (Supplementary Income for the Elderly), is only available for those with incomes below the poverty line, who also have low savings (below 7,700 Euros) and spend a limited time abroad during retirement (less than 13 weeks per year). Strikingly, between 14 and 50 per cent of those eligible for this supplemental income do not use it (Statistics Netherlands, 2023b). What drives this high underutilisation is still relatively unknown.

The *second pillar* concerns occupational pensions, which are mandatory in most Dutch sectors and funded through employer and employee contributions. While occupational pensions are relatively generous in the Netherlands, non-Western migrants often receive less than non-migrants due to missing pension contributions, higher unemployment and lower incomes (Lössbroek et al. 2025).

The *third pillar* includes voluntary private savings and individual pension plans which are primarily relevant for those without sufficient public and occupational pensions. People can save for their retirement personally or through annuity insurance, investment accounts, or tax-advantaged pension products. Using these third pillar options requires sufficient disposable income.

Table 1 summarises how the three migrant groups financially fare at retirement. For comparison, we additionally added the Dutch non-migrant retired population. From this table, it becomes clear that the public pensions are relatively comparable between the three migrant groups, reflecting their shared period of arrival. However, differences in other pension components result in a substantially better financial position for retirees from Suriname than for those from Turkey and Morocco. Lastly, we see differences in the take-up of the crucial Supplementary Income for the Elderly (AIO). Among those eligible, half of the Turkish migrants do not receive an AIO, whereas this equals 15 per cent for Surinamese migrants.

4. Methods

4.1. Recruitment of participants

In our study, we are interested in retired non-Western migrants living in the Netherlands. Hence, our inclusion criteria were anyone older than 65 years who is retired and born in a non-Western country. Our (main) focus is on the biggest older non-Western migrant groups in the Netherlands: Turkey, Morocco and Suriname. We aimed for a balanced sample in terms of gender and country of origin. After several weeks of fieldwork, we therefore stopped recruiting Surinamese and female respondents and focused more on men from Turkey and Morocco.

Older migrants are a challenging group to reach for researchers (Bilecen and Fokkema 2022). Therefore, we used multiple recruiting methods. The first approach was through the Network of Organizations for Older Migrants (NOOM), which connected us to various community centres frequently visited by older non-Western migrants. Through contact persons designated by NOOM, several participants were approached. Additionally, we independently contacted organisations such as mosques, community centres, churches and elderly organisations. Only mosques and elderly organisations provided us with new participants. Recruiting via intermediaries helped lower thresholds to participate.

In total, 28 participants were approached – 21 through NOOM and seven through direct outreach. Two participants were excluded as they were not retired. Two more participants were excluded to improve the study's consistency with inclusion criteria. Hence, this study is based on 24 participants: 16 from Suriname, 5 from Morocco, and 3 from Turkey. Among these 24 participants are 15 women and 9 men, aged 65–84. Table 2 presents a summary of the participants. As retired migrants are strongly concentrated in the

Table 2. Demographic and socio-economic characteristics of the 24 participants.

Pseudonym	Gender	Origin	Age	Age of arrival	AOW accruals	Occupation (+/- age of exit labour market)
Amina	F	Morocco	70–75	22–24	80–85%	Postal worker (66)
Anika	F	Suriname	70–75	22–24	80–85%	Administrative work (60)
Aylin*	F	Turkey	65–70	19–21	90–95%	Homemaker (-)
Clarissa	F	Suriname	75–80	43–45	40–45%	Cleaner (46)
Desmond	M	Suriname	80–85	28–30	70–75%	Retail; later informal work (55)
Dorian	M	Suriname	65–70	28–30	75–80%	Mechanic (60)
Fatma*	F	Turkey	75–80	24–26	80–85%	Factory worker; cleaner (35)
Glenda	F	Suriname	70–75	20–22	85–90%	Secretary (57)
Harold	M	Suriname	80–85	34–36	60–65%	Carpenter (61)
Hassan	M	Morocco	70–75	35–37	55–60%	Agricultural worker (67)
Indira	F	Suriname	65–70	19–21	90–95%	Cleaner (48)
Karim	M	Morocco	65–70	17–19	95–100%	Hospitality worker (50)
Leona	F	Suriname	70–75	23–25	80–85%	Home care worker (65)
Marva	F	Suriname	70–75	19–21	90–95%	Bus driver (66)
Noel	M	Suriname	65–70	23–25	85–90%	Factory worker (40)
Omar	M	Suriname	70–75	26–28	75–80%	Sales worker (63)
Ricardo	M	Suriname	65–70	19–21	90–95%	Retail and office worker (65)
Salma*	F	Morocco	70–75	27–29	70–75%	Homemaker (-)
Shanika	F	Suriname	70–75	24–26	80–85%	Cleaner (50)
Soraya	F	Suriname	65–70	18–20	95–100%	Insurance employee (31)
Winston	M	Suriname	70–75	26–28	75–80%	Truck driver (66)
Yasmina	F	Morocco	70–75	35–37	55–60%	Hospital assistant (55)
Yvonne	F	Suriname	75–80	28–30	70–75%	Pharmacy assistant (63)
Zeynep*	F	Turkey	70–75	20–22	85–90%	Shopowner (67)

Notes: *Translator used. To preserve anonymity, ranges are provided for the age, age of arrival and corresponding public pension accrual.

bigger cities, our interviews took place in the four biggest cities in the Netherlands: Amsterdam, The Hague, Rotterdam, and Utrecht.

4.2. Interview process

The interviews were conducted by the two authors and two colleagues. Participants were interviewed individually and in person at a location familiar to them, such as their community centre or mosque. When possible, interviewers matched participants' gender. Before the interviews started, there was small talk; participants received information about the procedure and their rights; and signed informed consent forms. The interviews lasted between 14 and 54 min (average: 26 min). Our contact persons in the migrant community and our ethical committee recommended us to keep the interviews relatively brief, to minimise the burden for potentially vulnerable participants. We ensured brevity by focusing on a limited number of topics included in a single academic paper. In some of the shortest interviews, participants' personal situation led to skipping part of the interview questions, e.g. questions about work history for a participant who never worked, or certain financial questions for a participant whose partner was the only person involved in their household's finances. All participants received a €25 gift card valid in many shops in return for their participation.

The semi-structured interviews followed a list of topics and questions, but researchers also allowed participants to help guide the conversation. The topics were inspired by the sociocultural aspects of retirement (preparations) and their labour market experiences (see online supplement for topic list). The interviews typically started with participants' migration history and work experience, as these were relatively easy topics for them to discuss. During the interviews other topics were discussed and related to their pension preparations and current retirement experiences. Transitions to a new topic began with general questions (e.g. 'How did you prepare for your retirement?'), followed by more specific questions (e.g. 'What did you think of the information provided by your pension fund?'). When discussing the AIO (Supplementary Income for the Elderly), researchers used a printed list of eligibility rules to guide the process.

For one Moroccan and three Turkish participants, a translator assisted with the interview to include retirees with limited Dutch proficiency. The translator was arranged through the community centre or mosque where the interviews took place and also served as our contact person. The use of a translator made these interviews somewhat less smooth than the others.

4.3. Researchers' positionality

Both authors and the two co-interviewers are of working age, have no migration background, and do not identify as part of an ethnic minority. Consequently, we occupy an 'outsider position' in relation to retired non-Western migrants. Several steps were taken to mitigate these positionality-related challenges.

First, to gain access to participants, we worked with a moderator or contact person who had closer cultural and linguistic proximity to the target group. This facilitated trust, improved communication, and helped ensure that participants could express themselves more freely and accurately. Second, we consulted scholars with a migration background, both inside and outside our university, many of whom have a migration background, to further develop and refine the study. Third, we collaborated with NOOM, the network organisation of older migrants, whose expertise and close connection to the target group supported the validity of our findings. Throughout the study, we critically reflected how our positionality might influence data collection and interpretation. At the same time, the interviewers bring several years of professional research experience with this population, meaning that our engagement is primarily professionally driven rather than rooted in personal experience. Several participants approached us as knowledgeable professionals and asked questions regarding their pension situations. This positioned us not only as researchers but also as sources of information and advice, which contributed to building rapport and trust.

4.4. Ethical considerations

Before data collection began, the study design and data management procedures were approved by both the Faculty of Spatial Sciences at the University of Groningen (#2023–2024) and the Royal Netherlands Academy of Arts and Sciences (#FAO/Ako/145). Given the sensitivity of topics such as financial behaviour, transnationalism, and intergenerational support, several measures were taken to safeguard the psychological well-being of participants. The informed consent process before the interview emphasised participants' anonymity, confidentiality of the data, and participants' rights to skip questions or withdraw from the study at any time. All participants consented to their interviews being recorded and transcribed. Both before and during the interviews, participants were informed that they could skip questions if they wanted. Overall, participants expressed satisfaction with the interview process and appreciated the opportunity to discuss their situation.

4.5. Analysis of interviews

The interview recordings were transcribed using HappyScribe and manually reviewed and corrected if needed by an interviewer. An accuracy check by a native speaker of the interviews conducted with a translator yielded reassuring conclusions.

We analysed the interviews thematically, following the six steps by Braun and Clarke (2006). First, we familiarised ourselves with the data by reading all transcripts carefully while noting down initial observations. Second, we systematically coded relevant features of the data across all interviews and collated related excerpts under each code, using Atlas.ti (version 24). For instance, statements expressing distrust in pension funds were coded as both 'distrust' and 'pension funds'. These codes were grounded in the data but informed by the sociocultural aspects of retirement (preparations). The authors discussed all codes extensively until reaching agreement on the codes. Third, we identified broader themes from the collated codes, moving beyond descriptive codes to capture more abstract patterns. For example, expressions of distrust and lack of understanding of the pension system were grouped under the theme 'sociocultural explanations for not using pension facilities'. Fourth, we reviewed the themes by assessing whether each theme accurately reflected the coded data and whether the meaning was consistent with the original context of the interview. Fifth, we collaboratively defined the final themes in consultation with two experienced researchers in the fields of migration and retirement. We also compared our emerging themes with existing literature to enrich our interpretations and ensure conceptual alignment. In particular, we refined our themes in relation to the literature on the sociocultural aspects of retirement preparation (Veldman et al. 2026), intergenerational support for older migrants (Baykara-Krumme and Fokkema 2019), and resilience as a coping mechanism for older migrants (Klokgieters et al. 2020). Sixth, we presented our thematic findings to scholars from various institutions and disciplinary backgrounds, as well as NOOM. Their feedback helped us further refine the themes and improved the clarity of our final analysis.

5. Findings

Our findings are organised around four key themes. To answer the first research question (i.e. how migrants prepared for their retirement), we first describe the migrants' labour market experiences. Second, we study the sociocultural factors in retirement preparation. Third, we explore the reasons why retired migrants often do not use supplemental income (AIO). Finally, to answer our second research question (i.e. how migrants cope with their retirement), we explore the factors shaping how older migrants perceive and deal with their pension gap.

5.1. Migration and labour market experiences

Most migrants arrived in the Netherlands early in their working lives and spent most of their adulthood in the destination country. Their reasons for migrating included higher earnings, family reunification, or a desire for new experiences. While some initially intended to return, they eventually changed these plans, particularly after having children in the Netherlands. Few migrants received any pension income from abroad. Virtually all participants resided for fewer than 50 years in the Netherlands before retirement and therefore experienced a gap in their first pillar pension. Table 2 provides descriptive information about our participants in the sample.

Many participants found employment shortly after arriving in the Netherlands. Omar, for instance, mentioned: 'Oh man, when I arrived here, I had a job within a week' [Omar]. Often, participants reported finding jobs through their personal networks, such as family members. These jobs often included low-status, low-paid positions, such as cleaning, bus driving, or factory work. Some, especially women, did not participate in the labour market. Therefore, their ability to accumulate occupational and personal pensions was limited. When they did save, it was typically for short-term needs, like visiting their origin country or for short-term financial buffers.

Some participants were satisfied with their work. One respondent noted: 'I worked a lot, and I really enjoyed it' [Yvonne]. However, many emphasised the physically demanding nature of their jobs. One participant described: 'The work was really tough back then. Very tough—lots of bending, walking hunched over through gravel, carrying heavy stones … ' [Ricardo].

Because of the lower incomes and highly physically demanding jobs, many participants tried to improve their labour market position. Some supplemented their preretirement income through informal, cash-based work, which provided temporary relief but did not contribute to their occupational pensions. Others moved into less demanding roles. As one participant explained:

> I couldn't keep it up. I worked there for about three years and then moved to something easier. There was a company that made those kinds of machines, so I applied there and went straight from construction to the factory. [Noel]

Others sought promotions within their organisations to improve their financial position. As one respondent noted: 'I wanted a better job with a higher salary. If I'm going to work, I want to move forward and earn more, especially because I have two children to raise' [Glenda]. A better future pension was not mentioned as the main reason for promotion, although it clearly helped for some.

Notably, most participants exited the labour market involuntarily and well before the statutory retirement age. Health issues were a key factor. One participant explained: 'Because of the whiplash, (…) I was declared 80–100% unfit for work' [Noel]. Others described being pushed out due to organisational restructuring and budget cuts, after which re-entry into the labour market proved difficult, often involving experiences of age, gender, and ethnic discrimination. As Glenda succinctly put it: 'I'm triple disadvantaged: I'm Black, I'm a woman, and I'm older' [Glenda]. Because of these early exits, lower accumulated occupational pensions and constrained opportunities to save, many migrants were not prepared for their retirement – despite their activities to prevent these financial vulnerabilities. As a consequence, many rely on (financial) support from family members at retirement (see 'Receiving intergenerational support' below).

5.2. Sociocultural factors for retirement preparations

Below we discuss three sociocultural aspects of retirement preparation: (a) financially supporting family members, (b) understanding the pension system and (c) trusting the pension system.

5.2.1. Providing financial support for family members

The participants mentioned the importance of family and a strong duty to structurally provide financial support to relatives, especially those in their country of origin. In line with earlier research (Veldman 2025), we found that many regularly sent money back to their country of origin. These remittances were sometimes substantial and accumulated over the life course. These financial contributions were typically acts of familial duty, rather than being made with a view towards future return migration or investment in retirement in the country of origin. For instance, one participant shared how remitting was an integral part of his routine: 'I earned good money. But whenever I got paid, the first thing I did was give money to my mother. Mother — this is for you. And I kept a little bit for myself, but Mom, this is for you' [Desmond]. This kind of support was often described as an unquestioned moral commitment. Another participant reflected on this sense of obligation, stating:

> Look, when my parents were still alive, you have the moral obligation to take care of your parents. And I did that quite often, and I would give them some money as well. Back then, I was working, so I could still give them a little something. [Soraya]

Retirement often reduced participants' ability to continue these practices. While the ties decreased (as family members died), the financial capacity to remit diminished as well. One interviewee expressed this shift:

> Oh, I've been sending that money all those years. […] They asked for it […] But now I've stopped. All those years I was able to manage it, but now I say: otherwise I'll go under. I can hardly do my own groceries. So I'm not going to do other people's groceries either. [Yvonne]

Although these remittances partially constrained the financial retirement preparations, they should not be treated as solely problematic. These cross-border intergenerational contributions served as an important way of supporting family members in need. Moreover, the participants expressed pride and satisfaction in being able to help their family abroad.

In addition to maintaining transnational relationships, many participants emphasised the care provided to family members in the Netherlands. Several women were not in paid work for extended periods prior to retirement to care for their children, which limited their occupational pensions and abilities to personally save. Others financed their children's education, weddings, or housing, sometimes at a great personal cost. Marva described how she transferred nearly all her savings to her children: 'Well, you can know that too. I had 60 … , 70,000. I gave it to my children, here, please, here you go. I kept just a little bit for myself' [Marva]. Such intergenerational financial commitments constrained the economic capacities to save for retirement, despite the necessitiy to save due to gaps in the public and occupational pensions.

On the other hand, prioritising their children over saving for retirement has led to far-reaching positive outcomes that may extend well beyond their current financial situation. Participants frequently spoke with pride – unsolicited – about the (socio-economic) successes of their children, underscoring the importance of their children's financial stability. As Hassan noted: 'Yes, certainly, I'm satisfied [with my position]. Only, sometimes it's a bit hard to manage. But luckily, I have children who have all learned well and all have good jobs. We do everything for our children!' [Hassan]. Soraya echoed this sentiment: 'It's going well. Why should I keep much more [money] for whom? My children are doing well. They're completely independent, they don't need money from me anymore. So, I'm happy that they all have their own independent lives.' [Soraya] This sense of generational progress served as a source of empowerment helping participants remain emotionally content despite financial hardship at retirement.

These provided intergenerational support often reverses at retirement (see 'receiving intergenerational support' below). This reciprocal intergenerational support helps to alleviate financial hardship for retired migrants. Strikingly, the participants did not explicitly express any expectation that the support they provided would be reciprocated at retirement (i.e. they did not think of supporting their family as a way of preparing for their retirement), although these support dynamics are evidently crucial.

5.2.2. Understanding of the pension system

A major sociocultural aspect of retirement preparation was the limited understanding of the Dutch pension system. The participants migrated from countries with very different (or no) pension systems and often lacked access to timely or clear information.

Consequently, migrants were unable to take active steps to prevent a pension gap, and they are currently unable to improve their pension position.

Some individuals were unaware whether they received a means-tested supplemental income (AIO-income), or could not distinguish between the general public pension (AOW) and their occupational pensions. A few participants were directly affected by a public pension (AOW) gap without knowing it, or mentioned an AOW gap that did not match their number of years in the Netherlands. Several only discovered shortly before retirement that they had built up little or no pension. As Karim explained: 'I thought everyone who worked built up a pension, but that wasn't the case. I've always worked in hospitality, and only my last employer ever explained it to me' [Karim].

Others described how, especially in their early years in the Netherlands, they had little to no knowledge of the Dutch welfare system:

> When I first came here, I have to be honest—I didn't know anything about the laws or the rules. I didn't even know where a bank was or where to go for help. I lived with a family, but they didn't give me any advice, not even about how to register for housing or anything like that. [Omar]

For some, their first meaningful interaction with the pension system occurred only upon receiving a letter from the Social Insurance Bank (SVB) upon retirement. Soraya recounted: 'I didn't even know I was building up a pension … I was a bit naive at the time. You come from a completely different country. And at work, they never told me that you're entitled to a pension' [Soraya].

One participant explained how a lack of early information influenced his financial decisions:

> I only found out later that I would receive less pension. When I started calculating my pension and the state pension (AOW), I realized how much people get. Almost when I was about to retire and putting everything in order, a friend told me that the AOW amount is much lower here. […]. If I had known earlier how things would turn out in the Netherlands, I would have saved for my pension myself. [Winston]

These experiences illustrate how unfamiliarity with the Dutch pension system contributed to financial hardship at retirement: it contributed to less savings and constrains the use of an AIO-supplemental income during their retirement (see 5.3 Non-use of Supplemental Income [AIO]).

5.2.3. Trust in the pension system

Participants revealed notable levels of distrust towards financial and pension-related institutions, views often shaped by experiences with bureaucratic systems and potentially hindering retirement preparations via these institutions. These experiences created a perception of inequality and powerlessness towards pension institutions. Winston expressed this sentiment poignantly:

> Big fish always catch the little fish. We, as little people, don't have much … You have to do what they want. You can't go up against the capitalists … And the people who run things, they have good salaries, good lives. And we just have to make do with what we get. [Winston]

This distrust was often reinforced by negative encounters with pension authorities or benefit agencies. Several participants recounted that they were required to repay unexpectedly large sums due to unclear rules. These situations created stress, confusion, and reinforced the perception of being disadvantaged within the system. Leona described the shock of receiving a repayment demand of thousands of euros:

> At home, I received a letter: 23,000, I have to pay? I thought: What is this? I said to my son: I'll pay 2,000, that's not a problem. My son said: No, 23,000, you have to pay! I asked: Why? He said: Well, you received "Wajong", and you were too old. [Leona]

These stories illustrate how participants often felt that while they bore the consequences of bureaucratic mistakes, those in power remained unaffected, reinforcing a perception that the system is against them. These negative experiences with the pension system and the welfare state in general hold long-term consequences into retirement as documented by the low percentage Supplemental Income (AIO) take-up.

5.3. Non-use of supplemental income (AIO)

The previously described knowledge gaps and distrust towards the pension system had significant consequences for the utilisation of pension-related support, among those eligible. In some cases, non-take-up was rooted in a lack of awareness of entitlements or the complex bureaucratic processes. For others, it stemmed from a deeper sense of institutional distrust. One participant vividly captured this sentiment:

> I don't want anything to do with the government—just get out of my life. I had applied for a municipal tax waiver, which I was eligible for. But then they sent me a long list of documents I had to provide, including three months of bank statements. I thought, are you kidding me? That's a total violation of my privacy. What are you even going to do with all that? You know what? Forget it. I don't need it. I'd rather eat a little less than have to hold out my hand or expose myself like that. [Glenda]

The fear of having to repay benefits due to administrative errors or misunderstandings prevented some people from applying at all. Numerous respondents referred to the 'Dutch childcare benefits scandal' as an example of people (often migrants) falsely being accused of fraud by the Dutch tax authorities.[1] As one participant put it: 'You increased the healthcare allowance, but I don't want it. I'm not going to give you a single cent, because then tomorrow I'll be in trouble again … The tax authorities just bring you problems' [Glenda].

Shame was another key barrier to claiming supplementary income. For some, the fear of being seen in their own community as dependent or 'begging' outweighed the potential financial support. Marva explained:

> I don't know … Sometimes I think about going to ask for help, but then I imagine a Surinamese person seeing me there and saying, 'Hey, 'Marva' is standing there asking for money or something.' That feels a bit shameful to me … That's why I don't ask. Maybe I'd even be eligible, but I'd rather not. I just leave it. [Marva]

This shame-induced reluctance to go to an office for support was even more striking given that those physical offices are meant for retirees who struggle with digital administration.

Cultural norms around family dynamics also played a role. Several participants relied on their children, who preferred to avoid involving their parents in public social benefits. The translator relayed a participant's perspective: 'She said that even if she had known about it, her children wouldn't apply for it on her behalf' [Zeynep]. These findings illustrate how formal eligibility does not necessarily translate into access. Emotional, cultural, and bureaucratic barriers can powerfully shape older migrants' engagement with public support systems. Consequently, many retired migrants unnecessarily live below in poverty.

5.4. Migrants' pension experiences: dealing with deprivation?

The participants shared stories of financial hardship in retirement and difficulties to make ends meet. As one participant mentioned: 'My pension is really poor. I worked at that company for so many years, and I don't even receive 300 euros in pension' [Omar]. The participants experienced deprivation due to their lower public and occupational pensions. This raises the question of how retired migrants 'deal with this deprivation'. We document three psychological and social strategies that our participants employ to cope with their financial position: (1) comparison with the origin country; (2) resilience created over the life course; and (3) receiving intergenerational support.

Interestingly, certain sociocultural factors that contribute to the migrant pension gap turn into a coping mechanism during retirement. A key example is intergenerational support: prior to retirement, many participants provided financial assistance to their children and relatives, and these support dynamics often reverse at retirement. This reciprocal intergenerational support helps to alleviate financial hardship for retired migrants. Similarly, a history of economic struggle appeared to cultivate resilience, equipping migrants to better cope with financial challenges in old age.

5.4.1. Coping mechanism 1: comparison

Participants compared their financial position not only to Dutch retirees, but also to their (family members in the) origin country and to their own pre-migration experiences. These comparisons often led to a positive appraisal of their pension situation in the Netherlands. As a Surinamese woman explained:

> If you're in your own country, what do you get? Nothing. You have to work because otherwise you don't get anything. But you should be grateful that you came here—you get what you get, and you have to be satisfied. That's how I feel. [Clarissa]

Similarly, one respondent described her appreciation of the Dutch welfare state: 'The government is simply good. She lives here, and everything is well organized—better than in other countries. The Dutch government is really very good' [Aylin, translator used].

These comparisons function as a coping mechanism by reframing participants' financial situations in a relatively more positive way. By emphasising relative improvement and downward comparison, individuals mitigate feelings of deprivation, despite financial hardship. At the same time, focusing on comparison as a coping strategy risks overlooking structural inequalities and framing ongoing financial hardship in overly positive terms.

5.4.2. Coping mechanism 2: resilience

For many, retirement did not mark a significant decline in living standards, but rather a continuation of living modestly throughout adulthood. Long-term exposure to financial deprivation shaped a coping mechanism through which participants managed limited financial resources. As Noel reflected, 'Well, we lived almost the same way. Because I didn't have it so easy either. WAO wasn't really a lot of money' [Noel]. This normalisation of hardship functions as a coping strategy by framing current financial strain as familiar but also signals how limited expectations are shaped by past and present inequalities. As Yasmina expressed: 'I'm satisfied with what I receive. […] I have no choice—it's just my life' [Yasmina]. A Turkish migrant woman echoed this sentiment, positioning retirement hardship within a broader historical context 'Guest workers experienced many difficult moments over the years. Back then, she said, they really went through many tough times' [Fatma, translator used].

At the same time, describing these narratives as resilience requires caution. Participants' ability to deal with their deprivation shows how they cope with difficult circumstances, but it also reflects the limited alternatives and continued disadvantage. These resiliencies should be interpreted as a necessary coping mechanism to endure financial hardship in a context of disadvantaged labour market positions and pension accruals.

5.4.3. Coping mechanism 3: receiving intergenerational support

Children often provided a range of support that mitigated their retired parents' financial hardship. These supports ranged from administrative help and translation to direct monetary contributions. Help with navigating official correspondence and bureaucracy was especially common. Desmond summarised this: 'The children have all the information' [Desmond]. In some cases, this support extended further into financial assistance. A number of participants received regular or occasional monetary help from their children. Fatma shared:

> Translator: Her son helps her make ends meet, so she can enjoy life a little and sometimes buy gifts for herself or the family. But if her son didn't help, she would struggle a lot because of bills for gas, water, electricity, and phone. For example, she said she can't afford a ticket to Turkey, so her son buys it for her. Usually, it's a gift from him to his mother, like tickets to go somewhere or boat tours around Amsterdam. She said, 'My son is always willing to help. [Fatma]

Participants often supported family members before retirement and such support was returned at older age, especially by their children. However, the migrants did not 'strategically' support family members in order to reciprocate these supports at older age; neither was support necessarily expected in return. In fact, many participants felt discomfort in receiving support from their children. Some voiced a strong desire to preserve their independence and not to become a burden. As one Surinamese woman explained: 'They work too, there's no time for them' [Clarissa]. Another stated, 'They earn well, my son and his wife, but still; I try to manage. I don't want to burden them' [Glenda]. These accounts underscore the ambivalence many participants felt; they appreciated and needed the support yet were wary of relying on it too heavily.

6. Discussion

The retired population in the Netherlands becomes increasingly ethnically diverse (Statistics Netherlands, 2023a). The retired migrants' financial situation is poor: while three per cent of the native Dutch retirees live below the poverty line, this figure is 40 per cent for non-Western migrants (Scholte and Lammers 2017). To understand this 'migrant pension penalty', it is important to study the sociocultural dynamics of retirement preparation (Veldman et al. 2026). Unlike earlier research (e.g. Cook 2010; Khan et al. 2023), we explore these sociocultural dynamics of retirement in the Netherlands. We interviewed 24 retired migrants from Morocco, Turkey, and Suriname. We found that sociocultural factors, such as financial support to family and distrust in pension systems, complicate retirement preparation. However, some of these same factors – particularly intergenerational support and resilience – also help migrants cope with financial hardship. We discuss these conclusions from three perspectives.

First, we observed that sociocultural factors influencing migrants' retirement preparations manifest themselves differently in the Netherlands than in Anglo-Saxon countries such as the UK, US, and Canada. While the Dutch pension system is based on collective responsibility and generous public and occupational pension schemes, migrants benefit less from these provisions than non-migrants. In a country with such comprehensive pension arrangements, being able to navigate welfare rights is especially crucial.

Second, this study shows how sociocultural factors nuance the research relying on census- and register data. These studies provide valuable insights into the accumulation of public and occupational pensions (Gustafsson et al. 2022; Heisig, Lancee, and Radl 2018; Ye 2024), but only capture part of the picture. Sociocultural factors shape the role of institutions by influencing who does or does not use pension facilities that are formally accessible. These insights shift the analytical focus from what retired migrants are *entitled to* towards what they are *able and willing to access* within specific sociocultural contexts (Cook 2010).

Third, our findings challenge the dominant 'vulnerability trope' on older migrants often invoked in academic and policy discussions. Older migrants are often portrayed as passive, dependent, and at risk, with their vulnerabilities (Ciobanu, Fokkema, and Nedelcu 2017; King et al. 2017). While many indeed face real disadvantages, such portrayals can obscure the agency they demonstrate in navigating retirement. Our participants showed several coping strategies in 'dealing with their deprivation'. These strategies reveal that retired migrants are not merely passive welfare recipients, but actors who actively shape their lives, despite constrained financial circumstances.

6.1. Limitations

Our study has several limitations. Our findings are based on a convenience sample that is likely positively selected, leading to a somewhat too 'optimistic' view on the migrant pension penalty. To reach older migrants we relied on intermediaries, community organisations and translators for access. Hence, our sample primarily included older migrants who are socially connected and engaged. Consequently, more isolated and vulnerable migrants were likely excluded from the study. It is also likely that individuals with limited Dutch language proficiency or low institutional trust were less willing to participate, although we relied on translators. Given the sensitivity of financial topics, some participants may have portrayed their financial situations more positively, downplayed their struggles, or withheld information about the support they receive, due to shame or stigma.

Additionally, our sample covers three different origin countries. Our conclusions risk glossing over substantial differences between Surinamese, Moroccan and Turkish retired migrants. Future research could investigate these groups individually to analyse specific sociocultural factors in the Moroccan, Turkish or Surinamese communities.

6.2. Conclusions

This study offers valuable insights into the pension experiences of a demographically increasing group of older migrants. The findings highlight the multifaceted nature of the sociocultural aspects of retirement in this group. These outcomes are shaped by migration trajectories, labour market participation, welfare state structures, and intergenerational relationships. Addressing these complexities requires sustained collaboration between researchers, policymakers, and political actors.

Our study offers several implications for policy makers. First, there is a clear need for diverse and accessible forms of pension education tailored to migrants. Such initiatives could be delivered in workplaces or community settings and should address the access and importance of pension facilities and the need to save for retirement. Language barriers sometimes further complicate access to information, underscoring the importance of multilingual resources. Having offices that can be visited in person may help those who struggle with digital systems, but may be avoided by those who fear being seen asking for help. Therefore, a multi-route strategy is needed to reach different groups. Second, policymakers could support the crucial role that adult children play in assisting their retired parents. Others receive information and support via their community centres and mosques – trusted institutions but hardly experts in pension matters. Pension institutions could assist these ‘helpers’, for instance through targeted outreach or simplified processes. Third, adjustments to the conditions surrounding the AIO income supplement may be warranted. Some participants expressed distrust and fear of having to repay benefits, particularly those with negative experiences. Reducing repayment risks and clarifying rules could enhance trust and uptake. Together, these recommendations point towards a more inclusive and responsive pension system that better reflects the ethnic diversity of the aging population.

Note

1. In the 2010’s the Dutch Tax authorities wrongfully accused over 35,000 Dutch parents of committing fraud with childcare subsidies. For many, this led to severe debt, lengthy lawsuits and even loss of custody over their children. Due to ethnic profiling, people with migrant background were strongly overrepresented among victims (Arts and Van Den Berg 2025).

Acknowledgements

We would like to thank Sophie Delfgaauw for her valuable contributions to the data collection. Furthermore, we acknowledge the feedback provided by the Migrants and Migration theme group at NIDI-KNAW, Kène Henkens, Frank van Tubergen, and Jonas Radl. Additionally, we would like to thank the Network of Organizations for Older Migrants (NOOM) and all other collaborating organisations and participants for their valuable support and participation during the fieldwork. An earlier draft of this manuscript was presented at the *Dag van de Sociologie* (Amsterdam, 2025), the *Migration and Societal Change Conference* (Utrecht, 2025) and after-lunch webinar (Netspar, 2025).

Author contributions

CRediT: **Jelle Lössbroek:** Conceptualization, Funding acquisition, Supervision, Writing – review & editing; **Koen Veldman:** Conceptualization, Formal analysis, Methodology, Writing – original draft.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Funding

This work was supported by the Network for Studies on Pensions, Aging and Retirement [Netspar], (Theme Grant 2022-02) and the Instituut Gak-KNAW Award (2021).

References

Arts, J., and M. Van Den Berg. 2025. "What the Dutch Benefits Scandal and Policy's Focus on 'Fraud' Can Teach Us about the Endurance of Empire." *Critical Social Policy* 45 (1): 177–187. https://doi.org/10.1177/02610183241281346.

Ayón, C., M. Deniz-Zaragoza, G. Marshall, and J. Hernandez. 2023. "Retirement Is Not an Option for the Undocumented: Undocumented Latinx Older Adults' Perceptions of Financial (in)Security in the United States." *Social Work Research* 47 (1): 18–33. https://doi.org/10.1093/swr/svac030.

Baykara-Krumme, H., and T. Fokkema. 2019. "The Impact of Migration on Intergenerational Solidarity Types." *Journal of Ethnic and Migration Studies* 45 (10): 1707–1727. https://doi.org/10.1080/1369183X.2018.1485203.

Bilecen, B., and T. Fokkema. 2022. "Conducting Empirical Research with Older Migrants: Methodological and Ethical Issues." *The Gerontologist* 62 (6): 809–815. https://doi.org/10.1093/geront/gnac036.

Blanco, L. R., E. Aguila, A. Gongora, and O. K. Duru. 2017. "Retirement Planning among Hispanics: In God's Hands?" *Journal of Aging & Social Policy* 29 (4): 311–331. https://doi.org/10.1080/08959420.2016.1272161.

Braun, V., and V. Clarke. 2006. "Using Thematic Analysis in Psychology." *Qualitative Research in Psychology* 3 (2): 77–101. https://doi.org/10.1191/1478088706qp063oa.

Ciobanu, R. O., T. Fokkema, and M. Nedelcu. 2017. "Ageing as a Migrant: Vulnerabilities, Agency and Policy Implications." *Journal of Ethnic and Migration Studies* 43 (2): 164–181. https://doi.org/10.1080/1369183X.2016.1238903.

Cohen, L., and H. Iams. 2007. "Income Adequacy and Social Security Differences Between the Foreign-Born and U.S.-Born." *International Migration Review* 41 (3): 553–578. https://doi.org/10.1111/j.1747-7379.2007.00085.x.

Cook, J. 2010. "Exploring Older Women's Citizenship: Understanding the Impact of Migration in Later Life." *Ageing and Society* 30 (2): 253–273. https://doi.org/10.1017/S0144686X09990195.

Curtis, J., W. Dong, N. Lightman, and M. Parbst. 2017. "Race, Language, or Length of Residency? Explaining Unequal Uptake of Government Pensions in Canada." *Journal of Aging & Social Policy* 29 (4): 332–351. https://doi.org/10.1080/08959420.2017.1319452.

Dwyer, P., and D. Papadimitriou. 2006. "The Social Security Rights of Older International Migrants in the European Union." *Journal of Ethnic and Migration Studies* 32 (8): 1301–1319. https://doi.org/10.1080/13691830600927773.

Ferrer, I. 2017. "Aging Filipino Domestic Workers and the (in)Adequacy of Retirement Provisions in Canada." *Canadian Journal on Aging / La Revue Canadienne Du Vieillissement* 36 (1): 15–29. https://doi.org/10.1017/S0714980816000684.

Ferrer, I., Y. Lee, and M. N. Khan. 2020. "Understanding the Lived Experiences and Financial Realities of Older Immigrants." *Canadian Ethnic Studies* 52 (2): 53–78. https://doi.org/10.1353/ces.2020.0013.

Gough, O., and R. Hick. 2009. "Ethnic Minorities, Retirement Planning and Personal Accounts." *International Journal of Sociology and Social Policy* 29 (9/10): 488–497. https://doi.org/10.1108/01443330910986270.

Gustafsson, B., V. Jakobsen, H. Mac Innes, P. J. Pedersen, and T. Österberg. 2022. "Older Immigrants – new Poverty Risk in Scandinavian Welfare States?" *Journal of Ethnic and Migration Studies* 48 (19): 4648–4669. https://doi.org/10.1080/1369183X.2021.2011176.

Heisig, J. P., B. Lancee, and J. Radl. 2018. "Ethnic Inequality in Retirement Income: A Comparative Analysis of Immigrant–Native Gaps in Western Europe." *Ageing and Society* 38 (10): 1963–1994. https://doi.org/10.1017/S0144686X17000332.

Khan, M. N., I. Ferrer, Y. Lee, R. Deloria, K. Kusari, L. Migrino, K. Danan, and J. Yen. 2023. ""We're Always Looking at the Dollars and Cents": The Financial Well-Being of Racialized Older Immigrants in Canada through the Lens of Service Providers." *Journal of Family and Economic Issues* 44 (4): 1023–1035. https://doi.org/10.1007/s10834-023-09889-w.

King, R., A. Lulle, D. Sampaio, and J. Vullnetari. 2017. "Unpacking the Ageing–Migration Nexus and Challenging the Vulnerability Trope." *Journal of Ethnic and Migration Studies* 43 (2): 182–198. https://doi.org/10.1080/1369183X.2016.1238904.

Klokgieters, S. S., T. G. Van Tilburg, D. J. H. Deeg, and M. Huisman. 2020. "The Linkage between Aging, Migration, and Resilience: Resilience in the Life of Older Turkish and Moroccan Immigrants." *The Journals of Gerontology: Series B* 75 (5): 1113–1123. https://doi.org/10.1093/geronb/gbz024.

Lössbroek, J., S. de Regt, M. Das, and T. Fokkema. 2025. "The Retirement Income of Migrants in the Netherlands." *Netspar Industry Paper*, *2025–21*, 25.

Nakhaie, R., J. Halliday, and S. Roberts. 2020. "Retirement Inequalities: The Importance of Ethnic Origins." *Canadian Ethnic Studies* 52 (1): 23–48. https://doi.org/10.1353/ces.2020.0005.

Nam, Y., M. S. Sherraden, J. Huang, E. J. Lee, and M. Keovisai. 2019. "Financial Capability and Economic Security Among Low-Income Older Asian Immigrants: Lessons from Qualitative Interviews." *Social Work* 64 (3): 224–232. https://doi.org/10.1093/sw/swz015.

Nam, Y., M. S. Sherraden, and E. J. Lee. 2022. "Building Financial Capability Among Low-income Older Asian Immigrants: The Roles of Financial Access and Locus of Control." *Journal of Consumer Affairs* 56 (4): 1683–1704. https://doi.org/10.1111/joca.12486

Neels, K., D. De Wachter, and H. Peeters. 2018. "The Effect of Family Formation on the Build-up of Pension Rights among Minority Ethnic Groups and Native Women in Belgium." *Ageing and Society* 38 (6): 1253–1278. https://doi.org/10.1017/S0144686X17000010.

Scholte, R., and M. Lammers. 2017. *Inkomenspositie ouderen [Incomes of older people]*. Amsterdam: SEO Economisch Onderzoek. https://www.seo.nl/wp-content/uploads/2020/04/2017-09_Inkomenspositie_ouderen.pdf.

Statistics Netherlands. 2023a. "Population Forecast; Gender, Age, Background and Generation, 2023-2070. [Dataset]." https://opendata.cbs.nl/#/CBS/nl/dataset/85743NED/table?ts=1763128959810.

Statistics Netherlands. 2023b. "Recht en gebruik Aanvullende Inkomensvoorziening Ouderen [Eligibility and Usage of the Supplementary Income Elderly]." Recht en gebruik Aanvullende Inkomensvoorziening Ouderen, 2023. https://dashboards.cbs.nl/v6/SZW_niet_gebruik_AIO/.

Veldman, K. 2025. "De feiten rond het geld dat immigranten naar hun geboorteland sturen [The facts on the money migrants send to their country of birth]." *Demos* 41 (7): 5–7. https://nidi.nl/wp-content/uploads/2025/06/demos-41-06.pdf.

Veldman, K., K. Henkens, J. Lössbroek, and F. Van Tubergen. 2026. "What Explains the Migrant Pension Penalty? A Systematic Review and Comprehensive Model." *Work, Aging and Retirement* 12 (1): 1–16. https://doi.org/10.1093/workar/waaf002.

Veldman, K., J. Lössbroek, K. Henkens, and F. van Tubergen. 2025. "Understanding the Migrant Pension Gap in the Netherlands." *Netspar Industry Paper*, 40.

Westra, E., and F. Van Hooren. 2025. "Social Rights in a Post-colonial Welfare State: Revisiting 'Universality' and 'Inclusivity.'" *Journal of European Social Policy* 35 (2): 130–142. https://doi.org/10.1177/09589287241297540.

Ye, L. Z. 2024. "*Latent Cumulative Disadvantage:* US Immigrants' Reversed Economic Assimilation in Later Life." *Social Forces* 102 (3): 1111–1133. https://doi.org/10.1093/sf/soad100.