



Accounts from 20 People About Their Living Conditions in 2025 in Belgium– Impact of the Covid-19 Pandemic and the Russian-Ukrainian War on the Daily Lives of Those Interviewed – Reflections on the Conflict.

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Abstract

The period known as 'Covid-19' began in December 2019, coinciding with an alert in Wuhan, China, in Hubei Province. Covid-19 refers to the covid19 caused by the SARS-CoV-2 virus. It is an epidemic that gradually spread across the globe in 2020. The economic consequences have been catastrophic, not only for the population in Europe and elsewhere, but also in terms of trade.

A period of school closures, lockdown and vaccination. A period that generated anxiety and, at times, mistrust of others. A period marked by mandatory mask-wearing and lockdown. Barely out of this dramatic period in terms of public health and the impoverishment of various sectors of activity, Europe was shaken by Russia's invasion of Ukraine. The causes of the Russian-Ukrainian conflict are difficult to understand, given that the invasion took place in February 2022, but the roots of this conflict undoubtedly lie in 2024, or even earlier.

The Russian-Ukrainian war resulted in the European Union's decision to provide massive political and military support to Ukraine. The motivations for supporting the Kiev regime vary. This work does not seek to study the root causes of the conflict, nor the economic or geopolitical issues at stake. Nevertheless, a reflective introduction to this subject is provided. This work focuses on people's stories and their perceptions of the cost of living in 2025.

How are these families currently coping financially in their daily lives? Retired people were also interviewed. This study took an anthropological approach, focusing on the analysis of the responses to the questions asked. In this research, people's perceptions and understanding of the situation took precedence.

What do respondents think about their standard of living in 2025 compared to 15 years ago? Do they find it more difficult to feed, clothe and house themselves? What do they think about their salary in relation to the cost of living? If they think their living conditions have deteriorated, can they say why? What do they think about the European Union's policy on the Russian-Ukrainian war? Participants were asked a series of nine questions.

The answers provided a better understanding of the current difficulties in everyday life for families, on the one hand, and pensioners on the other. This research also listened to participants' opinions on the European Union.



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1. The Covid-19 epidemic period

The timeline of the COVID-19 pandemic lists the main events related to this pandemic, the first alert for which was issued in China, in the province of Hubei in Wuhan, in December 2019, before spreading to the rest of the world in early 2020. COVID-19 is a virus disease caused by the SARS-CoV-2 virus.



According to an article published in *Infection, Genetics and Evolution*, the Covid-19 epidemic is estimated to have started between 6 October and 11 December 2019. The virus spread rapidly around the world in 2020. The epidemic led governments to take decisions regarding lockdowns, the wearing of masks, school closures, work stoppages and vaccination policies.

This period has been detrimental to the economies of countries, education and health. It has also affected household finances, small businesses, companies and the economies of the countries concerned.

2. The Russian-Ukrainian War – Questions asked

Hostilities had already begun with the protests and uprising of the Euromaidan movement in Kiev, Ukraine (2013–2014). Legitimately elected President Viktor Yanukovich was overthrown and forced to flee the country. Russia's seizure of Crimea, along with the conflicts in Donbass and Russia's recognition of two oblasts (the self-proclaimed People's Republics of Donetsk and Luhansk) led to war. Although the date of Russia's invasion of Ukraine is set on 24 February 2022, it can be said that the Russian-Ukrainian war began in 2014. Several factors played a role in this conflict and led to Russia's invasion of Ukraine: the ban on the Russian-speaking population speaking Russian in Ukraine, the pogrom of Russian speakers in Odessa, and Ukraine's desire to join NATO. Russia perceives NATO's expansion as a threat and claims that when the two Germanys were reunified, the West promised not to move closer to Russia's borders. However, a promise made by diplomats was never formalized in a treaty.

So who is to blame for this war? Russia, which invaded Ukraine? The West, which is caught up in a hybrid war against Russia? What are the West's real motives for helping a country that is far from being a democracy? Currently, relations between the West and Russia are deteriorating, and diplomacy does not seem to be the preferred route. Will we end up in a fatal slide towards the outbreak of a Third World War? It should be noted that EU countries seem divided over sending weapons to Ukraine. The EU has invested more than 180 billion in the Russian-Ukrainian war, with little result, it seems, despite significant American aid. At best, it appears that this aid has only slowed the advance of the Russians, who have nevertheless managed to annex 20% of Ukraine's territory to date. More and more observers believe that this is a "West-Russia" war, a war of attrition in which the loser will be the one who collapses economically. This war of attrition may be a miscalculation in the sense that it does not take sufficient account of Russia's likely allies. The internationalization of the conflict is likely to lead to World War III; the first two were fought in Europe. There is already increasing talk of reinstating compulsory military service in European Union countries.

In this proxy war, the European Union (EU) is becoming poorer and, as a result, so is its population. The 19 packages of sanctions against Russia do not seem to be having any significant effect. Russia has rearmed itself and, while few countries initially supported Russia, the world now seems to be increasingly divided in two. The West has neither succeeded in bringing Russia to its knees nor in isolating it internationally. On the contrary, the BRICS have welcomed new countries, the Global South seems to be distancing itself from the West, and China and India, as well as some South

American countries, have moved closer to Russia. Wasn't the West's secret dream to dismantle Russia so that it could then be appropriate its wealth? The world's largest country with barely 140 million inhabitants and immense, untapped riches?

Other tensions are emerging within the EU itself: immigration policy is increasingly contested in various countries within and outside the Union, such as France, Hungary, Slovakia, Austria and even the United Kingdom. Another emerging problem is the impoverishment of the population in the EU and, more specifically, the difficulties of daily life due to the rising cost of living. While Covid-19 has wreaked havoc, the Russian-Ukrainian war has undoubtedly caused damage to households, starting with the increase in energy prices, which has had a snowball effect, causing consumer and food prices to rise.

The question that arises is: why was the European Union unable to build an economic alliance with Russia? Was this the intention of the US? One reality has become increasingly clear: the European Union has become a vassal of the US, risking the loss of its international influence and relegated to a more peripheral role. Moreover, the rest of the world is becoming increasingly wary of the West, which is perceived as "preaching" and readily applying double standards.

According to Baud, Jacques (2022), the US, a declining superpower, had every interest in seeing the war happen. In his view, Zelinski was pushed to provoke Russia by being aggressive towards Russian speakers in Donbass. He believed (no doubt like the West) that Russia would collapse under sanctions and lose the war. But that was counting one's chickens before they were hatched. The entire West closed ranks against Russia, without succeeding in bringing Russia to its knees. The result could be catastrophic for the West, after committing more than \$300 billion in dollars and euros. The question that can be asked is: isn't the financial loss too great to stop this war?

As for the European Union, more and more voices are being raised claiming that the EU is not listening to the populations of its member countries. Is its only concerned to deal with Ukraine, a country on life support, unable to stand on its own without outside help? Ten million people have fled Ukraine and forced conscription by the Ukrainian authorities is increasingly being denounced. How can a country at war, where the population cannot even be counted, join the EU? How can a country where corruption seems endemic meet the conditions for membership? How can the borders of a country at war be predicted? Many questions can be asked. Will failing to recognize errors of judgement lead us to a world war?

Unfortunately, this fratricidal war continues after three and a half years, with deaths and injuries that certainly did not ask to die or be injured. Isn't it the population that suffers from the war rather than the leaders? Since 1945, peace has reigned in Europe: are we not on the brink of great destruction?

Hungarian Prime Minister Orbàn Viktor recently summed up the situation well: compared to the European Union, Russia is a dwarf in terms of GDP. Moreover, in terms of population, it is about one to four in favour of the European Union. Apart from Russia's vastly superior number of nuclear bombs, Europe is also a nuclear power and the US counterbalances the possible difference.

Russia does not have the means to invade European Union countries, nor is it in its interest to do so. Are politicians who exaggerate the "Russian threat" not seeking to stir up conflict at any cost? Isn't it like in a school playground, where one child claims it is the other's fault to justify the blows he has dealt?

Has the European Union not ultimately trapped itself by creating a certain "Russophobia", after spending colossal sums on a hybrid war that it risks losing? And if Europe had not followed Uncle Sam's plans, would we not be in a better position in every respect? If we fail against Russia, we will one day have to explain the underlying reasons for spending hundreds of billions on a country that is far from being a democracy and justify the hundreds of thousands of deaths and injuries on both sides of the front line.

Doesn't this ongoing war increase the impoverishment of families? What remains of a European Union whose fundamental leitmotif is to create the well-being of its population? We are a long way from the 'Golden Sixties', also known as 'Les Trente Glorieuses'. In this conflict, is there not a risk that the European Union will implode if Russia wins this dirty fratricidal war? Is there not another threat looming over the European Union, with rampant migration that has been poorly managed and is causing more and more internal conflicts? Finally, what are the signs of precariousness that people feel in their daily lives? In the short term, the dilemma for the European Union will be as follows: to supply weapons and finance Ukraine in the war, or to take care of the population of Member States, an increasingly large proportion of which is threatened by poverty. To choose between internal socio-political problems or not? The risk is growing discontent that could undermine the foundations of the Union.

3. Sample concerning families

Ten families with two children aged between 6 and 10 were interviewed.

Both parents work full-time.

Level of education: upper secondary (vocational, technical)

4. Sample of retired people

Ten retired couples

Level of education: upper secondary

5. Geographical scope

Participants' origin: Belgium: Liège and Charleroi.

6. Methodological choices

Anonymity was respected at the request of the respondents. The respondents agreed to participate as couples. Life stories were chosen using an anthropological approach.

Questions asked:

1. What are your thoughts on your standard of living in 2025, compared to 15 years ago?
2. Do you have difficulty buying enough food to last the whole month?
3. Do you have financial difficulties buying clothes?

4. Are your housing costs affordable?
5. Is your salary/pension sufficient to make ends meet?
6. Do you have enough money for healthcare?
7. Do you have enough money for leisure activities and holidays?
8. Do you think living conditions are bearable at present?
9. What do you think of the European Union's policy on the Russian-Ukrainian war?

7. Families' life stories

7.1. Family A

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	Prices have gone up and it is much harder to make ends meet.
2. Do you have difficulty buying enough food to last the whole month?	Yes, it's already difficult by the middle of each month. We have to be careful.
3. Do you have financial difficulties buying clothes?	For about 5 years, we have been buying second-hand clothes, second-hand toys... But we are not the only ones; our friends say the same thing.
4. Are your housing costs affordable?	We live in social housing, but the rent has still increased significantly.
5. Is your salary/pension sufficient to make ends meet?	.....
6. Do you have enough money for healthcare?	We have to be careful with our budget. The children come first.
7. Do you have enough money for leisure activities and holidays?	Holidays? Ten to fifteen years ago, we used to go on two-week holidays to France, Italy or Spain. Nowadays, we're happy if we can afford to go away for a week, because prices have risen so much.
8. Do you think living conditions are bearable at the moment?	Hardly.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	We are governed by opportunistic idiots. What's more, they weren't even democratically elected. They don't represent the people. The war in Ukraine? A puppet is at the head of the country and is sending people to the front line without a second thought. We are in trouble because billions are being given to a corrupt country.

7.2. Family B

1. What do you think about your standard of living in 2025 compared to 15 years ago?	We both work and we see that for a kilo of plums, you have to pay nearly 4 euro! For a litre of milk, you have to pay at least 1 euro for a no-name brand. A kilo of bread costs between 2.80 euro and 3.60 euro on average! That's expensive for a loaf of bread. I'm not even talking about fish and meat... the prices are exorbitant... We have to juggle special offers and cheaper products because the expiry date is approaching, etc.
2. Do you have difficulty buying enough food to last the whole month?	Yes, the month is divided into two parts: the good times and the bad times!
3. Do you have financial difficulties buying clothes?	It's frankly too expensive! Or we buy Chinese products, but the quality isn't always there. Brands are expensive. For example, a pair of good quality, branded trainers costs between 80 and 200 euros, or even more! It's impossible for a family with two children, unless you have a high salary, which is not our case.
4. Are your housing costs affordable?	Yes, we pay our rent of €850 regularly, but it's an old "working-class" house in a working-class neighbourhood, close to our two children's school. With our combined salaries, the rent represents about 28%, but there are other expenses. In the end, it's difficult to make ends meet.
5. Is your salary/pension sufficient to make ends meet?	.....
6. Do you have enough money for healthcare?	We have to be very careful because we have a child with allergies and I am diabetic... We can't buy just anything, even if it's not expensive.
7. Do you have enough money for leisure activities and holidays?	We haven't been on holiday for five years. Just days spent in Ostend or Blankenberge, but even for that, we have to be careful because everything is expensive!
8. Do you think living conditions are bearable at the moment?	No, because we have to be careful even with heating and electricity. The price of fuel oil has risen sharply. When the temperature drops significantly, we have to turn on the only pellet stove, but that is expensive too. For example, a 25-kilo bag used to cost around 3.50 euro; now it costs between 8 euro and 12 euro!
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	These are politicians who don't care about people. They don't know the difficulties of everyday life. They only think about war and not about peace or the well-being of the people. We need change!

7.3. Family C

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	Everything has increased exponentially. Food, rent, clothing, car prices, etc. We are not far from breaking point.
2. Do you have difficulty buying enough food to last the whole month?	Yes, but we think of the children first. I remember that a roast chicken still cost 5 euro four years ago. Now it costs around 8 euro! And wages haven't increased proportionally. We are becoming poorer.
3. Do you have financial difficulties buying clothes?	It's the same. We often buy our clothes on Vinted, in second-hand shops.
4. Are your housing costs affordable?	It's very difficult. But we can't buy a house, because in Belgium, for 120,000 euro you get a slum. You need at least 180,000 euro for a small three-bedroom house that is acceptable, but it needs work. Without any work to be done, with a garden and garage, you have to pay between 240,000 euro and 300,000 euro. Who can still afford that?
5. Is your salary/pension enough to make ends meet ?	.....
6. Do you have enough money for your healthcare?	Yes, it's a priority, even if we have to tighten our belts. Eating less meat, being careful about what we buy... it's a budget headache! Politicians who earn a lot of money don't have this problem.
7. Do you have enough money for leisure activities and holidays?	Yes, we're going to the seaside for a week or two in the studio flat that belongs to my husband's parents... Otherwise it's very expensive, because you have to spend at least between 600 euro and 800 euro per person to go to Italy, Greece, Spain, etc. That's a huge budget for us!... I think it's shameful that we both work and still have to go without so many things.
8. Do you think living conditions are bearable at the moment?	No, and if this continues, we don't know what the future holds. When you think that someone like Ursula earns €30,000 a month! In less than two months, that's our annual salary!
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	It's a mess and no one is speaking out. The European Union's power is almost occult and doesn't care about people. They don't care about our well-being. All they think about is Ukraine and they're spending billions on a clown and his gang of corrupt cronies. Because of the war, energy costs have gone up. It's appalling!



7.4. Family D

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	Prices have been rising steadily for almost 10 years. Covid-19 has shaken the world and increased poverty. Then there's this dirty war between Russia and Ukraine. Why does the European Union have to bleed its population dry to finance the war? And then there's the cost of housing! Luckily we bought our house 12 years ago! It's now worth about twice as much! We couldn't afford to buy it today. How will our children manage?
2. Do you have difficulty buying enough food to last the whole month ?	We both work. When you deduct the mortgage payments, the two cars we use to get to work, food, increased energy bills, clothes... there isn't much left for leisure activities and extras like eating out.
3. Do you have financial difficulties buying clothes?	Yes, we have to buy cheaper items, even if the quality is not as good.
4. Are your housing costs affordable?	We own our home.
5. Is your salary/pension sufficient to make ends meet?	.....
6. Do you have enough money for healthcare?	We have to be careful.
7. Do you have enough money for leisure activities and holidays?	It's difficult; we always look for the cheapest option, not what we would like.
8. Do you think living conditions are bearable at the moment?	No, it's just work, commute, sleep! ... For salaries that haven't increased with the rise in the cost of living.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	They're corrupt! Just think of how many people are corrupt in Brussels! The war? It's not ours, as far as I know! Politicians are wasting our money on the war.

7.5. Family E

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	The cost of living has risen sharply since we switched to the euro! Life was cheaper in Belgian francs. For example, in 1998, you could still buy a house with a garden and garage for 1,600,000 belgian francs, or 40,000 euros! And you could get a loan without too much difficulty. Now it's impossible, even with salary increases... We've become poorer.
2. Do you have difficulty buying enough food to last the whole month?	We eat, but we can't afford to eat meat every day, for example. Fruit has become much more expensive. My wife has relearned how to tend a vegetable garden.
3. Do you have financial difficulties buying clothes?	We buy Chinese clothes, as they are the most affordable.
4. Are your housing costs affordable?	We can't afford to buy a house for €200,000! And at €90,000 in , you're practically getting a ruin. For €150,000, you can find something, but it will need a lot of work. Electricity, plumbing, sometimes the roof, insulation, heating, etc. Here we still pay £950 in rent, and it's not a palace!
5. Is your salary/pension sufficient to make ends meet each month?	.....
6. Do you have enough money for healthcare?	You have to juggle a limited budget.
7. Do you have enough money for leisure activities and holidays?	We save all year to pay for a week's dream holiday, that's all.
8. Do you think living conditions are bearable at the moment?	It's touch and go. We couldn't cope with any unexpected events, such as losing our jobs, etc.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	European Union policies are responsible for the deterioration in people's standard of living. Instead of working for the common good, they argue constantly and give astronomical sums of money to a corrupt country like Ukraine that wants to join us!

7.6. Family F

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	The population is becoming poorer, especially the middle class. Taxes, taxes, taxes! Eventually, even the air we breathe will cost us money. I don't see how the enlargement of Europe has benefited us financially. Now it's even worse with the increase in energy prices and the war we are financing without counting the cost. Just think! A litre of petrol now costs 1.65 euro! And the heating bill! The European Union has made bad choices and we are paying the price.
2. Do you have difficulty buying enough food to last the whole month?	Yes, we don't deprive ourselves, it's a priority, even if we have to save on other things.
3. Do you have financial difficulties buying clothes?	We keep our clothes longer, we resell them, we swap them, we often buy second-hand.
4. Are your housing costs affordable?	We would like to buy a small 3-bedroom house, even without a garden, as it is expensive, but it is very difficult for our budget.
5. Is your salary/pension enough to make ends meet?	.....
6. Do you have enough money for healthcare?	Fortunately, we are in good health. But what would we do if we needed it? I don't dare think about it, even though we have health and disability insurance.
7. Do you have enough money for leisure activities and holidays?	Holidays? Yes, we go caravanning, which is cheaper than going far away on an all-inclusive package holiday.
8. Do you think living conditions are bearable at the moment?	Hardly.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	I don't want to talk about it; it's too negative... A good clean sweep is needed to put politicians in place who are close to the people and not corrupt.

7.7. Family G

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	My husband has a very good salary and I work part-time. Prices have risen a lot, but it's bearable for us, though not for many of our friends. However, if one of us lost our job, it would be catastrophic, because everything is becoming very expensive.
2. Do you have difficulty buying enough food to last the whole month?	No, no major difficulties, but we are still careful; we waste less.
3. Do you have financial difficulties buying clothes?	No, but given the prices, I think we keep our clothes longer.
4. Are your housing costs affordable?	We own our home and still pay around 1,200 euro per month. It's still a significant expense, but it's fine. We had to install heat pumps to reduce our heating bills, as gas has become very expensive.
5. Is your salary/pension enough to make ends meet?	.....
6. Do you have enough money for your healthcare ?	Yes, we have maximum coverage, but we have to pay extra for .
7. Do you have enough money for leisure activities and holidays?	Yes, but ten years ago, we used to go away two or three times a year. Now we only go away once a year for two weeks, because prices have risen significantly.
8. Do you think living conditions are bearable at the moment?	Yes, but we buy less and continue to focus on product quality. I know that this is not possible for everyone.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	There are good and bad sides to it. For example, migration management has been a failure since 2015. Nor have sufficiently binding measures been put in place to ensure that migrants learn our language, culture and values. In reality, this problem of migrant integration risks leading to ghettoization, with entire neighbourhoods of immigrants who speak almost no French or Dutch, depending on the region in Belgium. For me, the mistake was to mix culture and religion. We already had enough religions in Belgium. Why did we have to recognize Islam as well? In my opinion, we are heading for disaster if we do not clarify our values and integrate children, because it will be difficult for parents now. Secularism, for example, is one of our values.

7.8. Family H

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	Fifteen years ago? We had to be careful with our budget, but it was fine. We could go on holiday, buy clothes and food. Buy a house, which is what we did! Now? We have to constantly tighten our belts because of bad political choices, corruption within the European Union... Find out for yourselves!
2. Do you have difficulty buying enough food to last the whole month?	It's much more expensive than it was 5-6 years ago! We have to look at the price and choose not according to what we want, but according to the price.
3. Do you have financial difficulties buying clothes?	Prices are high, sometimes prohibitive. We always buy during the sales.
4. Are your housing costs affordable?	We have been homeowners for 15 years; it's fine, but if we had to buy a house now, I think it would be impossible. Our house, for example, is worth about three times as much... But salaries haven't increased threefold. And I think it's the same everywhere.
5. Is your salary/pension enough to make ends meet?	.....
6. Do you have enough money for healthcare?	Yes, that would be a priority, but thankfully our children are in good health.
7. Do you have enough money for leisure activities and holidays?	Our parents help us a lot with leisure activities.
8. Do you think living conditions are bearable at the moment?	Yes, but it is becoming increasingly difficult and we wonder what the point of the European Union is if our well-being is deteriorating more and more.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	I don't have a particular opinion, as I'm not very interested in politics. However, I think Europe is poorly managed. They are paid too much for what they do.

7.9. Family I

1. What do you think about your standard of living in 2025 compared to 15 years ago?	The cost of living has skyrocketed in the last 5-6 years. But I have a better comparison to offer: when I was 20, I had more freedom than young people now have. Life was easier and my parents had less trouble making ends meet, even though my father worked as a welder and my mother only worked part-time so she could look after us.
2. Do you have difficulty buying enough food to last the whole month?	Yes, we have to be very careful about what we buy. That's why I have friends who are starting to plant fruit trees or grow vegetables or even raise chickens if they live in the countryside.
3. Do you have financial difficulties buying clothes?	Designer clothes are prohibitively expensive. We have to resort to products from Asia and India.
4. Are your housing costs affordable?	Yes, in terms of energy, but fortunately we own our home and only have a few years left to pay off the mortgage.
5. Is your salary/pension sufficient to make ends meet?	.....
6. Do you have enough money for healthcare?	This is a priority for us, as we both have minor health issues. Fortunately, our children are fine.
7. Do you have enough money for leisure activities and holidays?	We have to be much more careful with our budget, as life has become much more expensive. But we usually treat ourselves to two weeks in France or Spain.
8. Do you think living conditions are bearable at the moment?	Everything has become expensive. Isn't Belgium the country with the highest taxation? I read that in Belgium, one in seven families has financial problems... But what is the government doing about it? Nothing! MP Raoul Hedebow is absolutely right. Things have to change.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	The same as for Belgium. Technocratic politicians who live in luxury and are out of touch with the realities affecting people.

7.10. Family J

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	It's still okay, because we both work. But we have to think more about our budget and spending than we did 10 years ago, for example. We travel less, eat out less, and therefore have less leisure activities.
2. Do you have difficulty buying enough food to last the whole month?	No, not yet. Prices shouldn't keep going up! But I know a lot of people who already have this kind of difficulty.
3. Do you have financial difficulties buying clothes?	We buy fewer clothes, but we focus on quality.
4. Are your housing costs affordable?	Yes, because we own our house and have nine years left to pay off the bank. But if one of us lost our job, it would be much more difficult.
5. Is your salary/pension enough to make ends meet?	.....
6. Do you have enough money for healthcare?	This is a priority if we need treatment, for example dental care, etc.
7. Do you have enough money for leisure activities and holidays?	Yes, but we are more careful with our spending.
8. Do you think living conditions are bearable at the moment?	Yes, but we still feel that the cost of living is increasing.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	I think they are doing what they can, even if there has been some mismanagement in certain areas, particularly with regard to immigration. The Russian-Ukrainian war? I don't know. I don't have an opinion because I don't have a good grasp of the information, which is often contradictory.

8. Reflective Distance

I leave it to the reader to analyse the statements made by the people interviewed. However, certain keywords emerge, such as poverty, impoverishment, difficulties in making ends meet on two salaries, difficulties in accessing home ownership, and basic deprivation. People seem to have lost confidence in the political system and, above all, have a negative opinion of the European Commission and those in power. They do not understand the European Union's choices regarding the Russian-Ukrainian war, nor its involvement in the war. Only one family does not seem to be particularly affected by the increase in the cost of living; nevertheless, this family admits that costs should not rise any further, as this would seriously impact their daily lives. According to one interviewee, migration has been poorly managed, with a certain lack of awareness of our values in Belgium, such as secularism.

9. Life Stories Of Retired Couples

9.1. Pensioners A

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	Fifteen years ago, we could still shop without too many problems to feed ourselves and even go on holiday. Now we have to be very careful. Sometimes we have to go without certain things. Life has become far too expensive.
2. Do you have difficulty buying enough food to last the whole month?	Now, yes! Even basic foodstuffs have risen sharply in price. Fifteen years ago, I wasn't retired yet, but I remember that we lived without too many problems. When I see our two daughters now! God, it's hard for them, even as teachers.
3. Do you have financial difficulties buying clothes?	We have what we need after so many years, but when we buy, we buy cheap . We also have to help the children as much as we can.
4. Are your housing costs manageable?	Yes, because we own our home and it has been paid off for a long time. Otherwise, it would be very difficult.
5. Is your salary/pension enough to make ends meet?	We need both our pensions to make ends meet. I don't know how couples with only one pension manage.
6. Do you have enough money for your healthcare?	It's difficult, because we need care now that we're older.
7. Do you have enough money for leisure activities and holidays?	We have a mobile home on the North Sea coast. But our children go there too, because life is too expensive.
8. Do you think living conditions are bearable at the moment?	I think I've already answered that. They're difficult to bear, because we also have to think about our children and grandchildren.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	Wealthy people paid by us who don't care about us and who are in favour of war against Russia rather than tackling poverty in the European Union.

9.2. Pensioners B

1. What do you think about your standard of living in 2025, compared to 15 years ago?	It has deteriorated with the Covid period. Prices have risen. It was a time when people were afraid of catching the disease and everyone obeyed what the experts said on television and in the newspapers. This period led to many bankruptcies. For example, an acquaintance of mine went bankrupt in a small local shop. So did my wife's hairdresser.
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	The war between Russia and Ukraine has also eroded our purchasing power due to the increase in energy prices. Europe's mistake was to obey Uncle Sam and cut itself off from Russian energy. We are now dependent on the Americans! It's no better! All because of the idiots who govern in Brussels at the Commission. They obeyed the US and enriched it by buying weapons to give to a state that is at the height of corruption.
2. Do you have difficulty buying enough food to last the whole month?	We have to be very careful, because pensions have not kept pace with price increases at all; even basic necessities such as are sometimes unaffordable. It's a disgrace for Europe. But is this a point of no return?
3. Do you have financial difficulties buying clothes?	We have enough clothes and we don't buy them every day. That saves money.
4. Are your housing costs manageable?	They are manageable because we live on two pensions and we finished paying off our house a long time ago. But if one of us died, it would be more difficult, I think.
5. Is your salary/pension enough to make ends meet?	It's difficult, but we manage.
6. Do you have enough money for healthcare?	Fortunately, we have good health insurance coverage, but it's true that we have to be careful about our health. It's expensive, especially specialists.
7. Do you have enough money for leisure activities and holidays?	No, we have to prioritize our children and grandchildren.
8. Do you think living conditions are bearable at the moment?	Yes, but it wouldn't take much for everything to change.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	The EU is more concerned with foreign affairs than domestic affairs and does not see, or does not want to see, that the population is becoming poorer. The European Union sent 180 billion to a country without asking the people's opinion. The EU is increasingly becoming a dictatorial organization.

9.3. Pensioners C

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	The cost of living has risen unreasonably and the European Union has not really helped countries to improve welfare. So if you also have an unstable government or one that is not concerned about the welfare of the population, then it becomes impossible to live. Fortunately, we are not there yet, but in the future we risk falling into poverty.
2. Do you have difficulty buying enough food to last the whole month?	Yes, but we have to choose carefully so that we don't exceed our budget. Do we go without? No, but we do choose cheaper products.
3. Do you have financial difficulties in buying clothes for you ?	We have what we need, but when we buy it , it's when there are discounts.
4. Are your housing costs affordable?	Fortunately, we bought our house, which gives us extra security, but people who end up paying rent that they can never recoup must be in a more precarious situation than we are.
5. Is your salary/pension enough to make ends meet?	It's not easy. I have a pension because I worked for the post office, and my wife has a small self-employed pension because she ran a retail business. It's shameful that a self-employed person who has worked all their life should receive such a small pension.
6. Do you have enough money for your healthcare?	We make choices. Personally, I need dental implants, but they are too expensive. Perhaps we could have them done in Turkey, where they are cheaper, but it is far away and I don't feel comfortable with that.
7. Do you have enough money for leisure activities and holidays?	Yes, we are lucky enough to have a country house in the Ardennes, but that's all.
8. Do you think living conditions are bearable at the moment?	Bearable, yes, but the future doesn't look bright. Perhaps we are heading towards a world war because of economic interests, but they say it's for democracy!
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	It's a bunch of people who get paid even when they're not there. I've seen some of them dozing off during debates. There was even a woman knitting! That's normal when the Commission has a free hand to lead and manoeuvre. War? Let them go and fight it themselves.

9.4. Pensioners D

1. What do you think about your standard of living in 2025 compared to 15 years ago?	Everyday life has become difficult to cope with financially. The Covid period has played a part, but above all it is the increase in energy prices. How is it possible to be so blind and have someone as incompetent as Mrs Von der Leyen, who has destroyed the European Union by agreeing to everything Donald Trump wanted. Taxes, exclusivity for the purchase of weapons from the Americans.
2. Do you have difficulty buying enough food to last the whole month ?	No, it's still okay; we're careful.
3. Do you have financial difficulties buying clothes?	We look for sales. But we don't have the same needs as young people. We have to help our children and think about our grandchildren.
4. Are your housing costs affordable?	It's still a significant expense. We live in a flat that we rent for €1,050 plus utilities, which are quite high. It adds up to a lot. Fortunately, we have two pensions. Applying for social housing is almost impossible, because with two pensions we would have to pay a little less, but in what kind of social environment? And immigrants are given priority in this regard. Isn't that discrimination?
5. Is your salary/pension enough to make ends meet?	Yes, but we have to budget carefully to be able to eat at the end of the month.
6. Do you have enough money for healthcare?	It's a priority, but it's expensive to go to the optician, urologist, dentist, etc. We only go to the GP, because we only have to pay a few euro, which is called a 'co-payment'.
7. Do you have enough money for leisure activities and holidays?	How can you expect us to pay 600 euro or 700 euro for a week's holiday?
8. Do you think living conditions are bearable at the moment?	It's difficult... Companies are getting richer and richer, and the population is getting poorer. That's the political choice of those who govern us.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	I think the representatives of Hedebow's PTB party should continue to give them a hard time. It's the only party that's on the right track and defends people's lives. As for the war? There's a lot of misinformation out there and it's hard to know the truth. Look at the stupid Mercosur agreement signed by Van der Leyen with Brazil; an agreement that will kill our farmers and our

	local products. She thinks she's a head of state, when she hasn't been given a mandate for anything. Politicians like Orbán are absolutely right to oppose so much nonsense... Maybe it's time to take to the streets and shout: "Enough is enough! Europe's first".
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9.5. Pensioners E

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	Yes, and a lot! We don't know who is to blame for all this, but the government and the European Union have taken some crazy measures, that's for sure! Look at "green" cars compared to petrol cars. Honestly, what pensioner can afford to buy a new electric car? Not us, anyway. Our car is 12 years old and we'll use it as long as it works... after that, we'll see!
2. Do you have difficulty buying enough food to last the whole month?	Yes, we have to watch the prices and choose our shops carefully. Let's take an example: in a shop like "Brico" in Belgium, a pot of metallic paint costs between 5 and 7 times more than in an "Action" shop. Now, it's true, you're asking me to talk about food. It's more difficult than it was 10 years ago.
3. Do you have financial difficulties buying clothes?	No, because we buy second-hand clothes on the internet.
4. Are your housing costs affordable?	It's okay! We live in social housing in Liège. We're lucky, because immigrants are currently given priority.
5. Is your salary/pension enough to make ends meet?	Yes, but it's not easy. We divide the month into four to keep track of our budget.
6. Do you have enough money for healthcare?	No, we only go to the family doctor. Specialists are too expensive. You have to pay an additional 60 euro out of your own pocket.
7. Do you have enough money for leisure activities and holidays?	We have friends and we spend a few days at the North Sea, buying through Outspot and going outside the high season.
8. Do you think living conditions are bearable at the moment?	Being retired is becoming more difficult. I think that the state, the system, has conditioned us all our lives to be nice, obedient, to pay taxes and contribute to social security. After 45 years of work, I have a pension of just over €1,800 and my wife has around €1,300. It's not easy with that, because the price of goods has risen too



	much. I have to do odd jobs to make ends meet... and I'm 72 years old!
9. What do you think of the European Union's ty policy regarding the Russian-Ukrainian war?	They are globalists who aim to create a state like the United States, but they will find it difficult to achieve this because there will always be tensions between the diverging interests of three entities: the British, the Germans and the French. So how will the cake be shared? Which language will prevail? Will the small countries be left behind? I think it's utopian... It's doomed to failure.

9.6. Pensioners F

1. What do you think about your standard of living in 2025 compared to 15 years ago?	For us, it's fine, because we worked for the state, in a local authority, and with two pensions, it's manageable. But what would happen if we had to live in a care home where the costs exceed the price of full board? We think that many pensioners live in precarious situations. I'm thinking of our acquaintances, for example.
2. Do you have difficulty buying enough food to last the whole month?	No, it's bearable. But we have to take into account the sharp rise in prices.
3. Do you have financial difficulties buying clothes?	No, but when we need to, we wait for the sales in the shops.
4. Are your housing costs bearable?	We had the good idea of buying a house. We easily bought our house in the early 1990s for around 1,800,000 Belgian francs, with a large garden and a garage. In euros, that's around 45,000 euro. We are planning to sell it to buy a flat. Our solicitor says that it is currently worth around €240,000! I don't think many young people can afford to buy a house at that price with a loan for only 15 years!
5. Is your salary/pension enough to make ends meet?	Yes, I think we've already explained why.
6. Do you have enough money for your healthcare?	Yes, it's essential, but it's become expensive. The healthcare system is poorly managed, because it takes weeks or even months to get an appointment, even though health is essential, especially for older people who are more vulnerable.
7. Do you have enough money for leisure	Yes, we spend three weeks in our flat in Spain in

activities and holidays?	the summer and two weeks in the winter. The rest of the time, our children enjoy it.
8. Do you think living conditions are bearable at the moment?	Yes, for both of us, but I don't think the majority of pensioners can say the same.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	I don't get involved in politics. It makes me sick to hear them talk. They're not in need and they don't care about the realities of people's daily lives. War? Let the Slavs settle their differences among themselves.

9.7. Pensioners G

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	I would say we are surviving! It's difficult to make ends meet... Yes, over the last 15, even 20 years, the standard of living has fallen and it's becoming dramatic. What are politicians doing? What is Europe doing while poverty is rising rapidly?
2. Do you have difficulty buying enough food to last the whole month?	Yes, we have to buy the cheapest products. It's difficult to make ends meet.
3. Do you have financial difficulties buying clothes?	Yes and no! We have to buy second-hand clothes and be careful with our budget.
4. Are your housing costs affordable?	It's difficult, because even though we live in social housing, prices have risen, especially for electricity, heating and water. Rents have also increased.
5. Is your salary/pension enough to make ends meet?	We have two small pensions because we don't have full careers and I personally was unemployed for about 8 years. My wife worked as a care assistant in a nursing home and at 55 she had to stop because of her back pain.
6. Do you have enough money for your healthcare?	It's difficult, it's expensive.
7. Do you have enough money for leisure activities and holidays?	No, we take the train to the seaside for a day trip every now and then. We also go on excursions to the Ardennes, but it's impossible for us to go to a restaurant, for example.
8. Do you think living conditions are bearable at the moment?	No, we are just surviving!
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	The EU continues to want to seize all the levers of power. Why? To create an empire. The new

	Roman Empire? But this is being done at the expense of the population's well-being. The EU has created chaos in terms of migration. As for the war, why should Europe pay billions when it is a senile president who is the instigator of the war?
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9.8. Pensioners H

1. What do you think about your standard of living in 2025 compared to 15 years ago?	My husband has asthma and needs a lot of care. He has a pension of just under 1,500 euro and I have a small pension of just over 1,400 euro. It's difficult for us because the cost of living has risen sharply. I dare not imagine what will happen when one of us dies. The standard of living has been declining for more than 15 years, but for the past 5 years, it has been a disaster.
2. Do you have difficulty buying enough food to last the whole month?	Yes, we have to measure everything so that it doesn't cost too much.
3. Do you have financial difficulties buying clothes?	We use what we already have, and if necessary, we go to second-hand shops such as Oxfam or others.
4. Are your housing costs affordable?	It's difficult, because the rent is €825. Fortunately, the landlord is kind and hasn't increased the rent in 12 years. But he knows us and knows that we pay our rent on time.
5. Is your salary/pension enough to make ends meet?	Barely. We have a son and a daughter, and sometimes they buy us food. We want to refuse, but they insist, saying that "the lift has to go both ways". It's true that they are lucky to have good jobs.
6. Do you have enough money for your healthcare?	It's not easy for us.
7. Do you have enough money for leisure activities and holidays?	We have to forget about all that.
8. Do you think living conditions are bearable at the moment?	Hardly.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	The Russian war against Ukraine? People are jumping to conclusions, but I follow the news and it's often contradictory, which is even better! They spread nonsense and misinformation to boost ratings... This is the case with certain news

	channels that claimed at one point that the Russians had run out of weapons and were fighting with shovels and using washing machine chips... What rubbish! And to think that the European Union also generated this type of misinformation!... It's deplorable. I understand French people like Florian Philippot who want "Frexit".
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9.9. Pensioners I

1. What do you think about your standard of living in 2025, compared to 15 years ago?	The cost of living has risen sharply over the last 10-15 years, in all areas. We need both pensions to survive.
2. Do you have difficulty buying enough food to last the whole month?	Food is expensive. We have to make increasingly difficult choices, based on a budget that is decreasing in value compared to rising prices. What are those who govern us doing? Nothing! Pensions are low after working all our lives for a state that does not provide for the needs of the elderly. Next time, we will vote for the PTB!
3. Do you have financial difficulties buying clothes?	Yes
4. Are your housing costs affordable?	We have to make do with what we have, but it's expensive... €890 is a lot of money compared to our two pensions, which don't even reach €3,000. How do couples living on a pension manage?
5. Is your salary/pension enough to make ends meet?	It's difficult, but we manage by cutting back.
6. Do you have enough money for healthcare?	We only seek treatment if it's a really serious problem.
7. Do you have enough money for leisure activities and holidays?	No, not at all!
8. Do you think living conditions are bearable at the moment?	No, I'm thinking of finding a small job paid in black to get out of this situation, because I used to work as a bricklayer for a construction company.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	The war? I don't have an opinion, because I don't have access to reliable information and I fear that a lot of the truth is being hidden from us. The European Union? Let's be Belgian first! I know that there are two opposing camps in the European Union, namely the "globalists" and the "sovereigntists". It's deplorable. Europe should be concerned with the well-being of its people.

9.10. Pensioners J

1. How do you feel about your standard of living in 2025 compared to 15 years ago?	Prices began to rise as soon as the euro replaced the Belgian franc. Then there were increases in property prices, food prices, rents, clothing prices, etc. Since 2015, it's been madness! Poverty is taking hold in Europe.
2. Do you have difficulty buying enough food to last the whole month?	Yes, at the end of the month.
3. Do you have financial difficulties buying clothes?	No, because we don't buy much... only what we need.
4. Are your housing costs affordable?	We own a small worker's house with a small garden and no garage in the town of Seraing. What we are feeling is the increase in energy prices. We heat our home with a pellet stove, but while 10 years ago a bag of pellets cost around 4 euro, it now costs more than double that.
5. Is your salary/pension enough to make ends meet?	By juggling our finances, yes. More seriously, it's difficult.
6. Do you have enough money for healthcare?	Yes, if we go to our GP, but we avoid specialists.
7. Do you have enough money for leisure activities and holidays?	We are of Italian origin and we are lucky enough to be able to visit the family, but it still costs money.
8. Do you think living conditions are bearable at the moment?	It's not easy: if we had an extra 1,000 euro, we could live more comfortably.
9. What do you think of the European Union's policy on the Russian-Ukrainian war?	The European Union is run by idiots who were not democratically elected. The Union is becoming increasingly repressive with European laws. The Union ultimately wants to rule without a mandate. Take Ursula Von der Leyen, for example, who negotiated taxes owed to the US with Donald Trump as if she were a head of state... What an usurpation. And no one says anything, except for two or three countries. The others are submissive followers. But Europe itself is subservient to the US, isn't it? I believe that Europe's future is bleak.

10. Reflexive decline

Pensioners complain about their lot. Having worked all their lives for so little. They see that precariousness is looming, due to the increase in the cost of living, while pensions have not increased proportionally. They seem to condemn the European Union's policy on migration and other political choices, such as sending billions to a country at war, while the European population is becoming poorer. They ask themselves the following question: what has become of Europe, which previously had as its primary goal the welfare of its people? Some criticize the Commission and its leader, Van der Leyen, who they say thinks she is a head of state, when in fact we are still in a Europe that is subservient to the US and composed of members in conflict between globalists and sovereignists. The war worries some who do not understand the hidden issues at stake; however, some point to the economic issues, while those in power talk about a move to preserve democracy. Living conditions are still bearable as long as the couple has two pensions and owns their own home. For some, we are undoubtedly heading towards a world war if this continues, with a breaking point that could lead to poverty. Migration policy seems discriminatory for a retired couple, particularly in terms of access to social housing. One retired couple gives a concrete example of the price of their house, which they bought 15 years ago, something that young people today could not do given the increase in house prices. Only one retired really stands out and is financially secure enough to live in good conditions, including leisure activities, healthcare, food costs, etc. The comments gathered show that owning your own home makes life easier, despite the increase in the cost of living. The interviews also reveal a certain solidarity between parents and children. Pensioners are worried about their future; it is necessary for the couple to have two pensions in order to be able to meet their daily needs, albeit with difficulty.

11. Conclusion

There is a similarity between working families and retired couples. Both groups have felt the increase in the cost of living over the last 5-6 years. Retired people are concerned about their children and grandchildren. They are no longer able to help them as much as they used to. The increase in the cost of living seems to be creating a form of precariousness.

The majority admit that it is difficult to make ends meet. This precariousness affects leisure activities, energy costs, food and clothing purchases, and even support for their children or grandchildren. Both groups criticize politicians and believe that they have mismanaged things or made poor choices. The majority seem to believe that the European Union is out of touch with the concerns and needs of the population.

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