



Self-help document to published European housing indicators

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Versions

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Table of abbreviations

Abbreviation	Explanation
ECB	European Central Bank
EQLS	European Quality of Life Survey
ESSPROS	European System of Integrated Social Protection Statistics
ESRI	Economic and Social Research Institute
EU	European Union
FEANTSA	European Federation of National Organisations Working with the Homeless
GDP	Gross Domestic Product
HFCS	Household Finance and Consumption Survey
ILO	International Labour Organization
IMF	International Monetary Fund
LAU	Local administrative units
NUTS	Nomenclature of territorial units for statistics
OECD	Organisation for Economic Co-operation and Development
QuASH	Questionnaire on Affordable and Social Housing
SILC	Statistics on Income and Living Conditions
UN	United Nations
UNECE	United Nations Economic Commission for Europe
WP	Work Package



Technical references

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Introduction

In this document we compiled information on some data sources we use in WP3 of EqualHouse, which might be useful for all consortium members. WP3 integrates most quantitative tasks of EqualHouse, and will provide the project with a general overview of the scale and forms of housing inequalities in Europe.

During the kick-off meeting in April 2024, several participants had questions on data availability on housing inequalities across Europe. Whereas WP3 will analyse general trends and patterns, most WPs might need more detailed information in specific aspects. We compiled this self-help document for you to start exploring the data yourself to find more specific answers to your questions.

The document starts by introducing some EU-wide surveys which also provide information on housing (EU-SILC, HFCS, EQLS, censuses). It is followed by two thematic sections on homelessness and housing deprivation, and on other available macro-level data sources. Other WPs, such as WP4 on housing finance, WP7 on refugees and migrants as well as WP8 on energy efficiency will also provide some thematic quantitative data on housing inequalities across the EU-27 and the United Kingdom. These are not covered in this document.



EU-SILC (Statistics on Income and Living Conditions; 2005–)

What is EU-SILC?

EU-SILC is an annual survey conducted by all member states of the European Union¹ which provides statistics on income and living conditions, including housing-related indicators. The survey consists of a relatively standard part with the same questions each year, thematic ad-hoc modules under a (somewhat changeable) multi-annual rolling scheme (such as ‘labour market and housing’ every three years, ‘intergenerational transmission of disadvantages’ every six years), as well as non-repeated ad-hoc/policy needs modules (such as ‘energy efficiency and poverty’ in 2023). Harmonised EU-wide datasets are published by Eurostat. Most data published on the Eurostat website are country-level; surveys in most countries are representative at NUTS2-level.

What are the advantages and limitations of the dataset?

Micro-level data from EU-SILC are only available via a research contract (currently Tilburg University and Periféria have their own). These micro-level data form (part of) the input for the work that will be done in WP3. For details on how to access European microdata, check the Eurostat website here: <https://ec.europa.eu/eurostat/web/microdata/european-union-statistics-on-income-and-living-conditions>.

WP3 in EqualHouse intends to go beyond the indicators you can also download from the Eurostat-website (<https://ec.europa.eu/eurostat>). These indicators are

¹ Note that the UK is included until 2018. For more recent data, check <https://UnderstandingSociety.ac.uk>.



used for European Social Monitoring and can be downloaded in different varieties (e.g. different poverty-thresholds): for countries, country groups (e.g. EU27) and years. Often, breakdowns by individual characteristics are also available (e.g. by age, gender, ...), but these are a bit 'hit and miss'. If you need illustrative data, it is usually fine. If you want to use these data for some form of quantitative analysis, you may run into the limitations of what is provided. You may also find that one indicator is available one day, and it has disappeared the next day. There are continuous updates and re-arrangements going on.

In WP3, we tend to look at the published data to check our own work (e.g. can we reproduce them if we build exactly the same indicator?). We will however tweak/adapt available indicators to better suit our academic analysis-goals. Be aware, however, that somehow reviewers of journals often seem to insist that you do not wander off too far from the published indicators (such as 'Share of people living in under-occupied dwellings', 'Housing cost overburden rate'). Typically, the academics that were historically involved in this process seem to insist on this, but they are sometimes quite influential in the field and have 'spread their message' around Europe (e.g. ESRI from Ireland). This is strange, somehow, because the European indicators are essentially the outcome of a political process and negotiation between civil servants of all Member States. It might be an idea to involve these people in our European Community of Housing Equality, as they are close to the decision-making process in terms of which indicators are added, dropped, etc...

Note that some indicators are defined in a rather peculiar way. Examples are the tenure-variable (distinguishing between 'renting at market rate' and 'renting at reduced rate', which furthermore relates to the strictness of rent regulation in a country, so in some countries/waves with an integrated rental market, all renters are 'renting at market rate'...) and the housing cost-variable, which includes utility costs. Check the questionnaires and methodological notes for exact definitions and changes over time.



Where to find data?

To access harmonised data by Eurostat, go to Eurostat => Database => Population and Social Conditions => Income and Living Conditions => ... (Be aware that this structure might change now and then). You can download the data, extend the years, etc... Note that the data navigation tree has 'Detailed datasets' and 'Selected datasets' for the same topics. We suggest that you always look at both. The data tables are highly customisable, offering also different download and formatting options. If you need a primer on how to work with Eurostat data tables, check this guide:

<https://wikis.ec.europa.eu/display/EUROSTATHELP/How+to+customise+the+data+visualisation>.

As living conditions (and all sociological variables for that matter) change only very slowly, what you get for most indicators are the famous 'flat lines'. This is why quantitative researchers are obsessed with collecting longitudinal survey data – we want to know how things vary and evolve among social groups, why that is, analyse between-country-differences, investigate within-country change over the long-term (preferably decennia), and mostly: WE WANT ALL OF THIS AT THE SAME TIME. However, for your illustration needs, please check the published indicators-database and you might find what you need!

National statistical offices often publish more detailed or different datasets of EU-SILC national surveys on their websites. So if you are interested in one country only and do not find the data on the Eurostat website, take a look at the website of national statistical offices. You can find the links to the national statistical offices' websites here: <https://ec.europa.eu/eurostat/web/european-statistical-system/ess-partners>.

Where to find methodological information?

Your first reading should be the short metadata summary on EU-SILC which you can access here: https://ec.europa.eu/eurostat/cache/metadata/en/ilc_sieusilc.htm.



You can also access this metadata summary when you open the tables on the Eurostat website, and click on 'Explanatory texts'. When interpreting breaks or unusual changes in the 'flat lines' you always need to check whether there were methodological changes which are affecting the numbers you see.

A detailed methodological description of EU-SILC is available on this website: <https://www.geis.org/en/missy/metadata/EU-SILC/>. You can access the whole documentation of the national surveys, notes on comparability, the questionnaires and the codebook. The codebook contains the descriptions of the original variables. These variables are combined to construct the indicators found on Eurostat. If you are interested in how these indicators are constructed, check the Statistics Explained section of EU-SILC here: [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=EU_statistics_on_income_and_living_conditions_\(EU-SILC\)_methodology](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=EU_statistics_on_income_and_living_conditions_(EU-SILC)_methodology). TILBURG can provide you with a more detailed manual about the construction of these indicators.

HFCS (Household Finance and Consumption Survey: 2010, 2014, 2017, 2021)

What is HFCS?

The HFCS collects (predominantly) household-level data on household finances and consumption. The survey is conducted every 3–4 years, with waves in 2010, 2014, 2017 and 2021. From the perspective of housing-related statistics, the survey has valuable information on housing finance, such as the value of real estate assets or mortgages, rental income or second homes. Whereas published income distribution statistics (e.g. poverty rates, GINI) are often based on EU-SILC, HFCS is the source for published statistics (e.g. by the ECB) on the distribution of wealth. HFCS is seen by the ECB as the micro-level complement of the usual macro-level indicators, e.g. country-level GDP.



HFCS is a joint project of the European Central Bank and central banks of European countries. Data are available for euro area countries and some other non-euro area participating countries, such as Croatia, Czechia, and Hungary in the 2021 wave. HFCS does not allow for analyses by region or urbanity, though in the last wave (2021) these variables have been added.²

What are the advantages and the limitations of the dataset?

HFCS is mainly used by income and mostly wealth researchers, but not that extensively. Housing researchers rarely look into HFCS data, although housing finance is an important driver of housing inequalities. This has to do with the fact that the data structure is complicated, e.g. the use of multiple implicates for each record and the complicated way of calculating standard errors that is the consequence of these procedures. TILBURG can provide you with some pointers to tutorials, should you be interested in engaging with this survey yourself. WP3 will explore and analyse these data, and will make relevant indicators and breakdowns available in this process.

An obvious limitation of the dataset is that it does not cover all countries in EqualHouse and that the surveys are conducted only every 3-4 years. The latter point means that you cannot analyse short-term cycles of housing markets with this dataset. Another limitation is perhaps that all values (e.g. value of houses) are self-reported by respondents, though this is usually considered as sufficiently reliable. Annual income is only available gross (not net as in EU-SILC).

The ECB also publishes summary reports of HFCS in its Statistics Paper Series and more detailed analyses in its Working Paper Series. The full list of the research publications of HFCS is available here:

² Actual content of these variables by country still to be checked.



https://www.ecb.europa.eu/stats/ecb_surveys/hfcs/html/researcher_hfcs_research_publications.en.html.

The link to the report on the main trends of the 2021 wave is available here:

<https://www.ecb.europa.eu/pub/pdf/scpsps/ecb.sps46~3563bc9f03.en.pdf>.

Further information can be found here:

https://www.ecb.europa.eu/stats/ecb_surveys/hfcs/html/index.en.html. (scroll down to bottom of the page).

Where to find data?

Data are collected by the European Central Bank. The European Central Bank has an extensive data portal at <https://data.ecb.europa.eu/> but with no obvious reference to this survey in particular.

The statistical data are published in a non-user-friendly way in PDF format, and in a zipped Excel file. The link to the datasets is the following: https://www.ecb.europa.eu/stats/ecb_surveys/hfcs/html/index.en.html#access.

The Österreichische Nationalbank (Austrian National Bank) developed a dashboard of HFCS data. These are divided into topics of the survey. You can analyse the variation across countries, time, and socio-demographics. Maps, graphs and tables are downloadable in different formats. For exploratory research we suggest you start here, as the highly-customisable data visualisations enable a quick overview. The link to the dashboard is: https://oenb.shinyapps.io/HFCS_Keyfigures/.

Microdata of HFCS are only available via a research contract. If you are interested in more details or wish to register your research entity, go to: https://www.ecb.europa.eu/stats/ecb_surveys/hfcs/html/index.en.html.



National central banks might also publish different versions of HFCS. The list of the websites of central banks of EU member states is available here: <https://www.ecb.europa.eu/services/links/html/index.en.html>.

Where to find methodological information?

For basic definitions of concepts, go to the Results and FAQ section of the HFCS website: https://www.ecb.europa.eu/stats/ecb_surveys/hfcs/html/index.en.html. Consult the published datasets firstly for definitions (the last pages of the PDF document or the last sheets of the zipped Excel file). You can find a more detailed methodological report in a PDF document as well.

The 'Areas of research' section at the HFCS website (scroll to bottom for this) has a 'Documentation and links' (=> 'Implementation documents') subsection. Here you can find the questionnaires and the detailed codebooks.

EOLS (European Quality of Life Survey; 2003, 2007, 2012, 2016)

What is EOLS?

The European Quality of Life Survey (EOLS) is carried out every four to five years since 2003 by Eurofound, with the latest survey taking place in 2016. EOLS examines objective circumstances of people's lives, including housing, and how individuals feel about those circumstances and their lives in general. The datasets cover all EU member states and some other European countries. For example, the 2023 wave covers 33 European countries.



What are the advantages and limitations of the dataset?

An obvious limitation of the dataset is that the surveys are not conducted each year. The latest dataset is relatively old. This survey is interesting, but not central in WP3. It has more variation in topics than other surveys discussed previously. Samples tend to be smaller, which means that they are used less for academic research. They could be useful, however, if you have students interested a thesis on housing inequalities.

In addition to the three pan-European surveys, Eurofound launched the Living and Working in the EU e-survey in April 2020 in response to COVID-19. This large-scale online survey, which uses non-probabilistic sampling methods, allowed Eurofound to capture the experience of living and working through the pandemic.

Where to find data?

The website for EQLS is <https://www.eurofound.europa.eu/en/european-quality-life-surveys>. All survey questionnaires and datasets are freely available to the public. You can simply download the data, there is even an integrated dataset, which you can access here: <https://www.eurofound.europa.eu/en/data-catalogue/european-quality-life-survey>. The data are at the level of individuals (no complex structures here), and if you have basic SPSS-skills, you would probably be able to do some basic analysis yourself.

Eurofound recently published a report on housing inequality which uses Eurostat data as well as results from Eurofound surveys: <https://www.eurofound.europa.eu/en/publications/2023/unaffordable-and-inadequate-housing-europe>.



Where to find methodological information?

Methodological information – including questionnaires in all languages, a technical and a quality assessment report is available for the different waves. The website is: <https://www.eurofound.europa.eu/en/surveys/european-quality-life-surveys-eqls>.

Population and housing censuses (2001, 2011, 2021)

What is a census?

A census typically happens every 10 years. The census counts the entire population and housing stock of a given country and collects information on its main characteristics. Censuses in the EU are carried out with a harmonised methodology by the national statistical offices of member states. Eurostat publishes harmonised datasets.

What are the advantages and limitations of the dataset?

The census is the only pan-European non-survey based full-scale data collection on housing issues. A valuable characteristic is that we know data on both housing units and their inhabitants. However, a serious limitation is that a census does not measure income levels and assets.

Data are published for small geographical areas. Eurostat publishes data on national, regional (NUTS2, NUTS3) and municipal (LAU2) level, as well as on a 1×1 km grid – which no other surveys provide.

The usage of the dataset is limited because a census is taking place once in a decade. Questions are by and large the same, so comparisons are possible across



time. However, the recent census round is relatively recent, and data are not yet analysed extensively across Europe, as data are only being published recently.

Where to find data?

Eurostat publishes its harmonised datasets of the 2001, 2011 and 2021 census rounds at: <https://ec.europa.eu/eurostat/web/population-demography/population-housing-censuses>. Some of the data tables also contain sporadic information from the 1990 census round. Currently (as of May 2024) only some datasets of the 2021 census round are published at the Eurostat website. As all national statistical offices have already submitted harmonised data for Eurostat until March 2024, we expect that all data will be published soon.

Predefined tables – similar to the EU-SILC ones discussed above – are available here: <https://ec.europa.eu/eurostat/web/population-demography/population-housing-censuses/database>.

The more detailed publication form of census data is the so-called hypercube. A hypercube is basically a three-dimensional cross-table which summarises census microdata into predefined aggregates. You can customize census data hypercubes for your needs and download them from the Census Hub: <https://ec.europa.eu/CensusHub2/selectHyperCube?qhc=false>.

National statistical offices publish non-harmonised data on their websites which might be more detailed than what you find on the Eurostat website. National microdata might also be accessed via the national statistical offices. If you are interested in one country only and do not find the data on the Eurostat website, take a look at the website of national statistical offices. You can find the links to the national statistical offices' websites here: <https://ec.europa.eu/eurostat/web/european-statistical-system/ess-partners>.



Where to find methodological information?

The most detailed methodological information on the 2021 census round is the ‘EU legislation on the 2021 population and housing censuses — explanatory notes’ which you can download here: <https://ec.europa.eu/eurostat/web/products-manuals-and-guidelines/-/ks-gq-18-010>. Table B4 on page 89 lists hypercube groups about housing.

The large table starting on page 168 is a summary of all hypercubes to be published by Eurostat. The codes show the different breakdowns of different census topics with abbreviations. You can decode these abbreviations from the document starting at page 120. For example, hypercube group 33 ‘GEO.M TPH.H SPH TSH’ combines four different breakdowns: GEO.M (geographical breakdown at a medium-level breakdown, i.e. NUTS3 level), TPH.H (type of private household in a high-level breakdown), SPH (size of private household), and TSH (tenure status of households). So you can have information on the following: How many private households are in the city of Budapest (NUTS3 at GEO.M) which are ‘Couples, youngest resident son/daughter 25 or older’ (TPH.H) with 4 persons in the household (SPH), and living in a tenure status where at least one member is the owner of all or part of the housing unit (TSH).

The explanatory notes for the population and housing census of 2011 can be accessed here: <https://ec.europa.eu/eurostat/web/products-manuals-and-guidelines/-/KS-RA-11-006>.

Data on homelessness and housing deprivation

Where do data on homelessness come from?

Data on homelessness come from a wide range of sources in Europe, such as local point-in-time estimates, administrative data, and general population and census data (national representative surveys). Different methods may under- or over-



estimate certain subgroups, e.g., women's homelessness is likely to be underestimated by point-in-time counts. Data comparability can also be a major challenge, as different countries use different definitions as well as methods. The ETHOS Light framework, developed by FEANTSA, aims to aid more comparable statistical analysis by providing a harmonised definition of homelessness.

ETHOS Light

Ethos Light contains six operational categories, within which different living situations are listed:

1. People living rough
2. People in emergency accommodation
3. People living in accommodation for the homeless
4. People living in institutions
5. People living in non-conventional dwellings due to lack of housing
6. Homeless people living temporarily in conventional housing with family and friends (due to lack of housing)

For more information, please visit:

<https://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion>.

FEANTSA reports and datasets

Every year FEANTSA produces an 'Overview of Housing Exclusion in Europe', which collates the latest data on homelessness and housing exclusion. All reports, including the latest (8th) can be found here:

<https://www.feantsa.org/en/resources/resources-database?search=housing+exclusion&theme=&type=&year=>.

These reports collate available data, including individual national data sets and local point in time counts (see below).



National homelessness surveys

Quality and scope of this data will vary quite a bit. FEANTSA has a substantial database of these, but not publicly available. Belgium, for example, has very extensive, high-quality data.

OECD Questionnaire on Affordable and Social Housing (QuASH)

This provides yearly data on housing affordability, housing quality, and homelessness and housing exclusion, and housing for people with disabilities:

<https://www.oecd.org/housing/data/affordable-housing-database/housing-conditions.htm>.

EU-SILC

Annual housing-specific modules in EU-SILC include housing exclusion/deprivation indicators. Data available now:

https://ec.europa.eu/eurostat/web/main/data/database?node_code=livcon.

There are also regular ad-hoc modules in certain years focusing on different policy needs. The 2018 questionnaire on 'Material deprivation, well-being and housing-difficulties' included details of past experiences of housing difficulties, including homelessness:

³ <https://ec.europa.eu/eurostat/web/income-and-living-conditions/database/modules>.

Going forward, EU-SILC will again have a compulsory module on past experience of homelessness, these data will (hopefully) be available in 2025.

Population and Housing Census

The Census Hub will have data on dwelling types and housing arrangements, including 'occupants living in another housing unit and the homeless'. This will be available in June 2024. Prior data are from 2011, but data on homelessness here are very limited for many countries.

³ These variables, however, were not included in the User Database.



Data on energy poverty

The EU Energy Poverty Observatory (EPOV) has developed a set of indicators that are used for measuring various aspects of energy poverty.⁴ The aggregate data across EU-countries can easily be accessed through the website: [National indicators - European Commission \(europa.eu\)](https://ec.europa.eu/eurostat/tgm/table.do?tab=main&init=1&language=en&code=sdg_7_3_1). The original sources of data that are used to derive these indicators are from EU-SILC, Eurostat, HBS (Household Budget Survey), and BSO (EU Building Stock Observatory). For EU-SILC, the questions that can be found across most (if not all) waves are: 1) ability to keep home adequately warm⁵; 2) arrears on utility bills; 3) number of rooms per person; 4) poverty risk; and 5) presence of leak, damp, and rot. The rest (e.g., dwelling cool in summer and warm in winter; equipped with air conditioning and heating, etc.) are only available for certain waves. HBS is used for an expenditure-based measure of energy poverty, and the data used include share of energy expenditure in income and absolute energy expenditure. HBS is a national survey for household expenditures, so it can complement EU-SILC in examining specific expenditures on housing. While the aggregate data is available through Eurostat,⁶ the microdata can only be accessed via a research contract. It targets EU countries, and is run every five years with the latest data being from 2020. For more information on HBS, see <https://ec.europa.eu/eurostat/web/microdata/household-budget-survey>. BSO includes various data about the building stock that are closely linked with energy policies across EU, such as the price of specific energy sources, area of the dwelling, energy level of dwelling, winter mortality/death rates, etc... Its data, manual for the data, and easily accessible cross-national comparative data visualisation can all be found via this link: https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/eu-building-stock-observatory_en.

⁴ For a more detailed information on the indicators, see https://energy-poverty.ec.europa.eu/discover/publications/publications/energy-poverty-national-indicators-uncovering-new-possibilities-expanded-knowledge_en

⁵ This is defined under 'affordability' in OECD database

⁶ For example,

https://ec.europa.eu/eurostat/databrowser/view/hbs_str_t211/default/table?lang=en



Overview of other useful macro-level data-sources

WP4 will have a systematic analysis of housing finance, and will have a full-scale analysis of macro-level data. Some of the data sources you might find useful for other WPs are the following:

OECD Affordable housing and housing prices database

<https://www.oecd.org/housing/data/affordable-housing-database/>: mostly based on Eurostat indicators.

<https://data.oecd.org/price/housing-prices.htm>.

Bank of International Settlements

<https://www.bis.org/index.htm>: Financial data of countries.

Housing Europe's reports and country profiles

<https://www.housingeurope.eu/section-15/resources-articles>.

Housing Europe also produces regular reports with country profiles and statistics on percentage of social housing, financing of social housing etc.

European Mortgage Federation

<https://hypo.org/emf/publications/hypostat/>.

Produces overview yearly report with country profiles and statistical appendix, for example Residential Mortgage Debt/GDP (often used to indicate financialization of mortgage market).

Social spending on housing

OECD and EUROSTAT (ESSPROS – European system of integrated social protection statistics) have social spending datasets that sometimes contain social spending on housing. It is often a bit unclear what this entails in many countries, so you need local knowledge as well. Comparability across countries is limited. See their main websites and search from there: <https://www.oecd.org/housing/data/affordable-housing-database/housing-policies.htm>.



Eurostat has a Statistics Explained section on government spendings by function, including housing, with detailed datasets. https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Government_expenditure_by_function An infographic of the same topic is here: <https://ec.europa.eu/eurostat/cache/infographs/cofog/>.

Other data sources compiled by research institutions

<https://www.su.se/social-policy-indicators-database/>: mainly social policy datasets.
<https://www.lisdatacenter.org/resources/>: overview of macro-level datasets, macro-data from Luxembourg Income Study and Luxembourg Wealth Study. HFCS-data, by the way, are currently being harmonized to incorporate them into the Luxembourg Wealth Study. WP3 will use the original HFCS-data.

Other international organisations

You could also check: United Nations, UN-HABITAT, UNECE (<https://unece.org/statistics>), IMF, ILO, but less and less on housing as such here.