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CRITCHLEY, Roger, GILBERTSON, Janet <a href="http://orcid.org/0000-0003-3338-7590">http://orcid.org/0000-0003-3338-7590</a>, GRIMSLEY, Michael and GREEN, Geoff

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# LIVING IN COLD HOMES AFTER HEATING IMPROVEMENTS EVIDENCE FROM WARM FRONT, ENGLAND'S HOME ENERGY EFFICIENCY SCHEME

Roger Critchley <sup>a</sup>, Jan Gilbertson <sup>a</sup>, Michael Grimsley <sup>a</sup>, Geoff Green <sup>a,\*</sup>

And the Warm Front Study Group b, c

<sup>a</sup> Centre for Regional Economic and Social Research, Sheffield Hallam University, City Campus, Howard Street, Sheffield, S1 IWB, UK

<sup>b</sup> Public and Environmental Health Research Unit, London School of Hygiene and Tropical Medicine,

Keppel Street, London WCIE 7HT, UK

<sup>c</sup> The Barlett School of Graduate Studies, University College, Gower Street, London, UK

\*Address for correspondence:

Jan Gilbertson, Centre for Regional Economic and Social Research, Sheffield Hallam University, City

Campus, Howard Street, Sheffield SI IWB.

Tel: +44 (0)114 225 3539. Fax: 0114 225 2197

Email: J.M.Gilbertson@shu.ac.uk

#### Abstract

- Objective To investigate explanatory factors for persistent cold temperatures in homes receiving heating improvements.
- Design Analysis of data from a national survey of dwellings and households in England occupied by low-income residents receiving heating improvements or repair under the Warm Front Scheme.
- Methods Over the winters of 2001-02 and 2002-03, householders recorded living room and main bedroom temperatures in a diary. Entries were examined for 888 households which had received high level heating interventions. 222 households were identified as occupying cold homes, with mean bedroom temperature below 16°C or mean living room temperature below 18°C. Binary logistic regression was used to model dwelling and household features and then occupants' behaviour and attitudes in the 'cold homes' sub-set compared with the remainder of the high intervention group. 79 supplementary, structured telephone interviews explored reasons given for lower temperatures. Using graphical and tabular methods, householders preferring cooler homes were distinguished from those who felt constrained in some way.
- Results Cold homes predominate in pre-1930 properties where the householder remains dissatisfied with the heating system despite major improvements funded by *Warm Front*. Residents of cold homes

are less likely to have long-standing illness or disability, but more likely to experience anxiety or depression. A small sample of telephone interviews reveals those preferring lower temperatures for health or other reasons, report less anxiety and depression than those with limited control over their home environment. Their 'thermal resistance' to higher temperatures challenges orthodox definitions of comfort and fuel poverty.

Key words: Cold Homes; Preference; Comfort; Psychosocial health.

#### Introduction

Warm Front is the UK government's main programme for tackling fuel poverty in English households, providing grant-funded packages of insulation and heating improvements. Though the scheme has significantly raised average indoor temperatures [1] a minority of recipients maintain relatively low temperatures. This paper explores two possible explanations, 'rational' or 'adaptive', modeled schematically as routes 1 and 2 in Figure 1.

A rational model suggests that low temperatures are explained by residual heating problems. Either Warm Front has not secured sufficient improvements in energy efficiency or recipient householders are unable to use the improved heating system effectively either because they find it difficult to operate[2] or because of the enduring financial constraints of fuel poverty. [3] The assumption here is of residents living below a human comfort zone defined by a heat balance model of the kind pioneered by Gagge [4] and Fanger. [5] Brager and Dear [6] describe the deterministic logic underpinning such a model as 'physics  $\rightarrow$  physiology $\rightarrow$  subjective discomfort.' Originally developed in a laboratory, such models assume 'that the effects of a given thermal environment are mediated exclusively by the physics of heat and mass exchanges between the body and environment.' In summary, comfort is a function of temperature; low temperatures imply discomfort.

However, residents may prefer their homes colder than these modelled comfort zones. As an alternative to the deterministic model, an 'adaptive' model can account for such preferences. Brager and Dear[6] offer 'the notion that people play an instrumental role in creating their own thermal preferences through the way they interact with the environment, or modify their own behaviour, or gradually adapt their expectations to match the thermal environment.' For Chappells and Shove[7] comfort is 'malleable construct,' either residents' acknowledge cold living conditions and respond with more clothing and/or by altering their pattern of daily living, or alternatively, they may feel comfortable with low temperatures as a result of thermal experiences and expectations.

These two models of comfort suggest differing consequences for the health of recipients living in cooler conditions. The UK government has chosen the 'rational' option in developing a Fuel Poverty Strategy, [8] [9] drawing on ample evidence of a direct physiological link between low temperatures and increased risk [10] [11] [12] of both circulatory and respiratory disease. A recommended minimum living room temperature of 18°C can be traced back to a scientific review of evidence on healthy living conditions by the European Regional Office of the World Health Organization.[13] Later the Building Research Establishment[14] and Brenda

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Boardman in her influential work on fuel poverty[15] further distinguished healthrelated from comfort-related temperatures. The UK Fuel Poverty Strategy recommends 'standard' temperatures of 21°C in living rooms and 18°C in bedrooms to achieve comfort, automatically securing the lower threshold temperatures (18°C and 16°C respectively) for avoiding risk to health.

An ethical dilemma arises if occupants of objectively cold homes report acceptable levels of thermal comfort. According to proponents of the adaptive model, these occupants may be exercising a degree of personal control, suggesting a psychosocial route to health. There is evidence that perception of control influences comfort, ontological security [16] and health. [17] [18] [19] [20] However, older residents especially, may feel in control and comfortable at low temperatures yet expose themselves to physiological health risk. There is clear evidence that ageing is associated with diminished cold-induced thermoregulation. Impaired capacity to discriminate low temperatures [21] may lead to a reduction in body temperature. In extremis, such adjustment to cold stress, an inverted version of the 'boiled frog syndrome,' [22] can lead to hypothermia and death.

This article contributes evidence bearing on this ethical dilemma of choice verses risk. If choice is an illusion, heavily constrained by fuel poverty and building conditions, then the government has made a correct policy response to persistently low temperatures in some recipient households, enhancing the *Warm Front Scheme* by introducing more extensive measures to lift energy efficiency ratings. [23] If, on the other hand, low temperature is a genuine choice, then there is an ethical dilemma when the risk to health is increased. We seek to quantify the balance of choice and constraint.

## Methods

The study drew on a sample of 888 households in receipt new heating systems or significant heating repairs: a sub-set of 3489 households surveyed for a larger study of the *Warm Front Scheme* in five urban areas of England; Birmingham, Liverpool, Manchester, Newcastle and Southampton. University Ethical Protocols were followed for non-medical subjects. First wave surveys were conducted in the winter of 2001/2, a second wave in the winter of 2002/03, targeting dwellings both before and after *Warm Front* improvements.

Data relating to the household and home were collected by computer assisted interview. One person per household, usually the head of household or spouse, was invited to complete the interview which contained questions about the respondent's demographic characteristics, long-standing illness, on difficulty paying fuel bills, and on satisfaction with the heating system. It also included the twelve item General Health Questionnaire (GHQ12) the five item European Quality of Life Questionnaire (EuroQuol 5D) and the 36 item Short Form (SF-36). [24] [25] [26] Property data was collected by trained surveyors and energy efficiency calculated using a Standard Assessment Procedure devised by the BREDEM model. [27]

The seven-digit address postcode was used to link each dwelling to its Super Output Area of residence, the smallest areas for which census data is available in the UK, for which we obtained the 2004 Index of Multiple Deprivation (IMD) as a marker of socio-economic status. The IMD is based on six area-based parameters: income; employment; health and disability; education and skills training; housing; and geographical access to services. [27].

For one to two weeks over the winters of 2001-02 and 2002-03, householders used temperature strips to record twice-daily living room and main bedroom temperatures in a diary. These entries were examined for the sample of 888 households in receipt of new heating systems or significant heating repairs. Of these post-intervention households, a subset of 222 was identified as still occupying cold homes, defined as those where either mean bedroom temperature over the measuring period fell below 16°C or where the mean living room temperature fell below 18°C.

A random sample telephone survey of 79 of the 222 respondents occupying cold homes was conducted using a structured set of questions about attitudes and behaviours. Responses were categorized thematically, distinguishing respondents constrained in some way by residual heating problems from those preferring or adapting to lower temperatures. A composite index was devised which calibrated respondents' preferences or constraints. A second index calibrated residents' confidence in operating various heating system controls. Further tabulation and exploratory statistical analysis was undertaken using the coded preference-constraint and confidence scores.

Binary logistic regression analyses were used to examine a range of factors potentially linked to cold homes, and in turn linking cold homes to health outcomes

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(Figure 1). A series of models (Tables I to 3) progressively incorporated area and respondent demographic characteristics (model 1), the nature and condition of the dwelling, such as age, property type and characteristics associated with energy efficiency (model 2), household features associated with fuel poverty (model 3) such as income levels and difficulties paying fuel bills, occupants' satisfaction with home heating and their perception of thermal comfort (model 4), respondents' feeling of security (model 5) and self-reported levels of both mental and physical health and well-being (model 6) and long-standing illness or disability (model 7). The final model 8 incorporates the key explanatory variables associated with cold homes.

## Results

Preliminary analysis of the data on post-intervention properties is consistent with a 'rational' explanation for low temperatures. Using the cold homes (not cold homes) outcome, Table I gives the adjusted odds ratios (ORs) and 95% confidence intervals for the initial model (model I) on geographic area and individual respondent demographic characteristics.

Cold homes are least prevalent in Southampton which has the mildest climate of the five cities surveyed. Respondents from Birmingham, Liverpool, Manchester and Newcastle were, on average, around twice as likely to reside in cold homes. The oldest (OR: 0.34, CI 0.17 to 0.71) and White British (OR: 0.52, CI 0.31 to 0.86) respondents are significantly less likely to live in cold homes. Householders living alone are more likely to live in cold homes (OR: 1.54, CI 1.11 to 2.15) as are those living in areas of greatest multiple deprivation (OR: 1.31, CI 0.89 to 1.94). Demographic characteristics such as gender, educational qualifications, household

tenure or the presence of children in the household, were not significantly associated with cold homes.

Colder homes are also associated with certain in property characteristics (model 2). The newer the property, the less likely are their occupiers to maintain low temperatures (OR: 0.46, CI 0.27 to 0.77). Low temperatures are not as prevalent in dwellings with cavity walls (OR: 0.59, CI 0.42 to 0.83) and SAP ratings above 65 (OR: 0.54, CI 0.32 to 0.92) but more prevalent where there are draughts (OR: 1.43, CI 1.02 to 2.01) or condensation problems (OR: 1.32, CI 0.95 to 1.85). Cold homes are not significantly associated with household income and reported difficulty paying fuel bills (model 3).

Residents who are very satisfied with their accommodation generally (OR: 0.31, CI 0.31 to 0.73) and specifically with their heating systems (OR: 0.30, CI 0.14 to 0.62) are significantly less likely to live in cold homes (model 4, Table 2). Similarly those reporting higher levels of thermal comfort in the living room are less likely to live in cold homes (OR: 0.54, CI 0.22 to 1.28) and the association is significant in bedrooms (OR; 0.25, CI 0.11 to 0.58).

There are contrasting links with health status (Table 3). On the one hand, respondents with health problems clearly pre-dating *Warm Front* intervention are less likely to live in cold homes. Occupants with long-standing limiting illness are less likely (model 7) to maintain low temperatures (OR: 0.66, CI 0.47 to 0.94) as are (model 6) those reporting pain or discomfort on the EuroQuol scale (OR: 0.75, CI 0.53 to 1.06). In contrast, a variety of measures reveal a consistent association between cold homes and poor psychosocial health. Using the SF36 dimensions, those with low social functioning are a third more likely to live in cold homes (OR: 1.36, CI 0.94 to 1.97) as are those with a low mental health score (OR: 1.38, CI 0.96 to 1.99). The link with poor mental health is reinforced by high scores on the GHQ12 scale (OR: 1.21, CI 0.83 to 1.76) and anxiety and depression on a EuroQol dimension (OR: 1.58, CI 1.11 to 2.26).

Though statistical analysis indicates ontological insecurity (model 5) dissatisfaction and stress as possible intermediaries between cold homes and poor psychosocial health, the results of the structured qualitative telephone interviews revealed more complex attitudinal and behavioural relationships with cold homes (Table 4). Only a quarter give a 'rational' explanation by explicitly citing residual heating problems. A few of these said the rooms were hard to heat; "The heating is on full and can't get it any warmer." For very few there were cost constraints; "I do like to be economical." However, a major residual problem was controlling the central heating system. A third of all respondents over 60 reported difficulty with programmers, with a majority of these saying they were too complicated; "I don't understand it," "I'm not very technical – unsure what to do." There were three types of response; first leaving the system as originally set, "I never touch the controls;" second, asking friends, family members or neighbours to adjust the setting; third, resorting to manual settings, "My husband switches it on when he gets up." However, in these cases, such coping strategies were evidently not successful in securing warm homes.

Attitudes to comfort were mixed. Despite living in cold homes, half the respondents acknowledged the value of a warm home, typically reporting "warmth makes you feel

better" and "it's a completely different house when heated – makes you comfortable; lifts you," confirming the results of our related in-depth qualitative study. [28] In some of these cases such dissonance between attitudes and behaviour can be explained by residual heating problems. In other cases, respondents had adapted to the cooler conditions in their previous homes and were only slowly adjusting to the possibility of higher temperatures; "I have never been used to heating upstairs," "You get acclimatized" and "I noticed the difference (after Warm Front measures) though I might have thought differently before I had central heating." Previous studies [29] [30] [31] provide evidence of 'thermal creep,' where perceptions of comfort are slowly 'adapted' to rising ambient temperatures made possible by energy efficiency measures. In this study, by way of contrast, the behaviour of a majority of respondents continued to reflect old attitudes. Despite the offer of a conventionally warm home, they 'adapted' ambient temperatures to match their preference for a 'cooler' home. "I can't sleep in a warm room" said one: "I like fresh air" and "Heating dries the air" reported two others, typifying concerns about air quality.

Perceptions of comfort and health were inextricably linked. "Cold kills the old" was one type of response to the question "Do you think a colder home is healthier than a warmer home?" However, for a quarter of respondents 'cool,' as distinct from 'cold' was perceived as good for their health (with another quarter unsure whether a cooler home was healthy or not). Typical responses were "Not a cold home but a cooler home, yes" and "Need a happy medium – I should know the answer to this, being a nurse" and "In olden days people seemed healthier when they didn't have central heating." For some respondents cooler conditions helped develop resilience to illness; "makes you hardier" and more immune from colds; "Definitely, my brother's house is too hot. They are always getting colds." For others, warm homes were associated with poor ventilation and stuffy conditions: "I think it's bad to have the house too hot and sealed up." Many thought stuffy conditions 'harboured bugs and germs" which caused or reinforced asthma: "too warm breeds bugs – I think it causes asthma" and "too warm makes germs – best to have medium temperatures, not too stuffy."

Though the sample of 79 respondents is small, it is possible to distinguish a 'rational' group from an 'adaptive' group. Responses were categorized thematically; distinguishing those respondents constrained in some way by residual heating problems from those preferring or adapting to lower temperatures. A composite index was devised which calibrated respondents' preferences or constraints. Table 4 shows the results of exploratory statistical analysis, using coded preference-constraint and confidence scores.

Those who expressed a preference for low temperatures were less likely to live in an area of high deprivation or to have difficulty paying their heating bills, though their income levels were similar to the constrained group. They were also less likely to report condensation or draughts in their home and expressed greater satisfaction with their heating system. There was no clear pattern to limiting long-term illness but on two measures of mental health, (EQ-5D and SF-36) they reported less anxiety and depression. Though the sample size of 79 is too small to detect statistically significant differences between constrained and adaptive households, these results reflect differences detected between cold and warm homes in the larger sample of 888 households. Anxiety and depression are associated with both cold homes (in the sample of 888) and constrained households (in the sub-sample of 79). In contrast, households preferring to occupy colder homes, report a level of mental health similar to those who occupy warmer homes.

## Discussion

The Warm Front Scheme is a major component of government strategy to eliminate fuel poverty in England and enable even the poorest households to maintain healthy indoor temperatures. Yet exactly a quarter of our sample of 888 households in receipt of Scheme measures reported temperatures below the threshold set by the Government's Fuel Poverty Strategy.

A rational explanation assumes there are residual heating problems, either because *Warm Front* has not secured sufficient improvements in energy efficiency to provide affordable warmth, or because householders are unable to employ the improved heating system efficiently. There is some evidence to support these 'rational' propositions. Though over 90 per cent of cold homes have central heating, they tend to have been built earlier than the comparative group of warm homes and their occupants are more likely to report draughts and dissatisfaction with the heating system. Evidence from the 79 telephone interviews affirms some householders are living in cold homes because of economic constraints and a larger group, often older people, have difficulty controlling their central heating systems. Yet together this 'constrained' group is a minority, in the order of two fifths of those living in cold homes and overall one tenth of households in receipt of *Warm Front* measures.

A majority of telephone respondents report one of two forms of adaptation to low temperatures. About a fifth have adjusted their attitudes and behaviour to past or present living conditions, in line with the coping strategies reviewed extensively in a study[32] of people in fuel poverty from North East England. However, in contrast, approximately two fifths of respondents living in cold homes prefer it that way, in effect adapting temperatures and behaviour to meet perceptions of thermal comfort and healthy living conditions. This runs counter to the trend of 'thermal creep' identified an earlier study, [33] and to evidence of rising indoor temperatures revealed by the Building Research Establishment and successive British House Conditions Surveys. In effect, this 'preference' group is offering 'thermal resistance' based on a mixture of past experience and current beliefs.

Certain relationships with health accord with the rational model. Generally, warmer homes are associated with better health, physical and mental. The exception is the group with limiting long-standing illness or disability; they also live in warmer homes, probably because they spend more time there than able-bodied residents (and despite evidence that those who spend more time at home are more likely to be in fuel poverty). [34] Other relationships accord with the adaptive model. Though in general colder homes are associated with poorer mental health, evidence from the limited number of telephone interviews suggests mental health is better where colder homes are preferred rather than endured.

## Conclusion

Prima facie, headline evidence that a quarter of 888 recipients of high level energy efficiency measures still maintained low living room or bedroom temperatures, qualifies the success of the *Warm Front Scheme* operating when our surveys were undertaken in the period 2001-2003 and lends support for the enhanced version of

the scheme introduced in 2005. [35] For a significant minority living in cold homes, new provisions to raise energy efficiency levels beyond a certain threshold will help remove economic constraints to higher temperatures.

Yet for the majority living in cold homes, a nuanced approach to capability is required. User-friendly instruments and practical guidance would assist a significant, often, older group of those who report difficulty handling the controls of their heating systems. More fundamentally, the whole concept of a comfortable and healthy home is called into question by the beliefs and attitudes of those who prefer a cooler home. The elements of temperature and ventilation, the correlate of relative humidity and the consequences of damp and mould, are reviewed in an earlier paper by the *Warm Front* Study Group.[36] As respondents in this study correctly perceive, a balance of temperature and ventilation produces living conditions to the most vulnerable sections of the population, especially to those who feel comfortable with temperatures low enough to present a risk to health.

## Members of the Warm Front Study Group

Bartlett School of Graduate Studies, University College London

Sung H Hong	Research Fellow
Tadj Oreszczyn	Professor
lan Ridley	Lecturer

## Sheffield Hallam University

Roger Critchley	Visiting Research Fellow
Jan Gilbertson	Research Fellow
Geoff Green	Professor of Urban Policy
Mike Grimsley	Senior Lecturer
Bernadette Stiell	Research Associate

## London School of Hygiene & Tropical Medicene

Ben Armstrong	Reader
Zaid Chalabi	Lecturer
Jack Dowie	Professor
Shakoor Hajat	Lecturer
Emma Hutchinson	Research Fellow
Megan Landon	Research Fellow
Wendy MacDowell	Research Fellow
Maryjane Stevens	Consultant
Nicki Thorogood	Senior Lecturer
Paul Wilkinson	Senior Lecturer

## National Centre for Social Research

Richard Boreham Research Director

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Figure I Rational and adaptive routes



#### Table I Models I to 3 Outcome: Cold homes - adjusted odds ratios

	N in	OR (95% CI)		N in	OR (95% CI)
	model	[significance]		model	[significance
Study Area			Age		
Birmingham (ref)	257	1.00 [0.04]	<44 (ref)	189	1.00 [<0.01]
Liverpool	110	1.15 (0.68 to 1.95)	45-64	218	0.79 (0.43 to 1.45)
Manchester	166	0.88 (0.55 to 1.40)	65-74	250	0.50 (0.25 to 1.00)
Newcastle	201	0.85 (0.53 to 1.35)	75+	222	0.34 (0.17 to 0.71)
Southampton	145	0.42 (0.23 to 0.76)			、
White British	783	0.52 (0.31 to 0.86)	IMD highest quartile	175	1.31 (0.89 to 1.94)
Children <16 in household	235	0.58 (0.31 to 1.06)	Social rent	97	1.37 (0.83 to 2.25)
Single adult household	395	1.54 (1.11 to 2.15)			

## Model 2: Property characteristics (adjusted for model I)

model 2a (overa	II N = 8.	56)	model 2b (over	rall N =	879)
<50 (rof)	96		Pro 1930 (rof)	304	1 00 [<0 01]
50-64	249	0.68 (0.40  to  1.16)	1930-65	444	0.54 (0.38  to  0.78)
65+	511	0.54 (0.32 to 0.92)	1966 on	131	0.46 (0.27 to 0.77)
model 2c (overa	II N = 83	79)	model 2d (ove	rall N =	879)
Cavity wall	608	0.59 (0.42 to 0.83)	Condensation	363	1.32 (0.95 to 1.85)
model 2e (overa	II N = 8	79)			
Draughty home	311	1.43 (1.02 to 2.01)			
<b>model 2f proper</b> Year built	ty omni	bus (overall N = 879)			
Pre 1930 (ref)	304	1.00 [<0.01]	Draughty home	311	1.49 (1.06 to 2.09)
1930-65	444	0.53 (0.37 to 0.77)			
1966 on	131	0.44 (0.26 to 0.75)			

## Model 3: Fuel poverty (adjusted for model I)

	N in	OR (95% CI)		N in	OR (95% CI)
	model	[significance]		model	[significance
model 3a (overa	II N = 85	50)	model 3b (ove	erall N =	875)
Annual household i	income		Level of difficulty	/ paying fu	iel bills in last year
< £5200 (ref)	202	1.00 [0.45]	Very easy (ref)	152	1.00 [0.19]
£5200 - £10399	426	0.81 (0.54 to 1.23)	Fairly easy	465	0.70 (0.45 to 1.08)
£10400+	222	0.71 (0.41 to 1.23)	Fairly difficult	197	0.97 (0.59 to 1.61)
		· · · · ·	Very difficult	61	1.09 (0.54 to 2.17)
model 3c (overa	II N = 85	6)			
SAP 65+	511	0.73 (0.51 – 1.02)			
model 3d Fuel p	overty o	mnibus (overall N =	852)		
Difficulty fuel bills	249	1.25 (0.87 to1.80)	SÁP 65+	509	0.74 (0.52 to 1.04)

Table 2Models 4 to 5 Outcome: Cold homes - adjusted odds ratios

# Model 4 Satisfaction, thermal comfort (TC) & home heating pattern (adjusted for model I)

	N in model	OR (95% CI) [significance		N in model	OR (95% CI) [significance
model 4a (overa	11 N = 87	9)	model 4b (ove	rall N = 8	79)
Accommodation: so	atisfaction	level	Home heating: so	atisfaction	level
(ref)	26	1.00 [0.02]	very dissatisfied (ref)	39	1.00 [<0.01]
Fairly dissatisfied	46	0.68 (0.25 to 1.86)	Fairly dissatisfied	69	0.87 (0.38 to 1.98)
Neither	33	0.60 (0.20 to 1.76)	Neither	27	0.85 (0.30 to 2.41)
Fairly satisfied	282	0.45 (0.19 to 1.05)	Fairly satisfied	210	0.45 (0.22 to 0.95)
Very satisfied	492	0.31 (0.13 to 0.73)	Very satisfied	534	0.30 (0.14 to 0.62)
model 4c (overa	II N = 87	9)			
Heat rooms at different times	186	1.93 (1.34 to 2.80)			
model 4d omnib	us (overa	ıll N = 879)			
Accommodation	72	1.28 (0.69 to 2.37)	Home heating	108	1.91 (1.12 to 3.28)
dissatisfaction			dissatisfaction		
Heat rooms at different times	186	1.73 (1.18 to 2.53)			
model 4e (overa	ill N = 48	4)			
Living room am &	pm modal	thermal comfort	Bedroom am & j	om modal :	thermal comfort
(much) Too cool (ref)	39	1.00 [0.12]	(much) Too cool (ref)	56	1.00 [<0.01]
Comfortably cool	48	1.28 (0.49 to 3.35)	Comfortably cool	100	0.54 (0.25 to 1.14)
Comfortable	216	0.64 (0.28 to 1.48)	Comfortable	241	0.29 (0.14 to 0.59)
Comfortably warm	181	0.54 (0.22 to 1.28)	Comfortably warm	87	0.25 (0.11 to 0.58)
model 4f omnib	us (overa	all N = 485)			
Bedroom TC: too cool	56	2.91(1.54 to 5.52)	Home heating dissatisfaction	66	1.77 (0.91 to 3.43)
Heat rooms at different times	106	1.65 (0.99 to 2.76)			

## Model 5 Ontological security (adjusted for model I)

N in	OR (95% CI)	N in	OR (95% CI)
model	[significance	model	[significance

model 5a (overa	III N = 8	76)	model 5b (ove	erall N =	878)
How safe out alon	e in area	after dark?	How safe alone	at home a	it night?
Very unsafe (ref)	254	1.00n [0.13]	Very unsafe (ref)	36	I.00 [0.04]
A bit unsafe	235	0.80 (0.52 to 1.22)	A bit unsafe	73	1.41 (0.58 to 3.43)
Fairly safe	294	0.65 (0.43 to 0.99)	Fairly safe	378	1.04 (0.48 to 2.25)
Very safe	93	0.56 (0.30 to 1.03)	Very safe	391	0.69 (0.31 to 1.51)
model 5c (overa	II N = 87	75)			
Ontological security	y level*				
Safe (ref)	371	1.00 [0.05]			
Insecure	410	1.41 (0.99 to 2.00)			
Unsafe	94	1.77 (1.06 to 2.98)			

\*Safe = safe on both measures, insecure = safe on one measure, unsafe = unsafe on both measures.

Table 3 Models 6 to 8 Outcome: Cold homes - adjusted odds ratios

Model 6 Self-reported health (adjusted for model I)					
	N in model	OR (95% CI) [significance		N in model	OR (95% CI) [significance
model 6a EuroQol (overall N = $876$ )			model 6b EuroO	ol (overal	II N = 839)
Pain or discomfort	522	0.75 (0.53 to 1.06)	EQ5D tariff score: Low	210	1.41 (0.97 to 2.05)
Anxiety or depression	257	1.58 (1.11 to 2.26)			
model 6c (overall N = 878)		model 6d (overall N = 842)			
High stress	265	1.23 (0.87 to 1.74)	GHQ12 score 4 or more	195	1.21 (0.83 to 1.76)
model 6e SF36	(overall N	l =843)	model 6e SF36 (	overall N	=841)
Health preference index: Low	220	1.45 (1.01 to 2.10)	Social Function: Low	221	1.36 (0.94 to 1.97)
model 6f SF36 (	overall N	l =843)			
Mental Health: Low	204	1.38 (0.96 to 1.99)			

## Model 7 Health conditions (adjusted for model I)

model 7a (overa	II N =87	79)	model 7b (over	rall N =77	0)
Long-standing illness or disability	612	0.66 (0.47 to 0.94)	Shortness of breath	365	1.36 (0.95 to 1.95)

## Model 8 Omnibus overall (adjusted for model 1) - overall N = 839

Year property built			Ontological security level				
Pre 1930 (ref)	286	1.00 [<0.01]	Safe (ref)	357	1.00 [0.09]		
1930-65	427	0.54 (0.37 to 0.79)	Insecure	394	1.37 (0.94 to 1.98)		
1966 on	126	0.43 (0.25 to 0.75)	Unsafe	88	1.73 (1.00 to 2.99)		
EQ5D Anxiety or depression	241	1.39 (0.94 to 2.05)	SF Health index: Low	218	1.70 (1.10 to 2.62)		
Long-standing illness or disability	584	0.52 (0.35 to 0.78)					

		Living Cor	Living Conditions			Deprivation		Mental Health	
	N	% Cond'sn	% Draughty	% Dissatis. Heating	% High IMD	% Difficult Heat bills	% EQ- 5D Iow	% SF-36 Iow	
Constrained	22	59	73	27	46	41	41	29	
Neither	18	39	39	П	22	22	39	24	
Mild Pref.	26	42	23	8	27	35	21	8	
Strong Pref.	13	31	15	8	15	15	15	8	

Table 4 Constrained and preference group scores