

# **Combining self-reported and sensor data to explore the relationship between fuel poverty and health well-being in UK social housing**

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## 1 **Abstract**

2 Tenants of social housing are more vulnerable to fuel poverty since social housing generally  
3 support older and lower-income households. Linking novel real time sensor data with a  
4 comprehensive individual baseline survey, this study estimates the socio-economic and  
5 behavioural determinants of fuel poverty and its effect on the physical and mental health of  
6 social housing tenants in the south-west of the UK. Structural equation modelling is applied to  
7 show that socio-economic characteristics such as age, household size, and house size are  
8 important determinants of fuel poverty. Fuel poverty is also related to poorer mobility and it  
9 has a significant negative effect on mental health. Our results suggest that special attention  
10 should be paid to tenants with disabilities and chronic diseases since they are more vulnerable  
11 to fuel poverty and health issues. Understanding the determinants of fuel poverty will help  
12 inform future policies to maximise the co-benefits of energy efficiency improvements (i.e.  
13 identifying and supporting fuel poor households) and carbon reduction efforts in the housing  
14 sector.

15 **Key words:** Fuel poverty, Sensor data, Social housing, Health-related quality of life, Structural  
16 equation modelling

## 17 **Highlights:**

- 18 • Fuel poverty has negative health impacts among social housing tenants.
- 19 • Real-time sensor data and survey data are collected.
- 20 • Fuel poverty relates to socio-economic and housing characteristics.
- 21 • Fuel poverty also relates to poor mobility.
- 22 • Tenants with disabilities and chronic diseases are more vulnerable to fuel poverty.

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24

# 1 **1 Introduction**

2 The linkages between human health and well-being to poor living and housing conditions has  
3 a long history as a driver of public health policy and action (Sharpe et al., 2018). Fuel poverty,  
4 the inability to keep the home adequately warm due to the unaffordability of energy and poor  
5 energy efficiency of buildings (including poor insulation and heat loss) (Antanasiu et al., 2014),  
6 is a growing problem in European countries. Current estimates indicate that fuel poverty affects  
7 approximately 2.53 million UK households (DBEIS, 2019) and up to 34% of homes in some  
8 European countries, thus representing a considerable burden to society (Liddell and Morris,  
9 2010). This is a complex social issue and recent research has begun to focus on national policy  
10 changes to allow greater flexibility for local authorities to target and support fuel poor  
11 households (Sharpe et al., 2020) and the impact of fuel poverty on physical and mental health  
12 (Sharpe et al., 2018).

13 Cold homes have been found to impact negatively on general self-rated health well-being  
14 (Lacroix and Chaton, 2015; Zhang et al., 2019), physical health (Hills, 2012; Liddell and  
15 Morris, 2010) and mental health (Sharpe et al., 2018; Liddell and Guiney, 2015). In addition,  
16 increased winter mortality and respiratory problems have been associated with households who  
17 are unable to afford to heat adequately their homes (Hills, 2012; Howden-Chapman et al., 2012;  
18 Liddell and Morris, 2010).

19 In the UK, the definition of fuel poverty has changed from the inclusion of households who  
20 spend more than 10% of their disposable income on energy (Boardman, 1991), to the Low  
21 Income High Cost (LIHC) criteria which refers to households with less than 60% of the UK's  
22 median income and high energy needs, i.e. more than 10% of their income on energy (Hills,  
23 2011). As an expenditures-based approach, a clear disadvantage of the LIHC approach refers  
24 to the actual expenditure of households on energy, rather than the necessary cost required to

1 ensure an adequate thermal temperature for households. As a result, expenditure-based  
2 approaches may underestimate fuel poverty (Atsalis et al., 2016; Azpitarte et al., 2015;  
3 Legendre and Ricci, 2015). Whilst previous research has tried to overcome this issue by  
4 focusing on required, rather than actual, fuel spending in order to take under-consumption into  
5 account, this approach requires a large quantity of household information that is usually not  
6 available (Dubois, 2012; Fahmy et al., 2011).

7 An alternative approach is to define fuel poverty according to the household indoor temperature  
8 during the winter. A recent report on fuel poverty defined the UK's adequate standard of  
9 warmth as 21°C for the main living area and 18 °C for other occupied rooms (DBEIS, 2019).  
10 Although an objective measure such as temperature provides clarity, previous studies using  
11 this approach have had to rely on self-reported indoor temperature (Atsalis et al., 2016;  
12 Legendre and Ricci, 2015). Self-reported temperature may lead to biased indoor temperatures,  
13 with levels of thermal discomfort in homes being under declared (Healy and Clinch, 2002;  
14 Thomson et al., 2017). The widespread of real-time indoor environmental sensors over the last  
15 decade has offered opportunities to collect real-time sensor temperature data in the home.  
16 However, installing sensors in home environments or gaining access to routine household  
17 temperature data on a large scale remains a challenge. As such, to date there are only a few  
18 large-scale home temperature monitoring studies using real time sensor data.

19 Oreszczyn (2006) investigated the determinants of room temperature during winter in 1604  
20 low income households in five cities of the UK. They found that indoor temperatures depend  
21 on property's age, construction and thermal efficiency and the household size and the age of  
22 household reference person. The Carbon Reduction in Buildings (CaRB) project (Huebner et  
23 al., 2013; Kelly et al., 2013) monitored daily heating period and thermostat settings across a  
24 representative sample of 248 English houses. Another research project investigated the number  
25 of days for which indoor temperatures meet the UK's standard of warmth (18°C) and assessed

1 the determinants of winter indoor temperature using sensor data and survey data of 635  
2 households in England (Huebner et al. 2018; Huebner et al., 2019). Housing characteristics,  
3 household type, and geographic location were found in this study to be important determinants  
4 of indoor temperature and that households with occupants aged over 64 years or having a long-  
5 term disability were more likely to meet the 18°C condition than those without disability and  
6 those in younger age groups (Huebner et al. 2018).

7 In the UK, social housing associations are responsible for the provision of affordable housing  
8 to low income populations (Sharpe et al., 2015a). Whilst social housing properties are generally  
9 well maintained and have higher energy efficiency levels in countries such as the UK (Home,  
10 2006), social housing tenants are more vulnerable to fuel poverty than homeowners as they are  
11 on average an older and lower-income population (Anderson et al., 2012). For example,  
12 Anderson et al. (2012) found that a large percentage of low-income households in their sample  
13 had to reduce their energy consumption in the previous winter (63%) and approximately half  
14 of the participants (47%) had experienced cold homes. In addition, improvements to the indoor  
15 thermal performance did not eliminate the risk of living in a cold home. Recent studies found  
16 that tenants of private and social housing are more vulnerable to fuel poverty (Bramley et al.,  
17 2017) and fuel poverty combined with housing faults causes negative effect on health well-  
18 being among social housing tenants (Boomsma et al., 2017).

19 This study extends the current literature on fuel poverty by (i) providing a comparison of self-  
20 reported measures of fuel poverty and revealed fuel poverty using sensor data; and (ii)  
21 examining the impact of fuel poverty on both mental and physical health well-being of social  
22 housing tenants. The paper is structured as follows. Section 2 reviews the literature on  
23 measuring fuel poverty. Section 3 presents the methodology, including the measurement of  
24 fuel poverty and health well-being and the survey. Section 4 presents the results of statistical  
25 analysis. Section 5 discusses our results and summarizes the paper.

## 1 **2 Methods**

### 2 **2.1 Data collection**

3 A face-to-face survey was administered by trained enumerators and researchers in Cornwall,  
4 UK, over the period September 2017 to June 2018. Using a closed-question approach the  
5 questionnaire included questions on socio-demographics, fuel poverty and health, indoor and  
6 outdoor activities, and the home environment (Moses, 2019). The contact list was provided by  
7 Coastline Housing, a not-for-profit housing association in south-west England, and 1707  
8 invitations were sent by letters. In total, 329 households were surveyed. The overall survey  
9 lasted for approximately 45 minutes. The survey data were merged with Coastline Housing's  
10 asset management and stock condition data including building type, energy performance rating,  
11 and number of rooms in each residence.

12 Among the surveyed participants, 280 allowed sensors to be installed in their home to collect  
13 real-time data on their indoor environment before 01/12/2017. Figure A1 in the Appendix  
14 presents a picture of the model of the sensor. The sensors were inconspicuous and installed by  
15 professionals to avoid installation mistakes. In this study, we take the average overnight (from  
16 7pm to 7am) temperature during winter (from 01/12/2017-28/02/2018).

### 17 **2.2 Measurement of fuel poverty**

#### 18 *Measuring self-reported fuel poverty applying the capabilities approach*

19 Following the EU statistics on income and living conditions (EU-SILC) survey and previous  
20 studies (Bouzarovski and Tirado Herrero, 2017; EESC, 2013; Sharp et al., 2015a), three criteria  
21 should be used to identify if a household is in fuel poverty including: i) being able to keep the  
22 house warm; ii) being able to afford energy needed; iii) being able to prevent the home from  
23 housing faults which are mainly damp and rot, poor insulation and ventilation in the UK (Sharp

1 et al., 2015a, Boomsma et al., 2017). Thus, the self-reported fuel poverty (denoted as E1) is  
2 measured using the following three questions in the survey:

3 *ep1: Do you think your home is adequately heated? (Yes/No)*

4 *ep2: Do you avoid turning on the heating because of the cost? (Yes/No)*

5 *ep3: Do you avoid ventilating your home to save heat / energy? (Yes/No)*

### 6 *Measuring revealed fuel poverty using the sensor data*

7 Although the 18°C warmth standard is commonly applied (DBEIS, 2019), recent research  
8 argues that a minimum warmth standard is less important for healthy adults (Wookey et al.,  
9 2014). Therefore, this study uses two different warmth standards to define revealed fuel poverty.  
10 First, we define revealed fuel poverty (denoted as E3) applying a fixed 18 °C warmth standard  
11 to identify the household who are living in fuel poverty using data from the temperature sensors.  
12 The coldness level variable “*Cold\_temp\_fix*” is defined as the difference between the overnight  
13 bedroom temperatures and the chosen warmth standard (18 °C) and it equals to zero if the  
14 temperature is higher than the warmth standard, i.e. the participant is not fuel poor. Second, we  
15 define a second revealed fuel poverty variable (denoted as E4) applying a more flexible warmth  
16 standard for participants deemed to be healthy adults. As per Wookey et al. (2014), the coldness  
17 level variable “*Cold\_temp\_flex*” is defined using 18 °C as the warmth standard for vulnerable  
18 people and 17 °C for healthy adults (See Table 2).

### 19 *Combining self-reported and observed data*

20 Our fourth measure, a hybrid fuel poverty measure (denoted as E2), is a composite indicator of  
21 fuel poverty using both self-reported and observed information, i.e. the coldness level  
22 “*Cold\_temp\_fix*” is added as the fourth item to measure the hybrid fuel poverty. Previous  
23 studies has established composite measures combining self-reported information on energy  
24 expenditures measures, affordability of appropriate heating and indoor temperature (e.g.

1 Charlier and Legendre, 2019, Churchill et al., 2020). No previous study, to the knowledge of  
2 the authors, has established a fuel poverty measure combining self-reported fuel poverty with  
3 indoor temperatures observed by sensors.

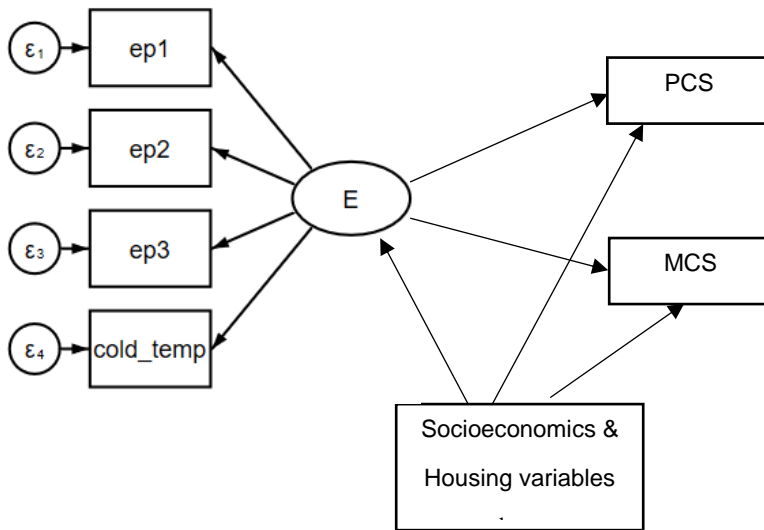
### 4 **2.3 Measurement of physical and mental health**

5 The SF-12™ version 2 functional health and well-being survey (SF-12V2) was employed to  
6 evaluate participant’s physical and mental health. The SF-12V2 is a multipurpose clinical  
7 scales assess general health-related quality of life. It is a validated and reliable survey with  
8 numbers of applications (Ware et al., 1996; Kung et al., 2018). It measures eight health domains,  
9 which are weighted and summed to provide two scores; Mental Component Summary (MCS)  
10 score and Physical Component Summary (PCS) score. These range from 0 to 100 and are  
11 measures of physical and mental health functioning and overall health-related quality of life in  
12 a population (Mchorney et al., 1993). In this study, the MCS and PCS score is computed using  
13 the software “Health Outcomes Scoring software 5.1” following the SF12v2’s manual  
14 (Maruish, 2012).

### 15 **2.4 Econometric specification**

16 Structural Equation Modelling (SEM) was employed to measure fuel poverty among the  
17 participants and estimate the effects of fuel poverty on mental and physical health well-being.  
18 In Model M1, self-reported fuel poverty E1, a latent variable is measured by using the 3-item  
19 fuel poverty scales (“ep1-ep3”) following Sharpe et al., 2015a. In Model M2, the hybrid fuel  
20 poverty E2 is measure using the 3-item fuel poverty scale and an additional item “*Cold\_temp*  
21 *\_fix*” which is the observed coldness. Figure 1 presents the structure of the structural equation  
22 models using E2.





1 **Figure 1** Model M2: Structural equation model for effects of self-reported fuel poverty on  
 2 health and well-being. E represents the latent fuel poverty.

3

4 The measurement equation for measuring the latent fuel poverty is defined as following:

$$5 \quad I_i = constant_i + \alpha_i * E + \varepsilon_i \quad (1)$$

6 where  $I_i$  is a vector of measured indicators of fuel poverty which includes 3 items in M1 and 4  
 7 items in M2. The latent variable  $E$  denotes the latent fuel poverty with the associated vector of  
 8 parameters  $\alpha_i$ . The error term  $\varepsilon_i$  is independently and identically distributed with a zero mean  
 9 and a variance of  $v\varepsilon_i$ . To estimate the effect of  $E$  on health and wellbeing, Equation 1 and  
 10 Equation 2 are estimated jointly in M1 and M2, as shown in Figure 1.

11 Using the following structural equation, we estimate the determinants of self-reported fuel  
 12 poverty as:

$$13 \quad E = \mu_0 + \mu * X + \varepsilon_e \quad (2)$$

14 where  $E$  depends on a vector of socioeconomic and housing variables  $X$  with the associated  
 15 vector of parameters  $\mu$ . The error term  $\varepsilon_e$  is independently and identically distributed with a  
 16 zero mean and a variance of  $v\varepsilon_e$ . Revealed fuel poverty E3 and E4 are directly included in

1 Model M3 and M4 since they are observable. As a result, the Eq. 1 is not included in Models  
2 M3 and M4.

### 3 **Structural latent variable equations on physical and mental health:**

$$4 \quad MCS = r_0 + \theta * E + r * X + \varepsilon_m \quad (3)$$

$$5 \quad PCS = r_0 + \theta * E + r * X + \varepsilon_p \quad (4)$$

6 The two health scores, *MCS* and *PCS*, depend on the underlined fuel poverty *E* with the  
7 associated parameter  $\theta$  and a vector of socio-economic and housing variables *X* with the  
8 associated vector of parameters *r*. The error term  $\varepsilon_m$  and  $\varepsilon_p$  is independently and identically  
9 distributed with a zero mean and a variance of  $v\varepsilon_m$  and  $v\varepsilon_p$ .

10 Finally, we estimate the determinants of revealed fuel poverty E3 and E4 using a Tobit model  
11 in which the dependent variable is the coldness level “*Cold\_temp\_fix*” and “*Cold\_temp\_flex*”.  
12 One issue with using the warm standard as a cut-off point to define the coldness level is that it  
13 is not possible to observe the residents who still feel cold even if the temperature is higher than  
14 the selected warmth standard. Applying a Tobit model, the dependent variable becomes an  
15 uncensored latent variable, where instead of using zero as observed coldness level if the  
16 temperature is higher than the selected warmth standard, we specify a latent depend variable.

## 17 **3 Results**

### 18 **3.1 Descriptive statistics**

19 Comparing the distribution of our sample to the England Housing Survey (EHS) 2017-18 data  
20 on social housing tenants, our sample has a similar distribution in terms of age (54.7 years),  
21 marital status (41.1% are single) and household with children (37.5%) and unemployed tenants  
22 (4.3%). The percentage of women and retired people in our sample is higher than the national  
23 average.

1 Table 1. Sample representativeness

| Variable                             | Observation | Survey sample | National average <sup>a</sup> |
|--------------------------------------|-------------|---------------|-------------------------------|
| Gender (=1 if participant is female) | 280         | 69.20%        | 59%                           |
| Age (year)                           | 280         | 54.7          | 53                            |
| Retired                              | 280         | 35%           | 28%                           |
| Single                               | 280         | 41.1%         | 41%                           |
| Household with children              | 280         | 37.5%         | 33%                           |
| Unemployed                           | 280         | 4.3%          | 5%                            |

2 a: Source: English Housing Survey (EHS) Social rented sector, 2017-18

3 Table 2 presents the descriptive statistics for the variables used in our estimation. 35% of the  
 4 participants are retired. The average household size is 2.1 person. With regard to health status  
 5 which are related with fuel poverty (Hills, 2011), the survey data indicates that 26% of our  
 6 participants are disabled or with long-term illness and 10% of them have Chronic Obstructive  
 7 Pulmonary Disease (COPD). Participating in physical activity is an important determinant of  
 8 health (Meyer et al., 2014). In terms of participant’s indoor/outdoor activities, on average  
 9 participants take more than a 10 mins walk 3.9 days a week and have 2.6 days with at least 30  
 10 mins of physical activity<sup>1</sup>. Occupant behaviours, such as time spent at home, are significantly  
 11 linked with fuel poverty (Kearns et al., 2019). On a typical weekday, our participants spend 8  
 12 hours sitting on average. Our participants spend on average 20 hours a day at home during the  
 13 week or weekend.

14 Table 2. Descriptive statistics of survey data, housing data, and sensor data

| Variable      | Description   | Mean | Std. |     |     |
|---------------|---|------|------|-----|-----|
|               |   |      | Dev. | Min | Max |
| Disable       | Dummy. =1 if participant has a long-term illness or disability. | 26%  |      |     |     |
| Householdsize | Number of members in the household.                             | 2.1  | 1.3  | 1   | 7   |

<sup>1</sup> The UK’s National Health Service recommends a 10-minute daily walk and 30 minutes minimum for each physical activity.

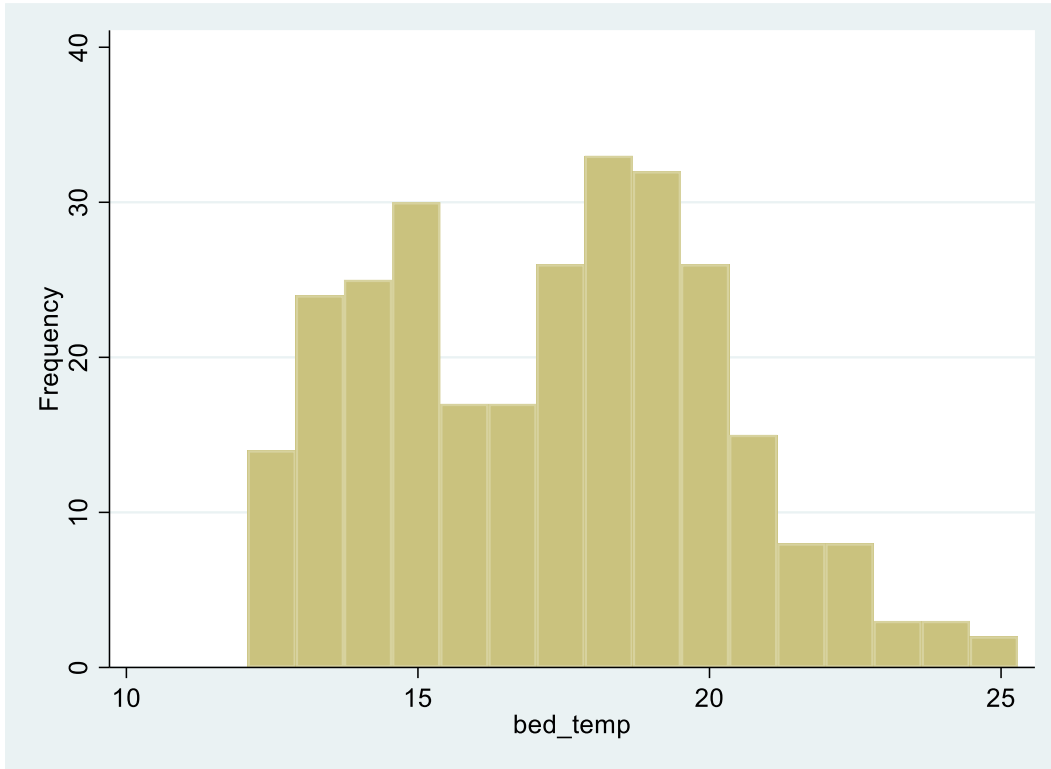
<https://www.nhsinform.scot/healthy-living/keeping-active/getting-started/types-of-exercise>  
<https://www.nhsinform.scot/healthy-living/keeping-active/activities/walking>

|   |  |      |      |      |      |  |
|---|--|------|------|------|------|--|
| Children                                    | Dummy. =1 if household has children under 16 year old.   | 21%  |      |      |      |  |
| Asthma                                      | Dummy. =1 if participant has Asthma.   | 24%  |      |      |      |  |
| COPD  | Dummy. =1 if participant has COPD.   | 10%  |      |      |      |  |
| Walking                                     | Number of days with at least 10 mins of walking during the last 7 days.  | 3.9  | 2.9  | 0    | 7    |  |
| PhysicalActivity                            | Number of days with at least 30 mins of physical activities during the last 7 days. (including professional activities)  | 2.6  | 2.85 | 0    | 7    |  |
| Hourwk                                      | The time a participant spends at home during a week.   | 19.9 | 3.6  | 2    | 24   |  |
| Hourwknd                                    | The time a participant spends at home during a weekend.  | 20.2 | 3.5  | 1    | 24   |  |
| SittingHour                                 | The time a participant spends sitting on a week day including at work and driving during the last 7 days.  | 8.0  | 4.6  | 0    | 23   |  |
| Flat  | Dummy. =1 if is flat. =0 if is house/semi-detached house.  | 25%  |      |      |      |  |
| Nbroom                                      | Number of room (living room, separated kitchen, dining room, bedroom, utility room, bathroom )   | 4.9  | 0.98 | 3    | 8    |  |
| Gas Heating                                 | The participant has a gas boiler.  | 89%  |      |      |      |  |
| Energy Performance Certificates(EPC) rating |  |      |      | D    | B    |  |
| EPC_B                                       | Dummy. =1 if EPC=B.  | 7%   |      |      |      |  |
| EPC_C                                       | Dummy. =1 if EPC=C.  | 80%  |      |      |      |  |
| EPC_D                                       | Dummy. =1 if EPC=D.  | 13%  |      |      |      |  |
| Bed_temp                                    | The average overnight (7pm-7am) temperature of participant's main bedroom from 01/12/2017 to 28/02/2018.   | 17.3 | 2.9  | 12.1 | 25.3 |  |
| Cold_temp_fix                               | Room coldness level is defined applying the 18 °C warmth standard. When Bed_temp is under the warmth standard, it's the distance from the standard. Cold_temp_fix=0 if Bed_temp is higher than the warmth standard, i.e., it not cold. |      |      |      |      |  |
| Cold_temp_flex                              | Room coldness level is defined applying a 17 °C warmth standard for healthy adults and a 18 °C warmth standard for vulnerable groups (Age>65 or Disable=1 or COPD=1 or Asthma=1)   |      |      |      |      |  |
| Cold_temp_fixsq                             | $Cold\_temp\_fixsq = Cold\_temp\_fix * Cold\_temp\_fix$  |      |      |      |      |  |
| Cold_temp2_flexsq                           | $Cold\_temp\_flexsq = Cold\_temp\_flex * Cold\_temp\_flex$   |      |      |      |      |  |

1

2 The house Energy Performance Certificate (EPC) rating (from A to G) was also collected. In  
3 our data, the minimum rating is D and the maximum rating is B. In the social housing sector in  
4 England, 2.2% of dwellings were given an A/B, 50% of dwellings were given a C, and 41.3%  
5 of dwellings were given a D in 2017 (MHCLG, 2018). Our participants' homes are more energy  
6 efficient compared to the national statistics and at least one grade higher than the UK's  
7 minimum standard for renting which is E (DBEIS, 2018). The average main bedroom overnight

1 temperature is 17.2 °C and 45.4% of the participants' main bedroom overnight temperature is  
 2 lower than 18 °C. The distribution of the main bedroom overnight temperature is presented in  
 3 Figure 2.



4  
 5 **Figure 2.** Distribution of the average overnight temperature of participant's main bedroom

6 In terms of participant physical and mental health (Table 3), mean reported MCS score and  
 7 PCS score are 48.7 and 40.5. Compared to previous surveys in the UK, the GoWell survey in  
 8 Glasgow finds a mean of 49.2 for MCS and 42.2 for PCS (Egan et al., 2016). The Welsh health  
 9 survey reports a mean of 48.58 for MCS and 48.59 for PCS (Wales Health Survey, 2015). Our  
 10 PCS is lower compare to both surveys. However, research has indicated that social housing  
 11 tenants have more physical health problems (MHCLG, 2019) than other housing tenure groups.

12 **Table 3. Health measures within SF-12V2**

| Variable                   | Obs | Mean | Std. Dev. |
|----------------------------|-----|------|-----------|
| Physical functioning scale | 280 | 51.3 | 40.4      |

|                          |     |      |      |
|--------------------------|-----|------|------|
| Role physical scale      | 280 | 58.0 | 36.7 |
| Bodily pain scale        | 280 | 58.0 | 37.6 |
| General health scale     | 280 | 40.6 | 31.7 |
| Vitality scale           | 280 | 43.4 | 31.1 |
| Social functioning scale | 280 | 66.0 | 36.6 |
| Role emotional scale     | 280 | 73.4 | 32.5 |
| Mental health scale      | 280 | 64.6 | 28.7 |
| PCS                      | 280 | 40.5 | 13.7 |
| MCS                      | 280 | 48.3 | 13.7 |

1

## 2 **3.2 The determinants of fuel poverty**

3 Table 5 presents the estimated the determinants of fuel poverty (complete table of results see  
4 Table A1 in Appendix). The results indicate that older participants (*Age*), households with more  
5 members (*Household size*) and households living in flats (*Flat*) are less likely to report fuel  
6 poverty or living in a cold home. The houses with the lowest energy performance rating in our  
7 sample, are not significantly colder than other houses (*EPC\_D*). In other words, higher energy  
8 efficiency houses are not associated with the home's warmth level. In the case of E2, the  
9 *EPC\_D* is significant which implies that participants are more likely to live in fuel poverty  
10 considering both the self-reported information and observed coldness level.

11 Applying the fixed 18 °C warmth standard (E3), participants with disability and long-term  
12 illness (*Disable*) are more likely to live in fuel poverty compare to others. However, if the  
13 flexible warmth standard (E4) is applied, we found no association between fuel poverty and  
14 disability and long-term illness, i.e. the result is the same as the results of self-reported fuel  
15 poverty (E1) or E2. It implies a flexible warmth standard fits better the householders' needs for  
16 indoor warmth.

17 Some determinants of self-reported fuel poverty are different compared to those for revealed  
18 fuel poverty. For example, the main bedroom temperature is lower in houses with more rooms  
19 and the occupants are more likely to be revealed as fuel poor according to both criteria. Living  
20 in a house with more rooms has no significant effect on self-reported fuel poverty. Participants

1 with COPD are more likely to report being fuel poor even though their home is not significantly  
2 colder than other homes. Fuel poverty is also related to time spent at home, with households  
3 who spend more time at home during the week having colder homes (*Hourswk*). However,  
4 although participants who spend more time at home during the weekend are also more likely  
5 to live in colder homes as measured by the sensor data, they are less likely to report fuel poverty  
6 (*Hourwknd*).

7 **Table 5. The determinants of fuel poverty**

| Model              | OLS                 | M1                   | M2                   | M3                   | M4                   |
|--------------------|---------------------|----------------------|----------------------|----------------------|----------------------|
| Dependent variable | Bedroom temperature | E1                   | E2                   | E3                   | E4                   |
| Age                | 0.055***<br>(0.000) | -0.006***<br>(0.008) | -0.007***<br>(0.003) | -0.053***<br>(0.004) | -0.047**<br>(0.010)  |
| Gender             | -0.372<br>(0.315)   | 0.022<br>(0.662)     | 0.025<br>(0.621)     | 0.230<br>(0.577)     | 0.259<br>(0.536)     |
| Retired            | 0.069<br>(0.908)    | -0.107<br>(0.307)    | -0.126<br>(0.167)    | -0.548<br>(0.428)    | -0.005<br>(0.994)    |
| Household Size     | 0.730***<br>(0.001) | -0.041<br>(0.147)    | -0.057**<br>(0.031)  | -0.744***<br>(0.000) | -0.766***<br>(0.000) |
| Number of rooms    | -0.452*<br>(0.071)  | -0.027<br>(0.313)    | -0.015<br>(0.585)    | 0.586**<br>(0.014)   | 0.649***<br>(0.008)  |
| Flat               | 1.050**<br>(0.020)  | -0.108**<br>(0.048)  | -0.120**<br>(0.022)  | -0.801*<br>(0.097)   | -0.701<br>(0.150)    |
| Gas Heating        | -0.783<br>(0.167)   | 0.041<br>(0.583)     | 0.050<br>(0.469)     | 0.825<br>(0.205)     | 0.759<br>(0.248)     |
| EPC_D              | -0.180<br>(0.728)   | 0.114<br>(0.166)     | 0.125*<br>(0.082)    | 0.476<br>(0.406)     | 0.481<br>(0.411)     |
| COPD               | 0.164<br>(0.771)    | 0.220***<br>(0.004)  | 0.198**<br>(0.010)   | -0.054<br>(0.934)    | 0.016<br>(0.980)     |
| Disable            | 0.672<br>(0.170)    | 0.013<br>(0.897)     | -0.029<br>(0.721)    | -0.951*<br>(0.089)   | -0.228<br>(0.687)    |
| Hourwk             | 0.093*<br>(0.064)   | 0.015**<br>(0.041)   | 0.014**<br>(0.047)   | -0.054<br>(0.385)    | -0.048<br>(0.450)    |
| Hourwknd           | -0.091*<br>(0.084)  | 0.006<br>(0.364)     | 0.009<br>(0.196)     | 0.130**<br>(0.039)   | 0.123*<br>(0.054)    |
| N                  | 280                 | 280                  | 280                  | 280                  | 280                  |

8 \*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$

9

### 10 3.3 The impact of fuel poverty on health

11 Table 6 presents the results of the Eq. 3 which estimates the association between fuel poverty  
12 and mental health, estimated using the MCS score. Poor health conditions such as disability  
13 and long-term sickness and having COPD, are associated with poor mental health. Participants'

1 mental health also differs according to their daily indoor/outdoor physical activities, with better  
2 mental health associated with increased number of days with at least 10 mins of walking.  
3 With regard to the fuel poverty variables, self-reported fuel poverty is found to be the strongest  
4 predictor of mental health and well-being. In Model M1 and M2, the stated fuel poverty E1  
5 and hybrid fuel poverty E2 has a significant negative effect on mental health. In Model 3 and  
6 Model 4, the coefficients of the coldness level variables (*Cold\_temp\_fix* and *Cold\_temp\_flex*)  
7 are both significantly negative which implies living in a cold bedroom has a negative effect on  
8 mental health. In model M4, using a more flexible way to define fuel poverty, we found that  
9 the effect of cold bedroom temperature on mental health well-being is negative and convex  
10 since the coefficient of “*Cold\_temp\_flexsq*” is positive. The flexible warmth standard is found  
11 to better explain participants’ mental health and well-being with the variable “*Cold\_temp\_flex*”  
12 found to be more significant than “*Cold\_temp\_fix*”.

13  
14 Table 6. Results of the Eq. 3: the determinants of mental health (MCS)

| Model                | M1                   | M2                   | M3                   | M4                   |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Fuel poverty measure | E1                   | E2                   | E3                   | E4                   |
|                      | Coef.                | Coef.                | Coef.                | Coef.                |
| Age                  | 0.136<br>(0.187)     | 0.124<br>(0.204)     | 0.247***<br>(0.002)  | 0.252***<br>(0.002)  |
| Gender               | -0.052<br>(0.364)    | -0.051<br>(0.368)    | -0.069<br>(0.192)    | -0.069<br>(0.192)    |
| Retired              | -0.024<br>(0.807)    | -0.035<br>(0.720)    | -0.029<br>(0.747)    | -0.031<br>(0.733)    |
| COPD                 | -0.021<br>(0.771)    | -0.033<br>(0.600)    | -0.110**<br>(0.040)  | -0.108**<br>(0.046)  |
| Disable              | -0.237***<br>(0.005) | -0.256***<br>(0.000) | -0.321***<br>(0.000) | -0.319***<br>(0.000) |
| Physical Activity    | 0.026<br>(0.660)     | 0.025<br>(0.668)     | 0.014<br>(0.817)     | 0.010<br>(0.875)     |
| Walking              | 0.123**<br>(0.043)   | 0.119**<br>(0.049)   | 0.123**<br>(0.049)   | 0.122**<br>(0.049)   |
| Stated fuel poverty  | -0.379***<br>(0.000) | -0.390***<br>(0.000) |                      |                      |
| Cold_temp_fix        |                      |                      | -0.314*<br>(0.092)   |                      |
| Cold_temp_fixsq      |                      |                      | 0.223<br>(0.233)     |                      |
| Cold_temp_flex       |                      |                      |                      | -0.398**<br>(0.020)  |
| Cold_temp_flexsq     |                      |                      |                      | 0.334*               |



|   |     |     |     | (0.052) |
|---|-----|-----|-----|---------|
| N | 280 | 280 | 280 | 280     |

\*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$

p-values in parentheses

Table 7 presents the results of the Eq. 4 which aims to estimate the association between fuel poverty and physical health. A higher score on the PCS is associated with the increase of a number of days with physical activities (*PhysicalActivity*) and at least 10 mins of walking (*Walking*). No fuel poverty measure was found to have a significant impact on physical health .

Table 7. Results of the Eq.4: the determinants of physical health (PCS)

|                      | M1                   | M2                   | M3                   | M4                   |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Fuel poverty measure | E1                   | E2                   | E3                   | E4                   |
| Age                  | -0.269***<br>(0.003) | -0.261***<br>(0.003) | -0.219***<br>(0.008) | -0.228***<br>(0.005) |
| Gender               | 0.045<br>(0.413)     | 0.043<br>(0.433)     | 0.035<br>(0.518)     | 0.035<br>(0.517)     |
| Retired              | -0.010<br>(0.903)    | 0.001<br>(0.989)     | 0.022<br>(0.781)     | 0.026<br>(0.743)     |
| PhysicalActivity     | 0.156**<br>(0.011)   | 0.159***<br>(0.008)  | 0.162***<br>(0.007)  | 0.167***<br>(0.006)  |
| Walking              | 0.236***<br>(0.000)  | 0.238***<br>(0.000)  | 0.245***<br>(0.000)  | 0.245***<br>(0.000)  |
| Fuel poverty (E)     | -0.168<br>(0.340)    | -0.110<br>(0.359)    |                      |                      |
| Cold_temp_fix        |                      |                      | 0.211<br>(0.267)     |                      |
| Cold_temp_fixsq      |                      |                      | -0.136<br>(0.475)    |                      |
| Cold_temp_flex       |                      |                      |                      | 0.269<br>(0.126)     |
| Cold_temp_flexsq     |                      |                      |                      | -0.237<br>(0.177)    |
| N                    | 280                  | 280                  | 280                  | 280                  |

\*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$

p-values in parentheses

## 4 Discussion

Bringing together self-reported and revealed measures based on indoor sensors offers interesting insights into fuel poverty. A range of socioeconomic characteristics (e.g. age, household size, chronic disease, poor mobility and house size) have been shown to influence

1 indoor temperatures and risk of fuel poverty. One question is whether a new multidimensional  
2 measure of fuel poverty (E2) or a flexible one (E4) can better define fuel poverty. The  
3 utilisation of home monitoring and recognising the drivers for fuel poverty could help improve  
4 fuel poverty policy and practice at the national level. This is important because it helps shape  
5 the way we support fuel poor households that do not technically meet the low income criteria  
6 (Sharpe et al., 2020).

### 7 *Synthesis with existing literature*

8 Consistent with prior research, this paper found that living in fuel poverty and/or a cold home  
9 has a negative impact on participant mental health (Dear and McMichael, 2011; Gilbertson et  
10 al., 2012; Hernández et al., 2016) and mental health (Howden-Chapman et al., 2007; Liddell  
11 and Morris, 2010; Liddell and Guiney, 2015). However, we did not find a significant  
12 relationship between physical health well-being and fuel poverty. This is in contrast to previous  
13 research (Hills, 2012; Howden-Chapman et al., 2012; Liddell and Morris, 2010) that highlights  
14 the increased risk of cold related morbidity and mortality. These previous studies which either  
15 focused on the risk of having diseases and other low-probability health problems, or applied  
16 general health self-rating as the health measure. The current study employs clinical health  
17 scales focus on household's general health-related quality of life evaluation applying clinical  
18 health scales (SF12V2). Another previous study using area level health and energy efficiency  
19 data found reported mixed findings depending on the household energy efficiency measures  
20 employed, such as improved heating, insulation and glazing (Sharpe et al., 2019). Our findings  
21 are also likely to be influenced by the higher proportion of participants with a disability and/or  
22 long term condition, which is typical of social housing occupancy demographics (Bramley et  
23 al., 2017).

1 Alternatively, these findings may also be a result of different indoor home behaviours,  
2 including for examples, people's ability or awareness to access help, knowledge and their  
3 personal heating behaviours (Tod et al., 2012), as well as multiple social, cultural and economic  
4 factors (Sharpe et al., 2018).

5 The importance of these wider behavioural and social factors may explain why household  
6 energy efficiency improvements alone may not eliminate the risk of cold in the lowest income  
7 households (Anderson et al., 2012), alleviate someone's poor physical (e.g. cardio-respiratory  
8 diseases) and mental health (Sharpe et al., 2019, Sharpe et al., 2020) nor account for risk  
9 perception and choices when heating the home (Critchley et al., 2007). Rising living costs and  
10 energy prices mean that households may continue to ration heating regardless of the energy  
11 efficiency of the home (Howden-Chapman et al., 2012; Lomax and Wedderburn, 2009).  
12 Furthermore, the impact of cold and poorly designed energy efficiency measures to help  
13 support fuel poor households can impact air quality (Howieson, 2014), which further increases  
14 the risk of poorer physical and psycho-social health outcomes (Grey et al., 2017). This may  
15 explain why we found no statistical association between physical health and fuel poverty.

16 Whereas someone's mental health maybe be susceptible and variable to the impacts of fuel  
17 poverty, wider lifestyle factors influencing health and well-being and changes in energy  
18 efficiency, particularly when measured by self-reported outcome tools (Sharpe et al., 2020).  
19 The impact of fuel poverty on health and well-being maybe further modified by the  
20 characteristics of a property. We found that those living in flats experienced less fuel poverty.  
21 However, flats require greater ventilation to maintain adequate indoor air quality and can suffer  
22 from problems with condensation and mould contamination (Sharpe et al., 2015a). This  
23 complex interaction between resident behaviours, the indoor environment and health can  
24 modify physical and mental well-being outcomes (Oreszczy, et al., 2006).

1 Measuring the extent of fuel poverty may also influence our findings. The expenditure-based  
2 approach does not take into account the thermal temperature of a property and may  
3 underestimate the presence of fuel poverty (Azpitarte et al., 2015; Lengendre and Ricci, 2015).  
4 Self-reported measures can be biased, and participants can under declare problems with fuel  
5 poverty (Healy and Clinch, 2002; Thomson et al., 2017), which may result from stigma  
6 resulting from fuel poverty (Sharpe et al., 2020). Alternatively, health status may be a result of  
7 differences between subjective and objective measures of indoor warmth. To account for  
8 variance caused by definitions of fuel poverty, this paper tried to account for this by allowing  
9 a more flexible definition of cold homes as an indication of fuel poverty. Compared to using  
10 the UK's warmth standard, the flexible warmth standard was found to better explain mental  
11 health. This means that healthy adults may still feel comfortable even if the temperature is a  
12 bit lower than the actual warmth standard. In addition, participants with chronic diseases like  
13 COPD stated they live in fuel poverty even if their main bedroom is not colder than other  
14 participants. This further highlights the complexity in understanding the drivers and health  
15 impacts of living in fuel poverty, and in turn how these should inform future policy and practice  
16 (Sharpe et al., 2020).

17 From a public health perspective, the results here highlight the importance of maintaining  
18 adequate indoor home temperatures (Sharpe et al., 2019; Sharpe et al., 2015b). Consistent with  
19 Sharpe et al., (2020) and Bramley et al., (2017), those living in more energy efficient homes  
20 remained in fuel poverty. This provides further evidence of the need for more 'whole house'  
21 fuel poverty interventions that address resident behaviours (e.g. training) and the whole  
22 property (i.e. in and outdoors) to ensure that it is affordable to both heat and ventilate (Sharpe  
23 et al., 2018). When targeting fuel poor households, it is also important to consider the impact  
24 of poor mobility and reduced activity levels because these vulnerable populations were found  
25 to spend more time indoors. This is supported by those households regularly walking

1 experiencing improved mental health outcomes. This poses a number of policy implications  
2 that support more holistic public health measures for vulnerable households living in fuel  
3 poverty.

#### 4 *Strengths and limitations*

5 Our study contributes to the growing literature on the effect of fuel poverty on physical and  
6 mental health and need for more holistic public health focused fuel poverty policies and  
7 interventions. Proposing alternative ways of measuring fuel poverty combining self-reported  
8 fuel poverty measures and revealed fuel poverty measures will help policy makers to identify  
9 and support the most vulnerable populations, and consequently reduce the burden of cold  
10 related morbidity and mortality. For example, this has the potential to support more flexible  
11 fuel poverty interventions to enable local authorities to better target and support fuel poor  
12 households that are not in receipt of benefits but remain vulnerable to cold and fuel poverty.  
13 Based on an established health and housing project with large scale indoor monitoring, new  
14 evidence is given on the interaction between a range of socio-economic factors and housing  
15 characteristics influences the risk of fuel poverty in social housing. Living in fuel poverty  
16 and/or a cold home increased the risk of poorer mental well-being outcomes. However, the lack  
17 of consistency associated with cold homes and physical health well-being may be a result of a  
18 complex interaction between resident behaviours, socio-economic status, and the built  
19 environment. Additionally, the temporal scale of the sensor data (one year) and prior  
20 improvements to make homes more affordable to heat (i.e. these social housing properties had  
21 a higher proportion of energy efficient homes) or other cheaper alternatives to maintain  
22 adequate warmth (i.e. thick clothes and blankets) may further influence our findings.

23 This study has several limitations. First, our study is limited to social housing tenants and may  
24 not be generalizable to the wider population, particularly home owners and those in private  
25 rental accommodation. For future studies, large-scale data across all housing sectors needs to

1 be collected to generalise our finding to the whole population. The effect of fuel poverty on  
2 physical health may be a long term effect and the participant and housing characteristics of  
3 those participating in the study. Also, the temporal nature of fuel poverty in the households  
4 investigated remains unknown. However, overall the ability to compare both subjective and  
5 objective measures of fuel poverty via survey responses and indoor temperature sensors, and  
6 accounting for the potential impact of healthier adults adds strength to the study.

## 7 **5 Conclusion**

8 This study further supports the need for future fuel poverty policies to consider more flexible  
9 temperature based approaches to identifying and defining fuel poverty and the adoption of more  
10 whole house approaches that addresses improvements to the building, environment and  
11 communities. These public health measures should also take a more holistic approach and  
12 incorporate physical activity interventions to help support fuel poor households to be more  
13 active and overcome mobility issues. The combination of these public health measures could  
14 result in more sustainable health and well-being outcomes.

15 Further use of sensor technology to inform health interventions is also merited – as they will  
16 allow for the better targeting of interventions across a range of public health issues. There is  
17 scope for further investigation of the use of such sensors in targeting physical activity, indoor  
18 air quality and other issues that may affect health.

19

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8 Fund helps local areas stimulate their economic development by investing in projects which  
9 will support innovation and businesses and create jobs and local community regeneration. For  
10 more information visit <https://www.gov.uk/european-growth-funding>.

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1 **7 Appendix**

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6 Figure A1 The sensor used to measure the indoor temperature: QC0160 ultra-RF, manufactured  
7 by Invisible System Limited (7.5min data profile, accurate to  $\pm 0.5^{\circ}\text{C}$ ).

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10 Table A1: Full results table of M1 M2 M3 M4

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|                  | M1        |         | M2        |         | M3        |         | M4        |         |
|------------------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|
|                  | Coef.     | p-value | Coef.     | p-value | Coef.     | p-value | Coef.     | p-value |
| <b>PCS</b>       |           |         |           |         |           |         |           |         |
| E                | -0.168    | 0.340   | -0.110    | 0.328   |           |         |           |         |
| Age              | -0.269*** | 0.003   | -0.261*** | 0.002   | -0.219*** | 0.007   | -0.228*** | 0.005   |
| Woman            | 0.045     | 0.413   | 0.043     | 0.432   | 0.035     | 0.518   | 0.035     | 0.517   |
| Retired          | -0.010    | 0.903   | 0.001     | 0.989   | 0.022     | 0.781   | 0.026     | 0.743   |
| PhysicalActivity | 0.156**   | 0.011   | 0.159***  | 0.008   | 0.162***  | 0.006   | 0.167***  | 0.006   |
| Walking          | 0.236***  | 0.000   | 0.238***  | 0.000   | 0.245***  | 0.000   | 0.245***  | 0.000   |
| Cold_temp_fix    |           |         |           |         | 0.211     | 0.266   |           |         |
| Cold_temp_fixsq  |           |         |           |         | -0.136    | 0.475   |           |         |
| Cold_temp_flex   |           |         |           |         |           |         | 0.269     | 0.126   |
| Cold_temp_flexsq |           |         |           |         |           |         | -0.237    | 0.177   |
| <b>MCS</b>       |           |         |           |         |           |         |           |         |
| E                | -0.379*** | 0.007   | -0.390*** | 0.000   |           |         |           |         |
| Age              | 0.136     | 0.190   | 0.124     | 0.202   | 0.247***  | 0.002   | 0.252***  | 0.002   |
| Woman            | -0.052    | 0.365   | -0.051    | 0.367   | -0.069    | 0.192   | -0.069    | 0.192   |
| Retired          | -0.024    | 0.807   | -0.035    | 0.720   | -0.029    | 0.747   | -0.031    | 0.733   |
| Copd             | -0.021    | 0.771   | -0.033    | 0.600   | -0.110**  | 0.040   | -0.108**  | 0.046   |
| Disable          | -0.237*** | 0.006   | -0.256*** | 0.000   | -0.321*** | 0.000   | -0.319*** | 0.000   |
| PhysicalActivity | 0.026     | 0.660   | 0.025     | 0.668   | 0.014     | 0.817   | 0.010     | 0.875   |
| Walking          | 0.123**   | 0.044   | 0.119*    | 0.049   | 0.123**   | 0.048   | 0.122*    | 0.050   |
| Cold_temp_fix    |           |         |           |         | -0.314*   | 0.094   |           |         |
| Cold_temp_fixsq  |           |         |           |         | 0.223     | 0.233   |           |         |
| Cold_temp_flex   |           |         |           |         |           |         | -0.398**  | 0.021   |
| Cold_temp_flexsq |           |         |           |         |           |         | 0.334*    | 0.053   |
| <b>E</b>         |           |         |           |         |           |         |           |         |
| Age              | -0.374*** | 0.008   | -0.417*** | 0.005   |           |         |           |         |
| Woman            | 0.040     | 0.662   | 0.044     | 0.618   |           |         |           |         |
| Retired          | -0.196    | 0.307   | -0.229    | 0.144   |           |         |           |         |
| Householdsize    | -0.202    | 0.147   | -0.275**  | 0.023   |           |         |           |         |
| Nbroom           | -0.100    | 0.313   | -0.055    | 0.584   |           |         |           |         |
| Flat             | -0.180**  | 0.048   | -0.198**  | 0.020   |           |         |           |         |
| Heatgas          | 0.049     | 0.583   | 0.059     | 0.458   |           |         |           |         |
| Epc_d            | 0.145     | 0.166   | 0.158*    | 0.062   |           |         |           |         |

|                        |           |       |           |       |           |       |           |       |
|------------------------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|
| Copd                   | 0.258***  | 0.004 | 0.231**   | 0.014 |           |       |           |       |
| Disable                | 0.021     | 0.897 | -0.048    | 0.717 |           |       |           |       |
| HoursWeek              | 0.206**   | 0.041 | 0.192**   | 0.044 |           |       |           |       |
| HoursWkEnd             | 0.089     | 0.364 | 0.122     | 0.186 |           |       |           |       |
| <hr/>                  |           |       |           |       |           |       |           |       |
| ep1                    |           |       |           |       |           |       |           |       |
| E                      | 0.581     | 0.000 | 0.586     | 0.000 |           |       |           |       |
| <hr/>                  |           |       |           |       |           |       |           |       |
| ep2                    |           |       |           |       |           |       |           |       |
| E                      | 0.255***  | 0.010 | 0.245***  | 0.006 |           |       |           |       |
| <hr/>                  |           |       |           |       |           |       |           |       |
| ep3                    |           |       |           |       |           |       |           |       |
| E                      | 0.335***  | 0.001 | 0.327***  | 0.000 |           |       |           |       |
| <hr/>                  |           |       |           |       |           |       |           |       |
| Cold_temp_fix          |           |       |           |       |           |       |           |       |
| E                      |           |       | 0.196**   | 0.030 |           |       |           |       |
| <hr/>                  |           |       |           |       |           |       |           |       |
| /                      |           |       |           |       |           |       |           |       |
| var(e.ep1)             | 0.663***  | 0.000 | 0.657***  | 0.000 |           |       |           |       |
| var(e.ep2)             | 0.935***  | 0.000 | 0.940***  | 0.000 |           |       |           |       |
| var(e.ep3)             | 0.888***  | 0.000 | 0.893***  | 0.000 |           |       |           |       |
| var(e.pcs)             | 0.756***  | 0.000 | 0.773***  | 0.000 | 0.779***  | 0.000 | 0.780***  | 0.000 |
| var(e.mcs)             | 0.651***  | 0.000 | 0.644***  | 0.000 | 0.758***  | 0.000 | 0.755***  | 0.000 |
| var(e.E)               | 0.633*    | 0.090 | 0.621**   | 0.015 |           |       |           |       |
| var(e.cold_temp_fix)   |           |       | 0.961***  | 0.000 |           |       |           |       |
| cov(e.pcs,e.mcs)       | -0.256*** | 0.001 | -0.238*** | 0.001 | -0.199*** | 0.002 | -0.198*** | 0.003 |
| <hr/>                  |           |       |           |       |           |       |           |       |
| Comparative fit index  | 0.819     |       | 0.767     |       | 0.757     |       | 0.757     |       |
| RMSEA                  | 0.057     |       | 0.058     |       | 0.274     |       | 0.275     |       |
| SRMR                   | 0.040     |       | 0.044     |       | 0.042     |       | 0.042     |       |
| Number of participants | 280       |       | 280       |       | 280       |       | 280       |       |

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