



Assets for Health and Wellbeing across the life
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Crystallized Intelligence: an asset for health

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The Challenge of cold homes

- Since the Millennium Year the UK Government has promoted warm living conditions by improving the **material assets** of a million vulnerable households
- The Winter Fuel Allowance for older people and the Social Tariff of Energy Companies have enhanced their **financial assets**
- The *Warm Front Scheme* has improved the energy efficiency their homes – enhancing a **physical asset**

Personal Assets for Warmth

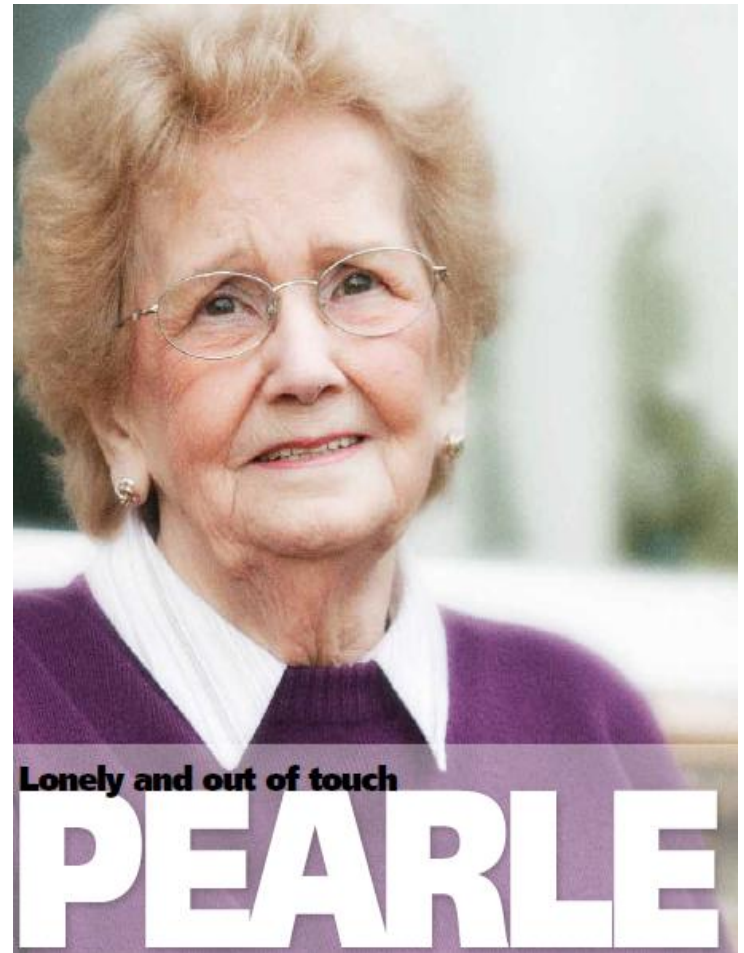
- However two qualitative studies by Sheffield Hallam University reveal that **personal assets** are a vital complement to material assets in ensuring that older people especially live warm and comfortable lives
- Key **personal assets** are resilience, crystallized intelligence and social connections

The two studies

- *Keeping Warm in Later Life Project (KWILLT)* aimed to (i) examine the knowledge, beliefs and values of 50 older people regarding keeping warm at home, and (ii) to identify barriers to keeping warm.
- The *Warm Front Study (WF)* examined why 80 occupants lived in cold conditions even after their homes were made more energy efficient

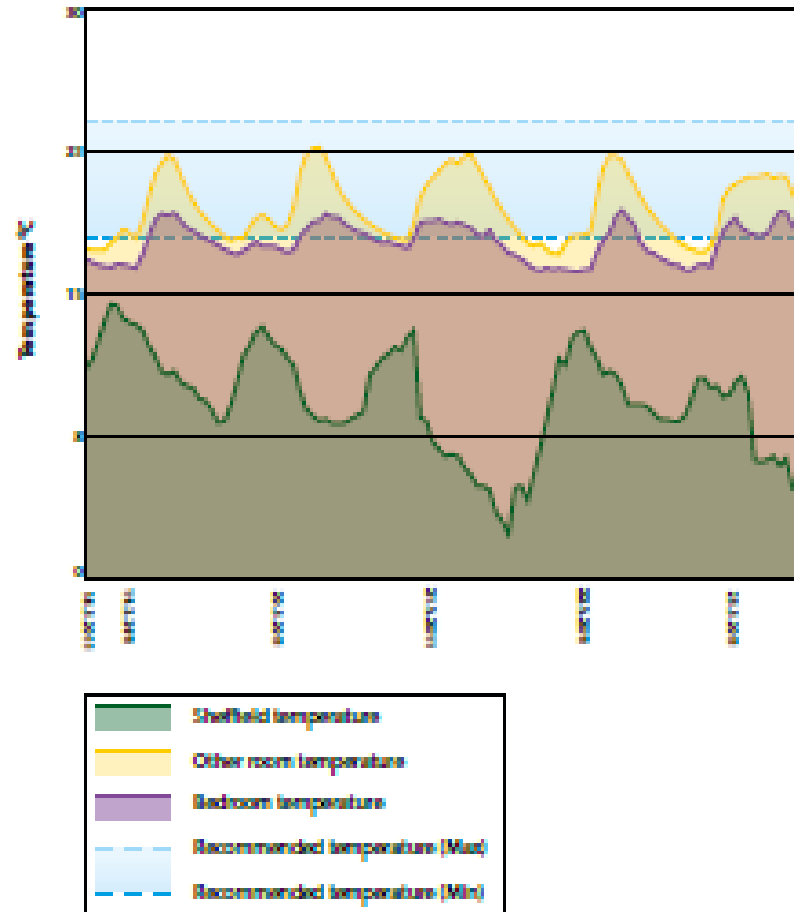
Conundrum

- KWILLT identified 6 types of older people by personal and material circumstances
- Today we focus on 75 year old Pearle as exemplifying a conundrum
- She lives in an energy efficient home with Central Heating and has sufficient income to pay heating bills
- Yet her home is cold



Pearle's Day

- The chart shows bedroom and living room temperatures dipping below the 18C threshold
- Pearle does not 'prefer' cold conditions
- She huddles around a gas fire in the living room
- Reluctant to visit her cold kitchen and bathroom



Why? Erosion of crystallized Intelligence

- Our studies point to the erosion of her **personal assets**
- She is an intelligent woman yet her crystallized intelligence accumulated over a lifetime has been undermined
- It is difficult to use the new technologies which control the Central Heating System
- Privatisation has eroded her trust in fuel suppliers and is a barrier to her accessing the social tariff

Why? Erosion of Social Assets

- Pearle lost her husband and has become isolated. Her children and grandchildren live nearby but do not visit often.
- Her pride and 'brave face' and 'not wanting to make a fuss' means a denial of their potential help in overcoming barriers to using CH controls and resolving issues with energy suppliers

- "The only thing I've got is the gas fire and I'm frightened to death to put it on because of the price, because I think "God I'm not going to be able to afford it", you know what I mean".
- "I leave this [pilot light] on all night only on a glimmer because sometimes I can't bend down to switch it on so I leave it on. you see I'm frightened of it [falling].... I can't kneel because with this knee and that's why I leave it on the pilot light".
- "I like to keep my business private"

KWILLT Findings: Assets and Liabilities

Situation or context factors	Attitudinal factors	Barriers
<ul style="list-style-type: none"> • Money • Age • Social connections • Housing type and tenure • Health 	<ul style="list-style-type: none"> • Making ends meet <ul style="list-style-type: none"> ○ Thrift ○ Competing priorities ○ Pride ○ Struggling • I can manage <ul style="list-style-type: none"> ○ Thrift ○ Hardiness ○ Stoicism • Its my business <ul style="list-style-type: none"> ○ Mistrust ○ Pride ○ Privacy • I'm frightened <ul style="list-style-type: none"> ○ Privacy ○ Personal safety/vulnerability • I'll stay as I am <ul style="list-style-type: none"> ○ Struggle with change ○ Like routine ○ Fear ○ Trust 	<ul style="list-style-type: none"> • Awareness <ul style="list-style-type: none"> ○ Knowledge ○ Information ○ Experience • Technology <ul style="list-style-type: none"> ○ Heating ○ Information ○ Banking • Disjointed systems <ul style="list-style-type: none"> ○ Fragmentation or services ○ Local differences ○ Lack of referral systems • Visibility <ul style="list-style-type: none"> ○ Fuel ○ Money ○ Information ○ Older people

The Green Deal?

- The “Green Deal” is a new Government Policy which allows consumers to pay for energy efficiency measures through a loan which they back through their energy bills.
- Factors preventing Pearle from taking up the Green Deal:
 - Loan - debt averse
 - Home ownership - pride, inheritance
 - Vulnerability and fear of illness
 - Fear of change
 - Mistrust of energy companies
 - Technology - fear and understanding of new technology
 - Intrusion and privacy - assessment of house and finances
 - Accredited installer - not who they are used to.

Key Messages

- Fuel Poverty and cold living conditions for many older people remain a stain on our society
- Increasing their **material assets** – affordable warmth and energy efficiency homes – should remain a key component of government policy
- Our evidence highlights the great importance of **personal, less tangible assets** for ensuring older people live in warm and comfortable homes.

KWILLT & WF references.

- For full information about KWILLT and associated presentations and articles do access the website
- www.kwillt.org
- Warm Front:
- GILBERTSON, J., STEVENS, M., STIELL, B. and THOROGOOD, N. (2006). [Home is where the hearth is: grant recipients' views of England's home energy efficiency scheme \(Warm Front\).](#) *Social science and medicine*, **63** (4), 946-956.



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