As the cost of energy rises, families are considering all possible ways to save on their home heating bills, since space heating is responsible for nearly three-fourths of the energy used in the home. When money is invested to reduce heating bills, families want to know how long it will take for savings to repay their investments. Which investment will result in the greatest savings-insulation of ceilings, walls, floors, storm windows, or storm doors? Choices may need to be made and priorities established if money is not available to do it all. In making the decision, it is important to understand how heat is lost from a home.

## How heat is lost from a home

Our bodies continually produce heat through buming of food, and must continually lose this heat if we are to maintain the necessary constant body temperature. We must have a balance between heat production and heat loss. If we lose too much heat, we are uncomfortably chilly. Then we must either put on more clothing to reduce the rate of heat loss, exercise to increase production of heat, or raise the temperature around us. We may turn up the thermostat, stand near a heat register, or find a sunny window.

We lose body heat by several methods. If we touch cold objects, heat flows by conduction from the warmer object (body) to the colder objects. Bare feet on a cold floor is an example. Shoe soles or a rug on the floor provide some insulation between these objects, and reduce the conduction.

Warm bodies also lose heat to cool air. Heat always flows from warmer to cooler areas, causing convection currents of air between objects of varying temperatures (such as a warm body and a cold window glass). We also lose some heat to the cold glass by radiation from our skin. Radiation is the transfer of heat by electro-magnetic waves from a warm object to a colder object without heating the air in between. It is this kind of heat that we get from the sun's rays, and also from houses heated with electric wires embedded in the ceilings.

A house loses heat by the same methods that the human body loses heat: conduction, convection, and radiation, plus air moving into and out of the house (infiltration and exfiltration). "Insulation" is any material that slows down conductive heat flow, which in winter is from
the inside of the house to the outside, and on a hot summer's day is from the outside to the inside. Every piece of material used in house construction has a different "R-value," which means "resistance to heat flow." Insulation occurs when air is trapped within a material. For example, that fluff of fiberglass insulation provides air pockets that reduce heat flow. The dead air space between two panes of glass provides the insulation in "doubleglazed" windows or single-pane windows with storm windows added. Glass itself has very little insulation value.

Heat is added to a house by radiant heat from the sun, by body heat from the people within a house, and by heat from lights, appliances, and burning of fuels. In the winter, the heat from the sun that enters a house through the windows can be a useful supplement. The people in a house, sitting quietly, will each give off about 400 Btu's of heat per hour. A Btu (British thermal unit) is a measure of heat, defined as the amount of heat required to warm 1 pound of water 1 degree Fahrenheit. There are a given number of Btu's in a kilowatt hour of electricity, a therm of gas, or a gallon of heating oil.

The humidity of the air inside a house contributes to the comfort level of the occupants. A relative humidity of 50 percent will provide an adequate feeling of warmth at lower thermostat temperature settings. Humidifiers and dehumidifiers are available to regulate the humidity within a home.

Air infiltration and exfiltration through cracks around windows and doors is a significant source of heat loss. Caulking around the outside of window frames is important. Weatherstripping should be used on operable parts of windows and doors.

## Windows and heat loss

It is a common assumption that drawing draperics and pulling down shades are effective methods of reducing heat loss through windows. Recent experiments have been conducted at the University of Georgia and the Illinois Institute of Technology which demonstrated the effect of

[^0]air flow behind window coverings (draperies or shades) that were hung in front of window frames. The results showed that the air flowed behind and beeame coolen and heavier when it contacted the window glass, then fell faster and pulled in more air from the top, creating a reverse chimney effect. The window coverings therefore did not reduce heat loss significantly. When a close-fitting cornice board was installed over the drapery in the Ceorgia experiment ${ }^{1}$ and drapery edges were sealed, heat loss through the window was reduced 21 percent. When the top edge was unpinned from the cornice board, the highest reduction was slightly over 9 percent.


In the Ilinois research, ${ }^{2}$ a window shade installed within the window frame (with $1 / 1 /$ clearance on either side) resulted in a 28 percent reduction in heat loss through the window. This can be attributed to the placement of the shade inside the window frame close to the glass, which minimized the air flow between the shade and the glass. When a shade was hung outside of the window frame, heat loss was redueed by only 12 pereent.

| Window covering used over single-pane glass | 24-hour reduction in heat loss |
| :---: | :---: |
| Sheer curtains | None |
| Cafe curtains | None |
| Draperies, open top \& bottom | None |
| Draperies, closed edges | $5 \%^{\circ}$ |
| Roller shades, vinyl-coated: |  |
| Outside hung | $6 \%^{\circ}$ |
| Inside hung, $\mathrm{l}^{\prime \prime}$ gap at edges | $14 \%^{\circ}$ |
| Roller shades, reflective \& transparent: |  |
| Inside hung, fully drawn, 4" gap at edges | 32-49\% |
| Roman shades (Stacks in accordian pleats ): |  |
| Outside hung, snug to frame | $14 \%^{\circ}$ |
| Inside hung, $4^{\prime \prime \prime}$ gap at edges ........ | $14 \%^{\circ}$ |
| Fitted insulated shutters | 57\% ${ }^{\circ}$ |
| Double glazing | 50\% |
| Triple glazing .................................. | $66 \%$ |

- Window covered 12 hours overnight, assuming equal temperature outside.

Manufacturers of transparent plastic shade material coated with a metallic spray claim up to a 50 percent re-

[^1]duction of heat loss when the shade is hung inside the window framc. The metallic surface reflects radiant heat back into the room. The radiation varies with type of coating.

Psychologically, people feel warmer when drapery fabric or window shades cover dark windows at night. Physically, radiant heat loss is reduced by the barrier placed between the person and the colder glass. Insulated window shades and drapery linings will further reduce radiant heat loss. This will be translated into more savings on the heat bill if the greater feeling of comfort results in a lowering of the thermostat. For every degree the thermostat is lowered during the day and evening, a savings of 3 percent should be realized in heating costs. In cold climates, a higher percent of savings is possible.


Heat losses from air convection can only be cut by keeping the air from the cold glass, or by warming up the cold glass through the addition of storm windows. Tightfitting solid shutters on either the inside or outside of the window can help reduce heat loss at night. In cold areas, shutters are being used that have a "sandwich filling" of foam insulation. Corrugated cardboard has some insulating properties, and an inexpensive way of achieving some heat savings is to use a tight-fitting cardboard inset in each window at night during the winter season.

In order to achieve the greatest savings, window glass should be insulated during the day as well as at night by means of storm windows. In cold areas, double-glazed or insulated glass windows should be supplemented with storm windows. The insulative value (R-value) of a storm window over single-pane glass is calculated to be the same as a double-glazed window (two panes of glass installed in the same frame). Plastic film or rigid plastic gives the same insulation as glass, since the air space is the insulator. The greatest amount of insulation is achieved with a 1 -inch air space between the storm window glass (or plastic) and the window glass. Less than 1 inch of air space reduces the $R$-value somewhat, but increasing the space more than 1 inch does not increase the insulating value.

Outside storm windows must fit tightly to produce the dead air space needed for insulation. If the regular window already in the house is not snug, or has "weep holes" as do aluminum frames, then some moisture in the room air will enter the air space and condense on the storm window glass or plastic. This condensation can be prevented by putting three or four small holes, widely spaced, in the outside storm window frame. This small, dispersed air leakage will not reduce the insulating effect to any significant degree. Inside storm windows should be tightly fitted with weatherstripping to prevent air leakage and moisture condensation problems.

Storm windows may have frames of wood, metal, or rigid vinyl. The window itself ean be glass, rigid plastie, or one of the plastic films. Be sure to inquire about the effect of sunlight on the various kinds of films. Tearstrength is another characteristic to consider, especially, for outside use. The thickness of films, expressed in "mils," (thousandth of an inch), does not affeet the insulating value because the dead air space is the insulator. A 3-mil polyester film, for instance, is as good an insulator as a much thicker polyester film and is much less expensive. Because polyester film is very strong, the thin film will also resist tearing. Clarity and lack of visual distortion are also important eonsiderations.

## Walls, ceilings, and floors

Various types of insulation ean be used in walls, eeilings, and floors. The R-value of the material determines how much heat flow is reduced. A larger R-value number indieates more insulating ability. Insulation can often be added to a ceiling area by the home owner, so the cost may be only that of the materials. If labor is a eost, this must be added to the investment figure. Walls in an existing house usually must be insulated by a commercial applicator, so the cost is higher than for insulating ceilings and floors, where the home owner can do the labor. The vapor barrier that must be put on the inside surface of the insulated wall is an additional eost. For these reasons, walls may represent the longest pay-back period for the investment of any of the areas where heat loss can be reduced.

Many people do not realize that considerable heat loss occurs through the floor, although it is obvious that floors covered with linoleum or vinyl are cold to the touch in winter. A rug, carpet or thickly-cushioned vinyl adds greatly to the comfort underfoot, and may reduce heat loss by 4 to 10 percent. As with draperies across cold windows, a rug or carpet will cut down on the amount of radiant heat loss from a person to the floor, and this may permit a lowering of the thermostat that will be reffected in heat bill savings. Adding 6 inches (R-19) of fiberglass insulation under the floor is very effective in reducing heating costs.

Information on the selection of insulation materials and vapor barriers for walls (when insulation is added to existing houses) is available in OSU Extension Circular 931, "Home Insulation," from your eounty Extension office.

## Calculation Chart for your Home

The last part of this circular provides a simplified formula for a home owner to use in determining which investment in insulation and storm windows will pay off the best. The chart that follows can be filled in by using the formula and by ealling stores that sell home improvement produets.

```
Windows (When adding shades or other coverings,
        use percentage on "Window Coverings" table
        to figure savings)
    Yearly heat loss cost as windows are now
    Yearly heat loss cost when ___ is added
    Yearly savings
        (subtract second line from first line) \(\quad \ldots \quad . .\).
    Cost of window treatment \({ }^{\circ}\).................................
    Years to recapture initial investment
        (divide cost by yearly savings)
            \(+\ldots \ldots .-1\).
                \(+\)
Ceiling
    Yearly heat loss cost as ceiling is now
    Yearly heat loss cost when ___ is added .
    Yearly savings
        (subtract second line from first line) ................
    Cost of insulation \({ }^{\text {a }}\)
    Years to recapture investment
        (divide by yearly savings)
Walls
    Yearly heat loss cost as walls are now
    Yearly heat loss cost when \(\quad\) is added .
    Yearly savings
        (subtract second line from first line)
    Cost of insulation and added vapor barrier \({ }^{\circ} \quad \ldots .\).
    Years to recapture investment
        (divide by yearly savings)
Floor
    Yearly heat loss cost as floor is now
    Yearly heat loss cost when \(\quad\) is added ...
    Yearly savings
        (subtract second line from first line)
    Cost of insulation \({ }^{\circ}\)
    Years to recapture investment
        (divide by yearly savings)
```

        - If interest on investment is figured each yeir, the years to
    recapture the investment will be increased. Money invested
in insulation cannot be put in a savings account at interest, so
this "interest foregone" should be subtracted from the yearly
sivings.

## How to Calculate Heat Bill Savings

Approximate heat bill savings data resulting from any of the above-listed retrofitting practices can be calculated by using the following master formula and appropriate figures from charts on back page. Such data will be useful for determining which investment will pay off most quiekly.

Area $\times$ U.Factor $\times$ DD x $\mathbf{C} \times$ cents/KWH

$$
341,300
$$

Example: $\frac{10 \times 4885 \times 13 \times 2.8}{341,300}=\$ 5.85$

## Explanation of Formula Elements And Their Source

- Area (in square feet) of window, wall, ceiling, or floor.
- U-Factor (from chart) is number of Btu's of energy loss per hour per square foot of area per degree $F$. temperature difference between inside and outside surfaces.
- DD (from table) is degree-days per year for your locality.
- C is a universally-accepted constant that converts degreedays to degree hours plus allowing for other miscellaneous factors as infiltration losses, living habits, room sizes, etc.
- cents/KWH is local cost of electric energy for home heating.

NOTE: The formula, as presented, is set up for calculating electric energy ( KWH ). If you use gas or oil as a fuel, refer to the "comparison" chart that follows, select the column that lists your present or projected gas or oil cost, then use the KWH rate at top of that column and insert it as the "cents/KWH" in formula.

- 341,300 is product of 3,413 . (Btus per KWH ) and 100 (to convert cents to dollars).
- $\$ / \mathbf{y r}$ is cost of energy to pay for the heat lost per year through the area of building component being calculated.

Use this formula (with the appropriate C value and U factor) first to figure the heat cost before adding insulation or storm windows. Then use the formula again with the new U-factor and C -value that results from the added insulation or storm windows. The difference in the costs of heating is the approximate savings that will be realized when storm windows or insulation is added.

Divide the cost of the windows or insulation by the savings (subtract interest on investment) to determine how many years it will take to pay off the money spent for the windows or insulation. Remember that the costs of heating fuels will go up in years to come, so use the formula with higher fuel costs than those prevalent today.

## Calculation Factors

## U-Factor

|  | U-Factor |
| :---: | :---: |
| Single window | 1.123 |
| Single window with storm window | 56 |
| Double glazed or insulating window | . 56 |
| Double window with storm window | . 36 |
| $2 \times 4$ stud wall, uninsulated | 23 |
| $2 \times 4$ stud wall, R-7 insulation | . 088 |
| $2 \times 6$ stud wall, R-19 insulation | . 043 |
| $2 \times 4$ stud wall, R-11 insulation | . 07 |
| Ceiling, no insulation | . 385 |
| Ceiling, R-11 insulation | . 074 |
| Ceiling, R-19 insulation | . 046 |
| Ceiling, R-30 insulation | . 031 |
| Ceiling, R-38 insulation | . 024 |
| Floor, vinyl covering, no insulation | . 277 |
| Floor, vinyl covering, R-11 insulation | . 068 |
| Floor, vinyl covering, R-19 insulation | . 044 |
| Floor, carpet/rubber pad, no insulation | . 206 |
| Floor, carpet/rubber pad, R-11 insulation | . 063 |
| Floor, carpet/rubber pad, R-19 insulation | . 042 |
| Floor, earpet/rubber pad, R-30 insulation | 028 |

## Degree days

"Degree days heating" is an expression of the year's accumulation of davs $\mathrm{x}\left(65^{\circ} \mathrm{F}\right.$ minus the mean daily outside temperature). For instance, if the mean temperature for a 24 -hour period was $40^{\circ} \mathrm{F}$ there would be $25^{\circ}$ degree
days for that one day. Mean temperature is computed by adding the maximum and the minimum and dividing by two. This is a list of degree days in Oregon:

| Arlington - 4821 | Elgin-6685 | McMinnville- |
| :---: | :---: | :---: |
| Ashland-5089 | Enterprise-7949 | 4970 |
| Astoria-5295 | Eugene-4739 | Medford-4930 |
| Baker-6906 | Forest Grove-4851 | Newport-5235 |
| Bandon-4509 | Grants Pass-4975 | North Bend- |
| Bend-7117 | Heppner-5744 | 4688 |
| Brookings-4281 | Hermiston-5123 | Pendleton-5240 |
| Burns-7212 | Hillsboro-4949 | Portland-4792 |
| Clatskanie-5233 | Hood River-5535 | Prineville-6753 |
| Condon-6643 | Klamath Falls- | Redmond-6411 |
| Corvallis-4854 | 6516 | Reedsport-4579 |
| Cottage Grove | La Grande-6069 | Roseburg-4885 |
| 4890 | Lakeview-7069 | Salem-4852 |
| Dallas-5064 | Madras-6441 | Seaside-4864 |
| Durfur-5832 | Malheur Exp. Sta. 5811 | Tillamook-5.338 |

## C-Value

Find the linc which describes the insulation and window situation of the house. The C -value on the last column is the number to be used in the master formula.

| Glass | Insulation |  |  | Approximate C-Value |
| :---: | :---: | :---: | :---: | :---: |
|  | Ceiling | Wall | Floor ${ }^{\circ}$ |  |
| Single | 0 | 0 | 0 | 17 |
| Single | R.7 | 0 | 0 | 15 |
| Double | R-11 | 0 | 0 | 14 |
| Single. | R-13 | 0 | 0 | 14 |
| Single | R-30 | 0 | 0 | 14 |
| Single | R-13 | R-7 | 0 | 14 |
| Double | R-13 | R-11 | 0 | 13 |
| Single | R-19 | R-11 | 0 | 13 |
| Double | R-30 | 0 | 0 | 13 |
| Single | R-19 | R-11 | R-9 | 13 |
| Single. | R-30 | R-11 | R-11 | 12 |
| Double | R-19 | R-11 | R-9 | 12 |
| Double | R-30 | 0 | R-19 | 12 |
| Double | R-30 | R-11 | R-19 | 10 |
| Double | R-38 | R-19 | R-30 | 8 |

- In a two story home consider only floor over unheated space or on concrete slab (as in basement).


## Cents/KWH

If heating with gas or oil, pick the price of electricity that is comparable with the gas or oil price you will pay, then use the electricity price in the master formula.

| Types of fuel | Comparable costs of fuel |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Electricity/KWH | 1.5 ¢ | 1.74 | 24 | 2.5 ¢ | 3.54 | $5.0 ¢$ |
| \#2 Fuel oil/gallon ${ }^{1}$ | 44¢ | $50 ¢$ | 59¢ | 74¢ | \$1.00 | \$1.48 |
| LP Gas/gallon ${ }^{1}$ | 29¢ | 32. | 38¢ | $47 ¢$ | $66 ¢$ | 94 |
| $\begin{aligned} & \text { Gas (therm-100,000 } \\ & \text { Btu's) } \end{aligned}$ | 314 | 354 | 416 | 518 | 72¢ | \$1.02 |

[^2]
[^0]:    Prepared by Dorothy F. Brown, housing-home furnishings specialist, and Walter E. Matson, agricultural engineering specialist, Oregon State University Extension Service.

[^1]:    . Research Bulletin 68, "Thermal Properties of Carpets and Draperies," University of Georgia College of Agriculture Experiment Station, Nov., 1969.
    " "Window Shades and Energy Conservation," a study conducted by the Illinois Institute of Technology under a grant by the Window Shade Manufacturers Association, Dec., 1974.

[^2]:    ${ }^{1}$ Figured for 70 percent furnace efficiency.

