HOMES FOR HEALTH

THE PUBLIC HEALTH CASE TO WARM OUR HOMES, NOT OUR PLANET
This briefing was written by the Medact Climate & Health Research Group.

You can find out more about Medact’s Climate & Health work here: https://health4gnd.uk

Authors: Maria Carvalho, Kate Bernard, Andrew Harmer, Elena Bax, Marina Politis, Emlen Demyan, Jasmin Abbott, Matthew Knight, Amiteshwar Singh, Kirsty Blasdale

Special thanks to: Jordi López Botey, Fuel Poverty Action

Design: Sujata Aurora/Gratuitous Graphics

Medact
Pelican House
144 Cambridge Heath Road
London, E1 5QJ
United Kingdom

T: +44 (0)203 137 0830
E: office@medact.org
https://www.medact.org

Registered charity 1081097
Registered company 2267125

Published by Medact, July 2024

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INTRODUCTION

We all need a warm and safe place to come home to. We know that our collective health is shaped by the social and material conditions in which we are born, grow, live, work and age – affordable, safe and warm homes help us to grow and thrive, and should be accessible to all.

There is, however, a public health crisis in our homes. People of all ages are experiencing physical and mental health conditions, and sometimes ultimately dying, as a result of living in cold, damp, and mouldy conditions. Living in cold homes and experiencing fuel poverty are wholly preventable. They are the result of choices from successive governments that have deprioritised what we care about most: our health.

Poor housing quality, which includes poor insulation and ventilation, also makes it harder to keep homes cool in summer. Though not described in depth within the scope of this briefing, extreme heat causes illness and death, and similarly to the impact of cold and damp housing conditions, is experienced disproportionately by vulnerable and marginalised groups in society.¹ Heatwaves are predicted to become more regular and intense in the UK.²

The good news is that these are political choices that we can change. With the right pressure, we can force politicians to adopt new policies that centre the health and wellbeing of both people and the planet.

Tackling the crises of unhealthy homes and fuel poverty go hand in hand with transforming our economic and housing system, as we set out in our report on The Public Health Case for A Green New Deal.³ A transformed economic system that is no longer reliant on fossil fuel for its energy requirements is a necessary first step to avert the climate crisis. Furthermore, a just transition away from fossil fuels – one that includes quality homes for all and guarantees access to our basic need for energy – will ensure that no one will have to endure cold and damp homes in the future, or be forced to make an impossible decision between heating their homes or feeding their families.
What we are proposing in this briefing are policy reforms that will result in a triple win for our planet, our homes, and our economy. Transforming our energy system and upgrading our homes will reduce carbon emissions, will improve health by better insulating the homes of the most vulnerable from the cold and damp, and in doing all of this will reduce health inequity and inequality within society.⁴

**HOW THIS BRIEFING SHOULD BE USED**

This briefing sets out:

1. The historical and social reasons behind the crisis of cold and damp homes and fuel poverty in the UK.
2. Actions that will help address the crisis, and ultimately secure health justice for all.

This briefing is intended to provide key background information for health workers and others wanting to campaign and organise on these issues.

Use this alongside the messaging guide we produced with NEON, designed to help us communicate these problems clearly.
THE PROBLEM: THE PUBLIC HEALTH CRISIS OF FUEL POVERTY AND COLD HOMES

There are an estimated 6 million households\(^5\) currently in fuel poverty, and one third of households – or nearly 10 million\(^6\) – live in poorly-insulated homes, unable to afford a decent standard of living. This constitutes a public health crisis, causing acute and chronic disease and death.

More than 25,000 people a year die due to living in cold temperatures, mostly because of poorly-heated homes. Estimates suggest that some 10–30% of excess winter deaths are directly attributable to fuel poverty and 21.5% to cold homes.\(^7\) On average, 58 people a day have died every winter because of cold homes since government cuts to insulation funding starting in 2013.\(^8\) And at the same time, this policy, or ‘cutting the green crap’ as David Cameron called it in 2013, has increased UK energy bills by £2.5 billion.\(^9\)

Political failures around energy policies and improving the quality of our homes has meant that an already overstretched and underfunded NHS is left to deal with the symptoms of this public health crisis. The NHS spends around £2.5 billion a year in treating illnesses directly linked to cold and damp homes and around £1.4 billion a year treating those affected by poor housing.\(^10\) When the societal costs are added (for example, the impacts on mental health, increased care needs, and reduced economic activity due to poor health), this figure rises to £18.5 billion per year. Estimates have shown that investing in solutions to tackle the crisis of cold homes would be paid back in under 8–12 years (depending on housing type) when considering costs to the NHS.\(^11\) Some have pointed out that the costs to society and the NHS are likely to be an underestimate, therefore the costs could be paid back even sooner.\(^12\)
From these figures it is clear that we are failing to protect the health of millions of people in this country. Frontline health workers can only patch people up, they cannot fix the wider determinants of illness. A public health approach is the only solution: addressing the causes of ill health at the source, the home.
There are many systemic root causes of fuel poverty and cold homes. These are complex, as is often the case when looking at the drivers of poor health. Nevertheless, the basics are clear: our continued dependence on expensive fossil fuels instead of cheap and clean energy, over a decade of austerity, and some of the worst-insulated housing in Europe, have come together to create the conditions for millions of people to live in unhealthy homes. In this section, we explore three main drivers that contribute to cold homes and fuel poverty.

1: FOSSIL FUEL DEPENDENCY WITHIN A PRIVATISED MARKET

Since 2021, energy prices have doubled for households in the UK, making it very difficult – and in some cases impossible – for families to pay their energy bills. That many families cannot afford to live in a warm home was and is not an inevitable outcome; rather we are in this situation because, fundamentally, we are a nation that is dependent for its energy needs on fossil fuels.

This dependency on an energy system with such volatile pricing is a threat to the health and wellbeing of an increasing number of people in this country and globally, but this same system is a lead cause of global warming and so threatens health outcomes worldwide as well as the health of our planet.

To illustrate the extent of the UK’s dependence on fossil fuels, natural gas is used for 75% of domestic heating and 40% of electricity generation. Domestic heating alone contributes 16% of the UK’s annual carbon emissions. Due to the flawed structure of our electricity market, the price of wholesale electricity in the UK is tied to the price of natural gas, which in turn is set on an international level, meaning it is volatile and subject to geopolitical shocks. Russia’s invasion and ongoing war in Ukraine alongside...
increased demand from Asia led to a high global demand for natural gas causing prices to increase dramatically.

Due to our privatised energy system, these costs were passed on to the consumer, whilst fossil fuel producers made billions in profit. Analysis by the End Fuel Poverty Coalition revealed that 20 companies – including huge oil and gas producers like BP and Shell, to lesser-known firms that are paid to provide energy around the country – have made combined profits of £420 billion since the energy crisis began. The UK government spent £40 billion on public subsidies to support people with their bills between October 2022 and March 2023, but this money went straight into the hands of the private energy providers.

In the meantime, the UK government has continued to prioritise policies that favour expansion of oil and gas in the North Sea. Not only is new fossil fuel development incompatible with keeping global temperature rises below 2°C, but also it will not have a material impact on UK energy bills for several reasons. First, the vast majority of remaining reserves are oil, not gas, 83% of which will be exported as they are not compatible with UK refineries. Second, any natural gas produced from UK North Sea developments will be sold on the European markets, which the UK will have to buy back at international gas prices. Third, given North Sea oil and gas reserves are depleted, new oil and gas developments will not reverse the overall decline in extraction from this location.

In summary, our reliance on fossil fuels to heat our homes and businesses means our energy bills remain vulnerable to global price shocks whilst driving climate breakdown.

2: Declining Incomes

At the same time, the UK has seen the biggest drops in disposable incomes in decades. As wages stagnate, and costs of essentials (rent, food and energy) increase, people are less able to afford high energy bills. On the backdrop of over a decade of austerity policies, this has become a ‘last straw’ for many households, pushing families into fuel poverty.

Rents are increasingly unaffordable. Policies to commodify and privatise housing have increased private rental properties leaving people in insecure housing conditions. This is coupled with a chronic under-supply of housing, leading to rent prices rising at their fastest rate in more than a decade.
Food prices increased by approximately 25% from December 2021 to May 2023. Food price inflation has also been driven by energy inflation as the UK is highly dependent on food imports. These increases have forced struggling families to reduce food intake and rely on food banks. Food banks have simultaneously seen a decrease in donations as households adjust budgets, leading to a 'surge in demand' without the adequate resources to manage this.

Within this context, rates of fuel poverty have increased, with some of these households faced with the choice between heating and eating. The problem is ongoing despite falling inflation. The Resolution Foundation has predicted that the average UK household will be £1,900 poorer in January 2025 than they were in December 2019, particularly as wages remain stagnant within certain industries.

3: POOR QUALITY HOUSING

As well as being unaffordable and insecure, our houses are of poor quality. The UK has some of the worst housing in Europe in terms of insulation and energy efficiency: our homes are so poorly insulated that they lose heat three times faster than those in Northern Europe, meaning that 1 in 4 pounds spent on heating is wasted. In the UK, 70% of houses fall below a good level of energy efficiency, i.e. Energy Performance Certificate (EPC) rating 'C'. Many houses also have poor ventilation, which produces mould and is linked to indoor air pollution. In 2021, around 900,000 homes in England had damp and mould, including a disproportionate 456,000 homes in the private rented sector. The Climate Change Committee has slammed the failure to retrofit our homes as "shocking", as "installations of insulation remain at rock bottom".

KEY POINTS

- The energy crisis is not accidental, and it is driven by our dependence on fossil fuels
- Whilst households suffer, private companies that produce and supply energy profit hugely
- Increased energy prices play a key role in declining incomes and the general cost of living crisis, which in turn compound impacts on households
- Alongside energy prices and cost of living, the poor quality of our homes means they are more susceptible to cold and damp, and less efficient, contributing to the crisis
Fuel poverty and cold homes cause and worsen cardiovascular disease, respiratory conditions, hypothermia, dementia, poor mental health, and can have adverse effects on children’s development. These health impacts have been extensively documented, with fuel poverty identified as a major contributor to the poor state of health of the country. Health harms fall heavily on those who are already structurally discriminated against, which increases the risk of more frequent and severe health complications, and exacerbates economic and health injustice.

The below examples are not exhaustive, but they illustrate how fuel poverty and cold homes impact all bodily systems, across our lives, from childhood to older age.

**CARDIOVASCULAR**

- At temperatures lower than 12°C, there is evidence that blood vessels narrow, causing higher blood pressure and more viscous blood. This can lead to increased risk of blood clots, strokes, and heart attacks. At temperatures lower than 12°C, there is evidence that blood vessels narrow, causing higher blood pressure and more viscous blood. This can lead to increased risk of blood clots, strokes, and heart attacks.35
- Living in homes with temperatures of 18°C or below is associated with increased blood pressure and cholesterol. Coronary events are more likely to be fatal during colder periods.36
- Given the strength of the evidence, the UK government recommends that people should maintain the temperature of rooms that they spend a significant amount of time in at 18–21°C.37
If indoor spaces are not able to maintain proper heating levels, damp and mould can worsen, which also worsens indoor air quality. The inhalation of mould spores can cause allergic reactions, asthma (either development or worsening), coughs, wheezing, breathlessness and respiratory infections.

The death of two-year-old Awaab Ishak in 2020 was found to be a direct result of black mould in the flat he lived in in Rochdale, and serves as a stark reminder of the impact of damp and mould on health.

Children are at increased risk of respiratory illness – being twice as likely to fall ill in cold than warm homes.

Surveys of the general population suggest that around one in five people in the UK have a history of asthma, COPD, or another long-standing respiratory illness. Damp and mould both contribute to developing asthma and increasing the risk of asthma attacks.

Living in cold homes exacerbates poor mental health in young people – with 28% of young people living in cold homes experiencing multiple mental health problems, compared to 4% for those living in warm homes.

Fuel poverty impacts women’s physical and mental health: 15% of women polled in 2024 skipped meals to pay for fuel bills.

Parents living in fuel-poor households are more likely to experience depression – with knock-on effects for children too.

The number of households with energy debt rose from 1.9 million to 2.3 million in 2023, and the total energy debt and arrears increased by 50% in 2023–24, from £2 billion to £3 billion. Debt has been shown to have huge impacts on people’s mental health.

High fuel costs also reduce the ability of individuals and families to travel or socialise.
OLDER PEOPLE

- People with dementia are at increased risk from cold homes due to difficulties with communication and self-managing indoor temperature, meaning they are more likely to become confused, and more likely to be admitted to hospital.\(^49\)
- Cold homes are associated with lower levels of dexterity and strength, as well as worsening symptoms of joint conditions, making older people more susceptible to falls.\(^50\)

CHILDREN

- Children growing up in homes that are cold, damp and mouldy are more likely to develop respiratory health conditions as described above, including infections and asthma, and these can lead to chronic health problems that stay with them for life.\(^51\)
- They are also more likely to experience slower growth and cognitive development, and mental health difficulties such as depression and anxiety.\(^52\)
- Families facing fuel poverty can be priced out of having sufficient and healthy foods, affecting childhood nutrition.\(^53\)

HEALTH INEQUITIES

While everyone experiencing fuel poverty, and associated cold and damp, is vulnerable to its harmful effects, certain groups of people are disproportionately impacted by these issues. This is due to wider issues of discrimination, oppression and unequal distribution of power and resources.

Low-income households, racially minoritised people, the elderly and disabled people are not only more likely to live in fuel poverty and experience cold and damp homes, but when they do they suffer the associated health consequences disproportionately – due both to greater pre-existing ill health, and to less access to services and support for fuel poverty. This perpetuates a cycle of poor health and economic inequity.

In 2019, ethnic minorities in England suffered \(52\%\) more fuel poverty than white counterparts,\(^54\) and this divide is only increasing. Where individuals face fuel poverty, the social security system which ought to help lift people out of poverty is also
racialised. Benefits have dropped for all in our eroded social care system, but whilst white families receive £454 less a year in cash benefits than a decade ago, this rises to £806 for Black and minority ethnic families and to £1,635 for Black families.\textsuperscript{55}

Fuel poverty also disproportionately impacts refugees and asylum seekers, again, emphasising how this is a structural choice weaponised against groups who are denied the power to advocate for themselves. Human Rights Watch reported that many refugees were allocated to poorly-ventilated, damp accommodation which subjected them to mould growth.\textsuperscript{56}

And fuel poverty is a disability justice issue, with disabled people twice as likely to live in poverty than those without a disability, and half of disabled people worried about energy bills.\textsuperscript{57,58,59} Disabled people also may have higher energy requirements due to needs such as power-assisted technology, medication storage and dialysis equipment. They may also spend more time in their household and have lower incomes due to discrimination and accessibility of the job market. Where they cannot heat their homes, they may also be more likely to see exacerbations of pre-existing conditions such as chronic pain or rheumatological disorders.

Fuel poverty is also gendered, with women more likely to fall into fuel poverty due to the gender pay gap, and older women even more so due to pension gaps.\textsuperscript{60} Women are also both physiologically more vulnerable to extreme temperatures\textsuperscript{61} and more likely to be at home – thus more exposed to poor housing – and more likely to be a single parent. LGBTQ+ people are also disproportionately impacted,\textsuperscript{62} as they are more likely to live in poverty, have pre-existing conditions such as asthma, and live in the private rented sector, which is more vulnerable to poor conditions.\textsuperscript{63,64}

**KEY POINTS**

- Fuel poverty and cold homes have widespread and significant physical and mental health impacts
- Health impacts of unhealthy homes can also be caused by overheating, which is also caused by inadequate insulation and ventilation
- This represents a serious health justice issue, disproportionately impacting communities that are already at the sharp end of multiple intersecting oppressions
It’s clear that urgent action is needed on our cold, damp homes that are powered by fossil fuels, to stop the illness this crisis is causing. The harms are rampant, and the injustices are layered and unequally distributed.

There are multiple root causes to this health justice issue, which include the high cost-of-living, poor housing conditions, and dependence on fossil fuels.

In recognising the interconnectedness of housing, health and climate justice, a shift towards a just transition becomes imperative. To achieve a future with energy-efficient, renewable-powered homes, free from fuel poverty, we must pave the way for an economic model that prioritises those who are currently facing the disproportionate impacts.

Our demands are threefold: we need quality homes for all, energy justice and a rapid just transition to renewable energy. The policies we advocate for not only make economic sense, but create a win–win situation for the issues we care most about: our health, our economy, and our planet.

DEMAND 1: QUALITY HOMES FOR ALL

As we have set out, the UK’s homes are some of the worst insulated in Europe. A key part of the solution to the health damage of fuel poverty is secure and quality homes for all, through a mass retrofitting programme. Retrofitting means installing new features in existing buildings to improve their energy efficiency – making them easier to heat or cool, and better able to retain heat. This can mean improving insulation and ventilation, or replacing gas boilers with new climate-friendly heating systems such as heat pumps.
As laid out in Medact’s *The Public Health Case for Secure Housing*, retrofitting can transform low-quality, cold and damp houses into warm, dry, safe homes. These upgrades literally save lives. Research by Citizens Advice estimates that upgrading 13 million of the most energy-inefficient homes to EPC “C” would stop 670,000 children from developing asthma and prevent 6,000 excess winter deaths every year; these measures would also reduce strain on health services, saving the NHS £2 billion by 2030.

Retrofitting homes also puts money back into people’s pockets by bringing down energy bills dramatically. In the ‘Great Homes Upgrade’ report, the New Economics Foundation estimates average savings for each retrofitted home of £418 on energy bills each year – with implications for both the physical and mental health impacts of fuel poverty.

Crucially, a mass retrofitting programme would also dramatically reduce carbon emissions, with enormous implications for health. It will not be possible to reach our climate targets without this. The Committee for Climate Change was quite clear in its 2019 report: “We will not meet our targets for emissions reduction without near complete decarbonisation of the housing stock”. Without retrofitting at scale, there is no credible path to net zero.

A one-off, 10-year programme of investment in housing insulation of £60 billion would more than pay for itself through avoided health costs and climate costs, savings that will continue to accumulate over decades. Retrofitting the UK’s entire housing stock to a basic level of loft and wall insulation could reduce gas demand by 20 per cent, three times more gas than the potential provided by new North Sea drilling, according to new research from the Energy and Climate Intelligence Unit (ECIU).

As well as retrofitting to the scale that is needed, we need to ensure this is done in a way that prioritises safety, quality, and health. It is important to learn from schemes in the past that have been poorly implemented and had negative impacts on people, and avoid hazards such as the use of flammable toxic material to prevent future atrocities like Grenfell. To do this properly, many are calling for a street-by-street, whole-house approach to building retrofits, collaborating closely with local authorities.

In order to deliver this we also need policies that support:

**Tighter regulations for private landlords…**

...to retrofit homes to an adequate, healthy level: The cost of this should not be passed on to renters and so would need to be combined with protection against rent increases through rent controls and protections against evictions after upgrades.
**INVESTMENT IN A SKILLED WORKFORCE**
A mass retrofitting programme would improve our population’s health through creating an abundance of secure, well-paid, long-term jobs. IPPR estimates that over a million direct jobs, and more than a million more indirect jobs, would be created if the government pursued a suggested £7 billion a year retrofitting scheme running up to 2050. This would also have a knock-on effect to address regional health and wealth inequalities, with the chance to create local jobs and training in areas with highest demands for retrofitting – coastal communities and former industrial centres.⁷⁷

**INCREASING SOCIAL HOUSING SUPPLY**
Retrofitting must go hand in hand with other policies to address the housing crisis to reduce the cost of housing and take account of local incomes.⁷⁸ See our briefing on The Public Health Case for Social Housing.⁷⁹

**DEMAND 2: ENERGY JUSTICE**
A transition to a decarbonised economy in which all of our homes are adequately insulated, and in which we are using cheaper and cleaner renewable energy sources, is ultimately essential.

However, whilst we transition to cheaper and cleaner forms of energy, we urgently need policies in place that won’t leave people cut off from one of their basic needs. Energy prices are not expected to return to a pre-pandemic level for the next decade.⁸⁰ People are forced to pay a standing charge of about £330 a year before actually getting any energy. This hurts those on the lowest incomes most, and there is increasing public pressure on regulator Ofgem and on the government to get rid of standing charges.⁸¹

The policies below are a few examples of how we could achieve this. Although these policies are favoured more or less by different groups, they are ultimately not in contradiction with one another.

**SOCIAL TARIFF**
In the autumn of 2023, over 140 charities and campaign groups called for a social tariff targeting those who are struggling the most to pay for their energy bills.⁸² Similar social tariffs targeting those most in need are already in place by water and internet companies. As a response to the recent energy crisis, the government introduced an Energy Price Guarantee (EPG) where bills were capped at £2500. A social tariff would be a permanent policy change with proposals at much lower rates rather than a one-off
discount. Analysis by Age UK shows that the energy social tariff would have lifted 2.2 million households out of fuel poverty last winter.83

**NATIONAL ENERGY GUARANTEE AND ENERGY FOR ALL**

Others have argued for more structural reforms, acknowledging that if the rate of fuel poverty reaches 30–40% of the population, something more fundamental needs to shift. New Economics Foundation84 and Fuel Poverty Action85 have been calling for a more universal approach to fair energy pricing where each household would receive a block of energy to cover their basic needs either for free or significantly cheaper, and any excessive energy use would be priced at a high tariff.

**PUBLIC OWNERSHIP OF ENERGY**

Our privatised, for-profit energy system is not aligned with the needs of people and the planet. From energy companies that supply our energy to our energy grid, bringing our network back under public control would enable the rapid transition that we need to secure our futures and energy security, and allow for more control of energy pricing so no one is cut off from their basic right to energy.86 Instead of bailing out companies, public funds could be reinvested back in our energy network and build green infrastructure.

![Demand 3: A Rapid Just Transition](image)

**Demand 3: A Rapid Just Transition**

The scientific community is clear: we must immediately stop fossil fuel expansion and rapidly transition to renewable energy if we are to avert the worst impacts of climate change and achieve energy security.87

Globally, there are already enough fossil fuels to meet energy demands needed to support the transition.88 The UK government arguments that new oil and gas developments in the UK are needed for its own energy security89 are not supported by evidence, particularly as these fossil fuels are primarily supplied to the international market (not specifically to the UK),90 and the UK Climate Change Committee states electricity production should reach net-zero carbon by 2035.91

Equally important as stopping the use of fossil fuels is ensuring the transition to renewable energy is just both in how it supports the people most affected by the decline of the fossil fuel industry and how it utilises the opportunity to address the profound economic inequalities, within the UK and globally. Some of the policies that would support this include:
**STOPPING ALL NEW DOMESTIC OIL AND GAS DEVELOPMENT**

For example, by replacing the Offshore Petroleum Licensing Bill (which allows new licensing rounds based on fossil fuel companies demonstrating that they meet so-called ‘climate checkpoint’ standards) with a commitment to no more licensing rounds for oil and gas development within the UK.

**INCREASE CHEAPER RENEWABLE ENERGY**

Wind and solar are two of the cheapest ways to generate electricity. So far this year, British renewables have displaced the equivalent of 170 LNG gas tankers, i.e. enough energy to heat 9.5 million homes for the entire year. Polling suggests strong public support for renewables, as well as measures to improve energy efficiency in homes, over new oil and gas drilling.

**END LOOHOLES FOR WINDFALL TAXES**

All the fiscal measures outlined above could be funded by closing windfall tax loopholes for energy producers such as the Energy Profits Levy investment allowance, which has resulted in £11 billion in tax reliefs for fossil fuel companies.

**ENSURE JOB SECURITY AND CREATE NEW GREEN JOBS**

For example, through implementing a ‘National Transition Training Fund’ aimed at supporting workers in high-emitting industries to transition to green industries with safe and secure jobs, and ensuring communities aren’t left behind during the transition.

**KEY POINTS**

In order to ensure healthy homes we need:

- A mass retrofitting scheme accompanied by increased housing rights
- For no one to be cut off from their basic right to energy in the transition – policies need to safeguard access for all
- A rapid just transition towards cheaper and cleaner renewable energy sources
Health workers have a crucial role in getting organised alongside tenants and communities to force change. Part of this change will require health workers to campaign through:

- speaking out to highlight the significant mental and physical health impacts, and impacts on health services
- advocating for policy changes
- organising alongside tenants and communities to build power and win the change we need to see.

Access our Homes for Health Toolkit at this address [https://medact.org/homes-for-health-toolkit](https://medact.org/homes-for-health-toolkit) or scan the QR code:
NOTES AND REFERENCES

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