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R-value of insulation not the whole story

If you're building, renovating or just thinking about improving your home, there are few better ways than the right insulation to help you save energy, reduce drafts, and improve indoor air quality.

When choosing the right insulation, homeowners often look to R-value. R-value helps us "compare by numbers", in that the higher the number, the better the insulation at reducing energy loss. By this measure, you might assume that R-40 insulation is twice as good as R-20 insulation—right? The truth is: buying insulation based on R-values can cost you more than it saves.

Why? Because R-value doesn't tell the whole story of how well the insulation will work in your home. R-value measures conductive heat flow (energy moving in and out of your home through the insulation material) in a controlled laboratory setting. What it doesn't consider is that, in a real home, heat (and money) also flows in or out through convection—better known as air leakage. In fact, air leakage is the biggest source of energy loss in your home, accounting for as much as 40 percent. Insulations such as fiberglass allow air to pass right through, while spray foams, like those offered by Icynene block air flow.

If R-value doesn't measure air leakage, then what can homeowners use to compare insulation?

- How well does the insulation con-

trol air leakage that can account for up to 40% of a home's energy loss?

- How quickly will the insulation pay for itself?

(Are the monthly energy savings greater than the monthly cost of financing the insulation purchase?)

- How well does the insulation reduce air leakage in hard-to-insulate areas such as rim joists, cathedral ceilings, crawlspaces, rooms above garages, etc?

- Can the insulation help reduce heating and cooling loads (and costs) while removing the need for larger/costlier mechanical equipment?

- Will the insulation shift with the home over time as it settles? Will it leave spaces, gaps?

- What happens if the insulation gets wet? Will it keep its insulating properties? Can it grow mold?

- Does the insulation require a number of finishing materials (plastic wrap, gaskets, tape) to eliminate gaps or cracks?

So, when you increase R-value are you really saving or wasting money? Consider this—93 percent of conductive heat flow is already stopped by R-12 insulation. Upgrading from R-12 to R-40 reduces conductive heat flow by only another 5%. A better understanding of the diminishing returns of R-value can be found at www.insulationsmart.com.

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