

# 1 **Insulation Material Loses Its Cooling-Energy Rationale Under SSP Climate**

## 2 **Warming in a Hot-Humid Residential Building**

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### 5 **ABSTRACT**

6 Insulation is specified in energy codes by R-value, on the assumption that once thermal resistance  
7 is fixed, material type has little independent effect on building energy performance. This study tests  
8 that assumption directly under future climate warming. Nine insulation materials (conventional,  
9 natural bio-based, and recycled) were simulated at equivalent R-values in a 16-unit hot-humid  
10 residential building in Austin, Texas, across a present-day baseline and four SSP-based future  
11 climate scenarios. Cooling energy converged statistically in four of five future scenarios, with  
12 inter-material spread collapsing from 17.4% at TMY to 0.27% at SSP1-2099. The SSP1-2050  
13 exception establishes convergence as warming-magnitude-driven rather than time-driven. Heating  
14 differentiation persisted (CV 16–27%) against a load share declining below 4% by late century.  
15 Insulation material identity ceases to be a meaningful simulation variable for cooling optimization  
16 under mid- to late-century SSP forcing.

### 17 **INTRODUCTION**

18 Buildings consumed 30% of global final energy and contributed 27% of total energy sector  
19 emissions in 2021 (IEA 2022). In residential construction, the building envelope is the primary  
20 passive design lever for reducing operational energy demand, and the specification of insulation is  
21 important. Those stakes have grown as warming temperatures systematically shift building load  
22 profiles toward cooling and away from heating across climate zones globally (Invidiata and Ghisi  
23 2016; Hosseini et al. 2022; Wang et al. 2022). In hot-humid climates, where cooling already

24 dominates the annual load, insulation is assumed to be the most direct material-level control on  
25 cooling energy demand. That assumption requires more examination under future climate scenarios.

26 The dominant insulation materials in residential construction are well characterized. Conven-  
27 tional mineral and petrochemical products (glass wool, EPS, XPS) collectively account for the bulk  
28 of the global market. These have been the subject of extensive comparative study across thermal,  
29 hygroscopic, acoustic, fire, and environmental dimensions (Jelle 2011; Schiavoni et al. 2016; Aditya  
30 et al. 2017). Their thermal conductivities range from 30 to 50 mW/mK, depending on density and  
31 composition. Their embodied carbon values are 1.9-3.5 kg  $CO_2$ -eq per functional unit ( $1 m^2$ ,  $R= 1$   
32  $m^2K/W$ , 50-year lifespan) for EPS, against 0.6-1.2 kg  $CO_2$ -eq for glass wool under the functional  
33 unit (Grazieschi et al. 2021). Kumar et al. (2020) show that conventional insulators collectively  
34 contribute up to 26.1% of building material production emissions, second only to concrete (Ciancio  
35 et al. 2020). These embodied impact penalties have elevated interest in alternative materials.

36 Natural bio-based and recycled insulators have entered the specification framework as alterna-  
37 tives that offer comparable thermal performance with substantially lower embodied impact. Hemp  
38 achieves thermal conductivity of 0.038–0.040 W/mK, competitive with mineral wool, at embod-  
39 ied carbon of approximately 0.14 kg  $CO_2$ -eq/kg (Raja et al. 2023). Flax and wood fiber match  
40 similar conductivity ranges with superior vapor permeability and more favorable lifecycle profiles;  
41 cellulose achieves 0.04-0.05 W/mK from recycled content at substantially lower embodied energy  
42 than EPS or XPS (Cosentino et al. 2023). Pittau et al. (2018) demonstrated that fast-growing  
43 bio-based materials in exterior walls represent a biogenic carbon sequestration opportunity absent  
44 from conventional synthetic products. Comparative life-cycle assessments consistently confirm the  
45 environmental advantage of bio-based options, though the magnitude depends on the production  
46 process, binder content, and fire treatment (Schulte et al. 2021; Fuchsl et al. 2022). The operative  
47 premise throughout this body of work is that bio-based materials can replace conventional materials  
48 without sacrificing thermal performance, yielding a net environmental benefit.

49 This premise rests on an embedded assumption that has received limited scrutiny: that material  
50 performance relationships observed under current or historical climate conditions persist under

51 future warming. [Schiavoni et al. \(2016\)](#) and [Kumar et al. \(2020\)](#) compare materials at static  
52 conductivity values under fixed climatic boundary conditions. Studies assessing building energy  
53 under future climate scenarios focus primarily on scenario-level outcomes rather than on whether  
54 material-type selection remains a statistically meaningful determinant of cooling energy as warming  
55 intensifies ([Invidiata and Ghisi 2016](#); [Hosseini et al. 2022](#); [Calama-González et al. 2023](#)). Existing  
56 studies of insulation materials largely compare thermal and environmental performance under fixed,  
57 present-day climatic boundary conditions, while building energy studies under future climates  
58 primarily focus on aggregate changes in heating and cooling demand. Together, this work leaves  
59 a key specification question unresolved for long-lived buildings in cooling-dominated hot-humid  
60 climates: does insulation material remain a meaningful cooling-energy lever as outdoor thermal  
61 forcing intensifies, or do scenario-level climate effects overwhelm material-level differences? To our  
62 knowledge, no prior study has applied formal convergence testing across insulation material types  
63 under SSP-based climate projections to determine when material identity ceases to be statistically  
64 distinguishable for cooling energy outcomes. [Wang et al. \(2022\)](#) reported evidence consistent with  
65 this dynamic, showing diminishing returns on insulation level for cooling performance under high-  
66 warming scenarios. But that study varied insulation level, not material type, and did not attempt  
67 statistical convergence testing across the material class. The SSP pathway bounding approach used  
68 here spans the most policy-relevant contrast between low-emissions and business-as-usual futures.

69 Austin, Texas provides the right test case. Already cooling-dominated as an ASHRAE Climate  
70 Zone 2A city with an annual mean temperature of 73degF, Austin faces one of the most aggressive  
71 projected warming trajectories among major US cities under high-emission pathways ([UT-City  
72 Climate CoLab 2024](#)). This paper addresses that gap by:

- 73 • applying whole-building EnergyPlus simulations with SSP-morphed future weather files  
74 and urban heat island correction for nine insulation materials at equivalent R-values in a  
75 CZ2A apartment building, and
- 76 • Using the coefficient of variation and Tukey’s HSD tests on daily energy distributions to  
77 determine whether insulation cooling performance converges under future climate forcing.

## METHODOLOGY

Energy simulations were conducted in DesignBuilder v7.3 (EnergyPlus engine), for a four-floor, four-unit-per-floor residential building in Austin, Texas. Each unit is a 1,000  $ft^2$  two-bedroom apartment; 80 zones were modeled from building blueprints. Heating and cooling setpoints followed ASHRAE defaults. Lighting schedules ( $0.8W/ft^2$ ), equipment ( $1.3W/ft^2$ ), and occupancy used the ASHRAE CZ2 Residential Baseline library. The building envelope comprised an R-19 wall with gypsum board finish and an R-25 roof; all nine insulation materials were applied at equivalent R-values to isolate material-level thermal differences.

### Weather Data and Climate Scenarios

The baseline used a Typical Meteorological Year (TMY) EPW file from a station 15 miles from the University of Texas at Austin campus (annual mean 73 deg  $F$ ). Future climate files were generated using the open-source Future Weather Generator (Rodrigues et al. 2023), which morphs baseline EPW files using delta changes from Global Climate Models (GCMs) following Jentsch et al. (2013) and Belcher et al. (2005). Five GCMs were selected based on Pearson correlation with observed Austin precipitation climatology: BCC-CSM2-MR, CanESM5, EC-EARTH3-Veg, FGOALS-g3, and UKESM1.0-LL (Nik 2016; UT-City Climate CoLab 2024).

SSP1-2.6 and SSP5-8.5 were selected as the two bounding pathways: SSP1-2.6 represents a low-emissions, mitigation-consistent trajectory; SSP5-8.5 represents the highest-emissions business-as-usual scenario. Intermediate pathways (SSP2-4.5 and SSP3-7.0) were excluded to bracket the full performance envelope across the most policy-relevant contrast, mitigation success versus continued fossil fuel dependence, without inflating the simulation matrix. Each pathway was applied across two 30-year windows centered on 2050 and 2099, ensembled into representative EPW files reported here as SSP1-2050, SSP5-2050, SSP1-2099, and SSP5-2099 (Hosseini et al. 2022). Urban heat island effects were incorporated by analyzing temperature disparities between urban cores and 10-km buffer zones from 2004–2018 and applying psychrometric corrections to morphed temperature data (Rodrigues et al. 2023).

## Material Selection

Among conventional building insulation materials, glass wool, rock wool, and expanded/extruded polystyrene (EPS/XPS) are the most widely utilized options in construction. Glass wool, with a density range of 10-100  $kg/m^3$  and thermal conductivity of 30-50  $mW/m\cdot K$ , offers excellent thermal and acoustic properties while being one of the most cost-effective solutions (\$9.3-14.7/ $m^3$ ). Rock wool, slightly denser at 40-200  $kg/m^3$ , provides comparable thermal performance (33-40  $mW/m\cdot K$ ) with superior fire resistance (A1-A2 rating) and better sound absorption (0.29-0.9). Both materials have a relatively low environmental impact, with embodied carbon of 1.24 and 1.05  $kg CO_2\text{-eq/kg}$ , respectively. Polystyrene-based insulators, particularly EPS and XPS, are preferred in moisture-prone areas due to their high vapor diffusion resistance (20-170  $\mu$ ). However, they have a higher environmental impact with embodied carbon ranging from 6.3-7.55  $kg CO_2\text{-eq/kg}$ . EPS, with thermal conductivity of 29-41  $mW/m\cdot K$ , remains popular due to its lower cost (\$8.6-17/ $m^3$ ) compared to XPS (\$18-23/ $m^3$ ). Polyurethane and polyisocyanurate are often chosen for high-performance applications despite their higher costs (\$20-25/ $m^3$ ) due to their superior thermal conductivity (18-35  $mW/m\cdot K$ ), though their fire ratings (D-F and B, respectively) and environmental impact need careful consideration in the application.

In this study, flax, hemp, and wood fiber were selected for analysis as commonly used natural insulation materials, chosen based on their balanced thermal conductivity, sound absorption, and environmental impact properties. Flax offers effective thermal and acoustic insulation performance; hemp is recognized for its low embodied carbon and cost-efficiency; and wood fiber provides strong insulation with a moderate environmental footprint.

Among commonly used insulation materials, cellulose, rubber, and polystyrene fibers stand out for their distinct properties and versatility in applications. Cellulose, with a density of around 85  $kg/m^3$ , offers low thermal conductivity (40-50  $mW/m^2 K$ ) and is a cost-effective, eco-friendly option. Rubber, with a higher density range (500-930  $kg/m^3$ ) and thermal conductivity between 100-140  $mW/m^2 K$ , provides good thermal and acoustic insulation properties but has a moderate embodied carbon footprint (3.76  $kg CO_2\text{-eq/kg}$ ). Polystyrene fibers, lighter and low-cost, exhibit

131 a thermal conductivity range of 34-39 mW/m<sup>2</sup> K and moderate vapor diffusion resistance, making  
132 them a popular choice for energy efficiency in buildings. The selected materials are illustrated in  
133 Table 1 and 2 with the properties associated with each of them (dashed ones, values not available  
134 or consistent with literature).

135 Nine materials were simulated across three categories: conventional (glass wool, rock wool,  
136 EPS, XPS), natural bio-based (flax, hemp, wood fiber), and recycled (cellulose, rubber, polystyrene  
137 fibers). Material selection followed Kumar et al. (2020), prioritizing materials with established  
138 conductivity data and practical relevance to residential construction. All materials were applied at  
139 equivalent R-values to isolate conductivity and specific heat differences from insulation thickness  
140 effects.

141 Four simulation outputs were excluded or flagged during post-processing. The SSP1-2050  
142 rubber run failed quality checks and is excluded from that scenario. The SSP1-2050 polystyrene  
143 run carries a file header labeling error; however, its cooling values are internally consistent with  
144 SSP5-2050 polystyrene outputs and are retained with a footnote.

### 145 **Statistical convergence analysis**

146 Two complementary metrics assessed inter-material differentiation within each scenario. Co-  
147 efficient of variation (CV) of annual facility-level cooling and heating energy was computed across  
148 all nine materials per scenario. CV below 10% indicates low dispersion; values approaching zero  
149 indicate practical convergence. Tukey's Honest Significant Difference (HSD) test was applied to  
150 daily energy distributions for each material within each scenario, producing compact letter displays  
151 where shared letters indicate statistical indistinguishability at  $\alpha = 0.05$ . Annual energy values were  
152 extracted from EnergyPlus District Cooling: Facility and District Heating: Facility outputs at the  
153 facility scale.

## 154 **RESULTS**

## 155 **Model Validation**

156 Baseline model fidelity was assessed by comparing TMY simulation outputs against published  
157 consumption benchmarks for comparable residential building stock served by Austin Energy (ZIP  
158 code 78703, Tarrytown, Austin). Austin Energy’s published residential tariff data documents a  
159 citywide average of approximately 860 kWh per month for residential customers ([Austin Energy  
2025](#)) or 10,320 kWh per year across all customer sizes and types. For 1,000 ft<sup>2</sup> apartment units  
160 specifically, localized data for central Austin neighborhoods indicate annual electricity consump-  
161 tion in the range of 7,200–8,400 kWh per unit (all end uses), consistent with [EIA \(2022\)](#) South  
162 region apartment benchmarks for comparable floor areas. The nine TMY baseline simulations  
163 yield facility-level HVAC thermal energy (DistrictCooling:Facility + DistrictHeating:Facility) of  
164 101,094–118,718 kWh across the material set. Divided by 16 units, the per-unit HVAC thermal  
165 energy ranges from 6,318 to 7,420 kWh, with a nine-material mean of 6,682 kWh per unit. Since  
166 space conditioning accounts for approximately 75–80% of total electricity demand in cooling-  
167 dominated CZ2A apartments ([EIA 2022](#)), the implied total electricity equivalent is 8,353–8,910  
168 kWh per unit, within 6–10% of the 7,200–8,400 kWh reference band. Monthly cooling profiles  
169 peak in July and August at 29,196–30,202 kWh facility-level for the glass wool baseline, consistent  
170 with Austin Energy’s documented summer peak load timing Figure 1. The model is considered  
171 adequately calibrated for this comparative scenario analysis.  
172

## 173 **Annual Energy and Load Shift**

174 Figure 2 and Table 3 present annual facility total energy across all five scenarios. At TMY, total  
175 annual energy ranges from 101,094 kWh (glass wool) to 118,718 kWh (polystyrene fiber), a spread  
176 of 17,624 kWh (17.4%). Glass wool achieves the lowest TMY total as its higher conductivity  
177 moderates Austin’s mild winter heating loads; polystyrene fiber’s elevated total reflects extreme  
178 winter heating spikes (13,841 kWh versus 7,100–8,400 kWh for the other eight materials). The  
179 convergence of future scenarios bars in Figure 2 indicates this: by SSP1-2099, seven core materials  
180 cluster within 454 kWh (0.27%). At SSP5-2050, the eight-material core clusters within 413 kWh  
181 (0.25%), with glass wool again separating upward at 167,889 kWh due to its conductivity-amplified

182 cooling load. Figure 3 shows that cooling's share of total annual energy rises from 88-93% at TMY  
183 to 94-97% by SSP5-2099. This compression indicates that, under late-century SSP1-2.6 conditions,  
184 the choice of insulation material at equivalent R-value contributes very little actionable leverage  
185 over total energy use in this hot-humid residential context; scenario pathway, rather than material  
186 identity, becomes the dominant determinant of cooling-driven energy demand.

### 187 **Cooling Convergence**

188 Cooling CV (blue, square markers) collapses from 1.07% at TMY to near zero by SSP5-  
189 2050 and remains below 2.4% through SSP5-2099, while heating CV (red, circle markers) stays  
190 consistently above 16% across all scenarios (Figure 4). From a design perspective, this behavior  
191 means that differences in conductivity and specific heat among the tested insulation materials no  
192 longer translate into practically or statistically meaningful differences in cooling energy under most  
193 future climate scenarios. Under such conditions, selecting between conventional, bio-based, and  
194 recycled materials on the basis of cooling performance alone is unlikely to yield significant energy  
195 savings. The sole exception is SSP1-2050 (CV = 9.41%), where a modest two-group split emerges:  
196 wood fiber, EPS, cellulose, and rubber in group 'a'; glass wool, XPS, hemp, flax, and polystyrene  
197 fiber in group 'b'. This differentiation disappears at SSP5-2050, SSP1-2099, and SSP5-2099.  
198 Scenario pathway, not material type, is the dominant determinant of cooling energy demand under  
199 future warming. Even at SSP1-2050, the absolute kWh spread between significance groups is  
200 modest relative to the approximately 50% increase in total cooling load that scenario represents  
201 versus TMY.

### 202 **Heating Differentiation and Material Ranking**

203 Figure 5 visualizes Tukey HSD group assignments for heating energy across all five scenarios.  
204 Flax uniquely occupies group 'a' (lowest heating energy, green cells) in all five scenarios. XPS  
205 achieves group 'a' in three scenarios (TMY, SSP1-2050, SSP5-2099); rubber in three (SSP5-2050,  
206 SSP1-2099, SSP5-2099). EPS consistently falls in group 'b'. Glass wool and polystyrene fiber  
207 are persistently in the worst-performing groups (c' or 'd', red and orange cells), with glass wool  
208 worsening from group 'c' at TMY to group 'd' across all four future scenarios. The persistence

209 of heating-energy differentiation, even as its share of total load contracts below 4% by 2099,  
210 suggests that insulation material choice retains a secondary role via winter- and shoulder-season  
211 performance. However, the small absolute magnitude of this load implies that heating robustness  
212 should be weighed primarily alongside embodied carbon, durability, and lifecycle cost, rather than  
213 treated as a dominant operational-energy driver.

214 An apparent contradiction warrants clarification: polystyrene fiber records the lowest absolute  
215 annual heating energy in several scenarios (10,730 kWh at TMY) yet falls in group ‘c’. This reflects  
216 the distinction between annual totals and distributional consistency. Polystyrene fiber shows high  
217 heating variance, near-zero in summer and extreme winter spikes, placing it in a statistically worse  
218 group despite competitive annual means. At SSP5-2050, its heating reaches 11,810 kWh against a  
219 cluster mean of roughly 6,500 kWh for the other eight materials. Flax maintains consistently low  
220 heating throughout the year, achieving stable group ‘a’ placement regardless of scenario. Glass  
221 wool’s persistent group ‘c’/‘d’ placement reflects its highest conductivity in the test set (30–50  
222  $mW/mK$ ), which amplifies heat loss during cold periods.

## 223 **DISCUSSION**

### 224 **Loss of cooling leverage under warming**

225 Cooling energy is statistically indistinguishable across all nine materials in four of the five future  
226 scenarios. The conductivity differences between tested materials (30–50  $mW/mK$  for conventional  
227 versus 33–90  $mW/mK$  for natural) are visible, but they are progressively overwhelmed by the  
228 magnitude of outdoor temperature forcing as scenarios intensify. When climate drives a 50–135%  
229 increase in cooling load from TMY to SSP5-2099, the material-level differences that once separated  
230 significance groups become negligible. This is consistent with [Wang et al. \(2022\)](#), who showed  
231 diminishing insulation returns on cooling performance in high-warming scenarios, though that  
232 study did not test convergence across material types.

233 The Tukey HSD test operates on daily energy distributions rather than annual totals. Under  
234 a given scenario, two materials with similar conductivities will produce daily cooling-load time  
235 series that are closely correlated. They track the same outdoor temperature forcing, differing only

236 in the heat flux magnitude determined by their conductivity. As outdoor temperature forcing grows  
237 under warming, both the mean and the variance of daily cooling loads increase for all materials  
238 simultaneously. The between-material signal (the conductivity-driven difference in load) grows  
239 proportionally with warming, but the within-material daily variance (driven by extreme temperature  
240 events, solar gains, and occupancy fluctuations) also grows. When the within-material variance  
241 growth outpaces the between-material signal in high-forcing scenarios, the HSD test finds materials  
242 statistically indistinguishable even though absolute kWh differences persist.

243 The SSP1-2050 exception (CV = 9.41%) is instructive. It represents moderate near-term  
244 warming under a low-emissions pathway: elevated enough to shift load toward cooling, but not  
245 yet dominant enough to subsume all inter-material differences. That this differentiation vanishes  
246 at SSP5-2050, a warmer scenario at the same time horizon, confirms that convergence is driven by  
247 warming magnitude, not elapsed time.

### 248 **Scenario-aware insulation specification**

249 For practitioners specifying insulation in buildings expected to operate across mid-century,  
250 the SSP1-2050 result warrants attention: under mitigation-consistent pathways, material choice  
251 retains marginal relevance for cooling, but under high-emissions trajectories it becomes effectively  
252 irrelevant as a cooling-energy lever. In other words, the design leverage of insulation material type  
253 depends on the climate pathway the building will experience over its life, not just on present-day  
254 conditions.

255 This shift implies that specification decisions should become scenario-aware explicitly. In prac-  
256 tice, this means distinguishing between buildings expected to operate primarily under low-warming,  
257 mitigation-consistent futures, where small cooling and heating differences across materials still jus-  
258 tify careful selection—and those that are likely to face high-forcing futures, where climate pathway  
259 dominates, and cooling performance converges across conventional, bio-based, and recycled insu-  
260 lators.

## 261 **What remains relevant in material choice**

262 Glass wool's reversal requires emphasis. It goes from the lowest TMY total (101,094 kWh) to  
263 near-worst under sustained warming, with a +70% increase from TMY to SSP1-2099 versus +59%  
264 for EPS. The same conductivity that reduces winter heating losses in Austin's mild baseline climate  
265 amplifies summer cooling demand as outdoor temperature rises. This illustrates that even when  
266 cooling performance converges across most materials, specific products can still carry asymmetric  
267 risk profiles under warming.

268 Heating differentiation (CV 16–27%) persists across all scenarios (Figure 4), but its practical  
269 weight diminishes as heating contracts below 4% of total load by 2099 (Figure 3). Flax's consistent  
270 group 'a' performance (Figure 5) is mechanistically coherent: its specific heat capacity (1.6 J/g·°C)  
271 provides greater thermal buffering of diurnal swings, and its conductivity range (33 mW/mK) is  
272 competitive with EPS (29–41 mW/mK). For buildings designed now to operate through 2099, flax  
273 and XPS offer the most scenario-robust heating profiles. But as heating contracts below 4% of  
274 total load, even a group 'a' advantage is a small absolute saving; embodied carbon and material  
275 sustainability are the more consequential specification criteria for hot-climate contexts by 2099, as  
276 mentioned by [Raja et al. \(2023\)](#) and [Davey \(2024\)](#).

## 277 **Implications for codes and standards in hot-humid climates**

278 Building codes calibrated against current climate may be structuring future performance risk  
279 for glass wool specifications in CZ2A, given its reversal from best to near-worst performer under  
280 warming. Prescriptive requirements that implicitly favor materials on the basis of present-climate  
281 heating benefits can unintentionally lock in higher cooling demand under future, hotter conditions.

282 As cooling-performance differences across insulation materials converge under SSP warming,  
283 code provisions and design guidelines for hot-humid, cooling-dominated climates should place less  
284 emphasis on fine-grained distinctions in insulation material for cooling optimization, and more  
285 emphasis on (i) robustness of heating behavior, (ii) embodied carbon and end-of-life impacts,  
286 and (iii) durability and moisture safety. Updating standards along these lines would better align  
287 envelope prescriptions with the trajectories of climate forcing that long-lived residential buildings

288 in CZ2A and similar regions are likely to experience.

## 289 **GENERALIZABILITY AND LIMITATIONS**

290 Several limitations bound these conclusions. The study examines a single building typology  
291 and climate zone (CZ2A); convergence dynamics will differ in heating-dominated climates where  
292 inter-material differences represent a larger load fraction. The exclusion of one rubber simulation  
293 introduces a gap at SSP1-2050. Lifecycle cost and embodied carbon are not quantified here, even  
294 though they are the specification criteria this paper argues should replace cooling optimization.  
295 Future work should integrate these dimensions directly. Extension to additional hot-humid cities,  
296 passive design typologies, and naturally ventilated configurations would strengthen the generaliz-  
297 ability of the convergence finding.

298 While this study is limited to a single residential typology in a CZ2A hot-humid climate,  
299 the underlying mechanism driving cooling convergence—the growth of outdoor thermal forcing  
300 relative to material-level conductivity differences—should generalize to other strongly cooling-  
301 dominated contexts where future warming substantially increases cooling degree-hours. In heating-  
302 dominated or more balanced climates, by contrast, inter-material differences are likely to remain  
303 more consequential for both heating and cooling, and full convergence may not occur. Extending the  
304 same convergence-testing framework to additional climates and typologies is therefore a priority for  
305 identifying where insulation material remains a critical design variable and where climate forcing  
306 becomes dominant.

## 307 **CONCLUSION**

308 This paper evaluated whether insulation material type remains a meaningful cooling-energy  
309 design lever for a hot-humid CZ2A residential building under SSP-based future climates. Whole-  
310 building EnergyPlus simulations driven by SSP-morphed weather and analyzed with CV and Tukey  
311 HSD show that cooling-energy differences across nine conventional, bio-based, and recycled in-  
312 sulation materials converge into a single significance group in four of five future scenarios, while  
313 heating differentiation persists against a shrinking share of total load. In this context, climate path-  
314 way and urban heat island forcing, rather than insulation material identity at equivalent R-value,

315 dominate future cooling outcomes. For long-lived buildings in similar cooling-dominated hot-  
316 humid climates, insulation specification should therefore be decoupled from cooling optimization  
317 and reoriented toward heating robustness, embodied carbon, and lifecycle criteria. Future work  
318 should apply the same convergence-testing framework across additional climates, building typolo-  
319 gies, and combined operational–embodied performance metrics to map where insulation material  
320 choice remains decision-critical under climate change.

#### 321 **DATA AVAILABILITY STATEMENT**

322 The EnergyPlus simulation input files, climate morphing scripts, and extracted output data  
323 supporting the findings of this study are available from the corresponding author upon reasonable  
324 request.

#### 325 **DISCLOSURE STATEMENT**

326 The authors declare no conflicts of interest.

#### 327 **DECLARATION OF GENERATIVE AI AND AI-ASSISTED TECHNOLOGIES IN** 328 **THE WRITING PROCESS**

329 During the preparation of this work, the authors used Claude and Grammarly to improve  
330 readability and detect spelling/grammar mistakes. No graphics are generated through GenAI.  
331 After using this tool/service, the authors reviewed and edited the content as needed and take full  
332 responsibility for the content of the publication.

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**TABLE 1.** Physical and thermal properties of insulation materials considered in this study.

<b>Type</b>	<b>Density (kg/m<sup>3</sup>)</b>	<b>Therm. cond. (mW/m<sup>2</sup>K)</b>	<b>Spec. heat (J/g°C)</b>	<b>Vapor diff. resist. factor</b>	<b>Sound abs. coefficient</b>
<i>Conventional</i>					
Glass wool	10–100	30–50	0.8–1	1–1.3	0.45–0.8
Rock wool	40–200	33–40	0.8–1.0	1.0–1.3	0.29–0.9
EPS	18–50	29–41	1.25	20–100	0.22–0.65
XPS	32–40	32–37	1.45–1.7	80–170	0.2–0.65
<i>Natural</i>					
Flax	20–100	33–90	1.6	1–5.28	0.54–0.84
Hemp	25–100	39–123	1.7–1.8	1–10	0.52–0.6
Wood fibre	50–270	38–50	1.9–2.1	1–5	0.1–0.32
<i>Recycled</i>					
Cellulose	85	40–50	1.8	1	—
Rubber	500–930	100–140	1.4	0.2–0.8	—
Polystyrene fibres	15–60	34–39	1.2	3.1	0.61–0.75

EPS = Expanded Polystyrene; XPS = Extruded Polystyrene.

**TABLE 2.** Cost and embodied-impact properties of insulation materials considered in this study.

<b>Type</b>	<b>Cost</b> (US\$/m <sup>3</sup> )	<b>Emb. energy</b> (MJ/kg)	<b>Emb. carbon</b> (kg CO <sub>2</sub> -eq/kg)
<i>Conventional</i>			
Glass wool	9.3–14.7	14–30.8	1.24
Rock wool	10–12	16.8	1.05
EPS	8.6–17	80.8–127	6.3–7.3
XPS	18–23	72.8–105	7.55
<i>Natural</i>			
Flax	15.18	39.5	20
Hemp	15–19.4	18.71	0.14
Wood fibre	26.6–37.8	20.3	0.124
<i>Recycled</i>			
Cellulose	—	—	0.35
Rubber	—	67.9–140	3.76
Polystyrene fibres	—	14.2–78.24	1.66–2.11

‘—’ = data not reported in source literature.

**TABLE 3.** Annual facility-level cooling and heating energy (kWh) by material: TMY baseline.

<b>Material</b>	<b>TMY Cooling (kWh)</b>	<b>TMY Heating (kWh)</b>	<b>TMY Total (kWh)</b>
<i>Conventional</i>			
Glass wool	89,850	11,244	101,094
Rock wool	—	—	—
EPS	97,060	8,123	105,183
XPS	98,946	7,547	106,492
<i>Natural bio-based</i>			
Woodfiber	96,015	8,384	104,399
Hemp	96,834	8,211	105,045
Flax	100,008	7,238	107,246
<i>Recycled</i>			
Cellulose	98,263	8,138	106,402
Rubber	100,559	7,110	107,669
Polystyrene fibers	104,877	13,841	118,718

‘—’ = excluded run (§2.2).

**TABLE 4.** Annual facility-level total energy (kWh) by material under SSP scenarios.

<b>Material</b>	<b>SSP1-2050</b>	<b>SSP5-2050</b>	<b>SSP1-2099</b>	<b>SSP5-2099</b>
	Total (kWh)	Total (kWh)	Total (kWh)	Total (kWh)
<i>Conventional</i>				
Glass wool	167,180	167,889	172,016	218,805
Rock wool	163,198	164,123	168,052	—
EPS	153,980	164,036	167,980	205,493
XPS	154,961	164,216	168,160	204,368
<i>Natural bio-based</i>				
Woodfiber	153,442	164,063	168,044	205,990
Hemp	154,186	164,449	168,434	206,656
Flax	155,171	164,276	168,220	203,835
<i>Recycled</i>				
Cellulose	154,414	164,183	168,148	205,146
Rubber	—	164,230	168,159	205,116
Polystyrene fibers	— <sup>†</sup>	175,595	180,008	218,069

‘—’ = excluded run (§2.2). <sup>†</sup>SSP1-2050 polystyrene: file labeling error; retained with caveat. SSP5-2050 totals derived from monthly ‘DistrictCooling:Facility’ and ‘DistrictHeating:Facility’ outputs (CV = 1.22%).

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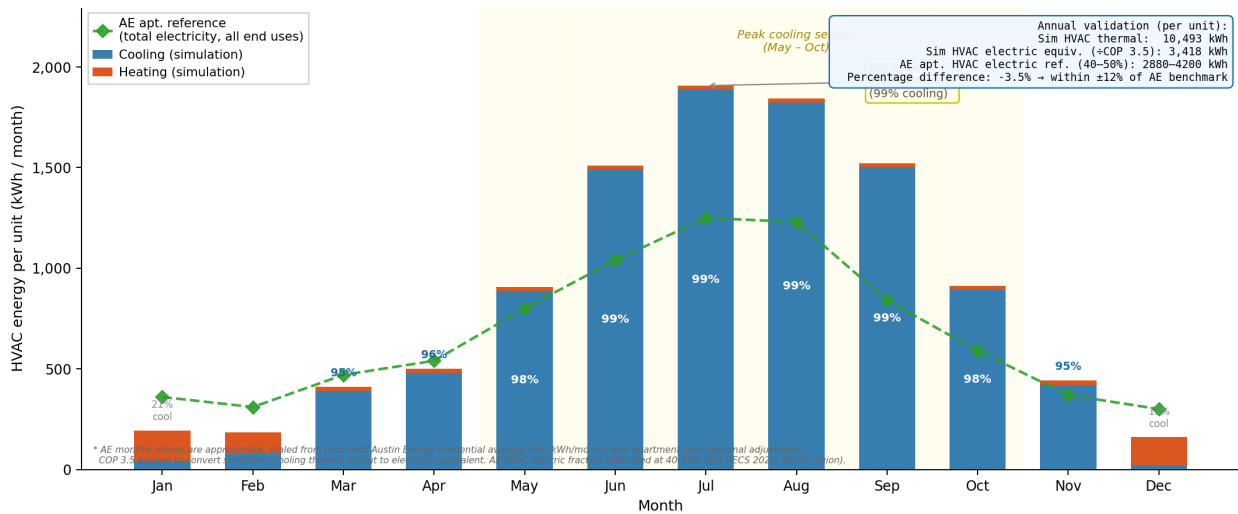
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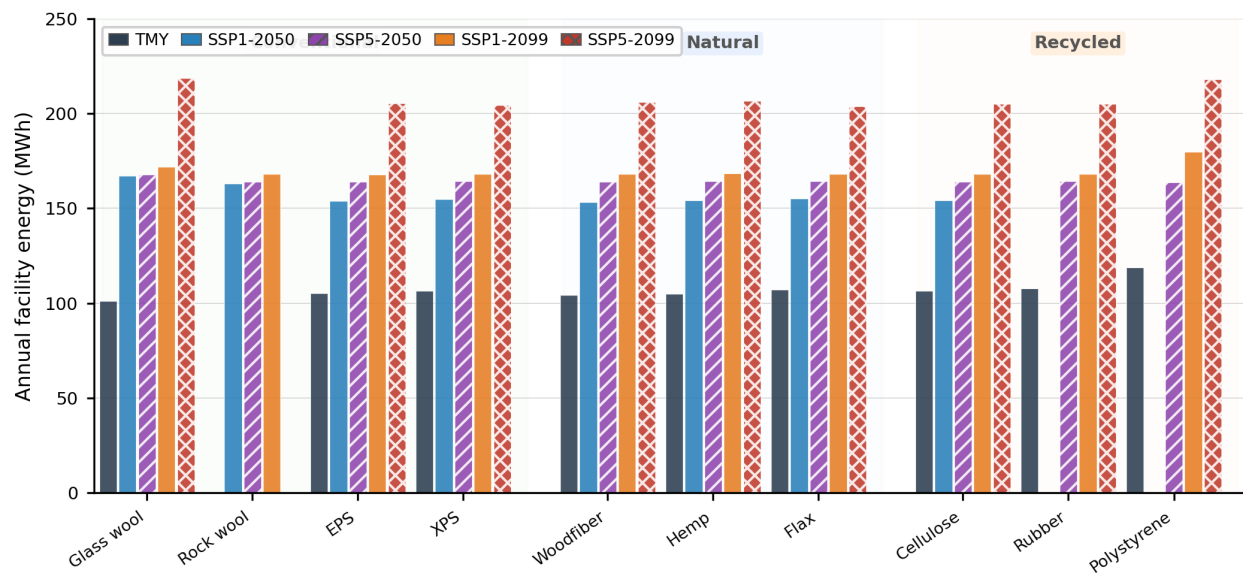
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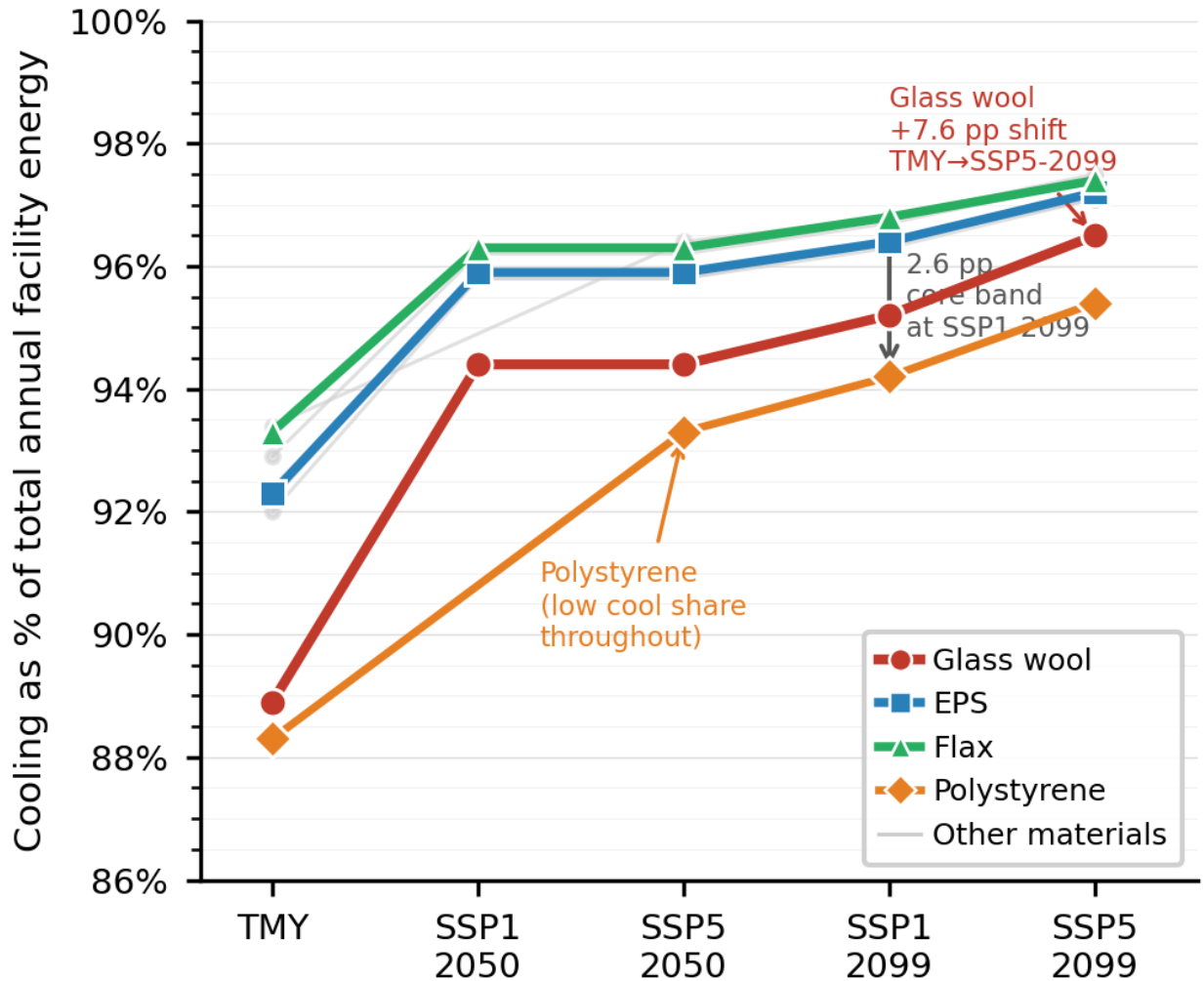
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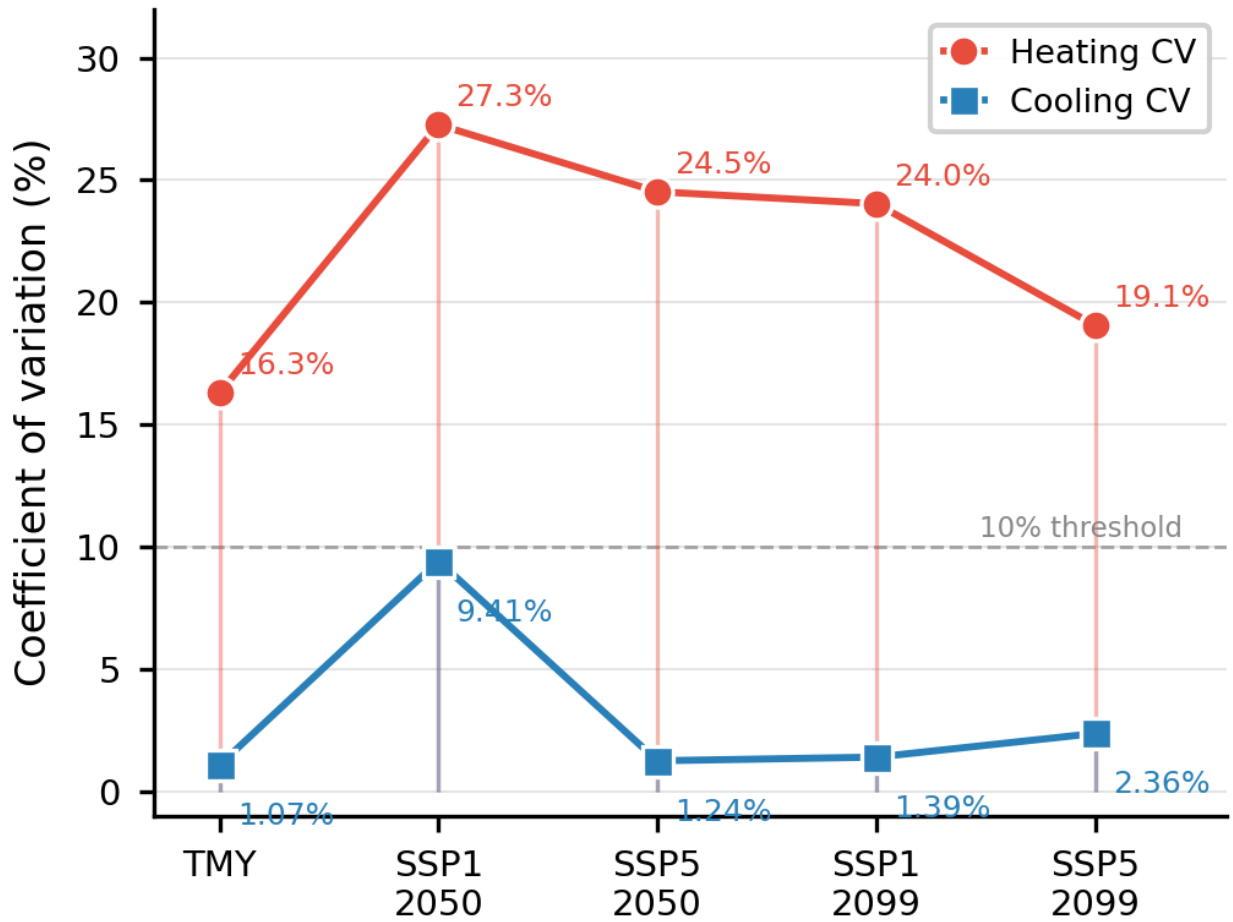
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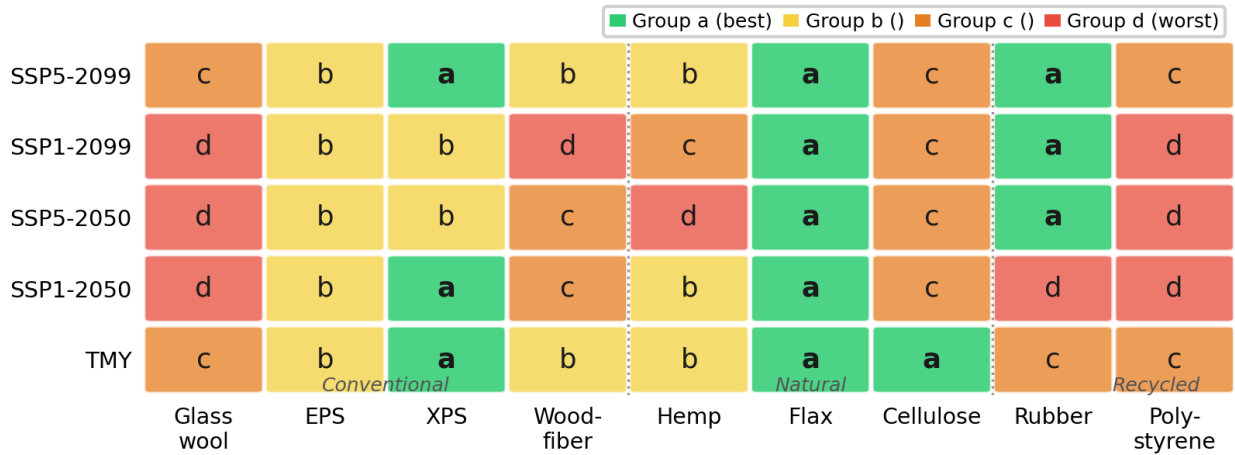


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**Fig. 4.** Inter-material coefficient of variation (CV, %) for annual cooling energy (blue squares) and heating energy (red circles) across five climate scenarios. The dashed reference line at 10% marks the threshold below which material differences are considered practically negligible. Cooling CV falls below 2.4% in four of five scenarios, confirming statistical convergence; heating CV remains persistently high (16–27%), indicating continued material-level differentiation in the declining heating load.

Fig. 3. Tukey HSD significance groups for annual heating energy (a = lowest energy; shared letters = no significant difference,  $\alpha = 0.05$ ).



**Fig. 5.** Tukey HSD significance groups for annual heating energy by material and scenario ( $\alpha = 0.05$ ). Materials sharing the same letter within a scenario are statistically indistinguishable. Cell shading: green = group 'a' (lowest energy, best); yellow = 'b'; orange = 'c'; red = 'd' (worst). Dotted vertical lines separate material categories. Flax is the only material to occupy group 'a' in all five scenarios. Glass wool and polystyrene fiber are persistently in the worst-performing groups.