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New UCSF BHHI Report Finds High Rates of Chronic Disease and Disability Among Californians Experiencing Homelessness

Despite high rates of insurance, many face steep barriers to care.

SAN FRANCISCO (November 18, 2025) —The University of California, San Francisco [Benioff Homelessness and Housing Initiative \(BHHI\)](#) today released a report on the relationship between health and homelessness.

[Toward Thriving: Understanding Health & Homelessness](#) reveals that nearly half of Californians experiencing homelessness rate their health as poor or fair—about four times the rate in the general U.S. population. The report documents high rates of chronic disease, disability, and steep barriers to care for Californians experiencing homelessness.

“Homelessness and poor health are deeply intertwined,” said [Margot Kushel, MD](#), Director of UCSF BHHI and lead author of the report. “For many—especially older adults—health crises can lead to the loss of housing, and once people are homeless, their health deteriorates rapidly. These findings show that solving homelessness effectively requires addressing health—not as a separate challenge, but as a deeply connected part of the same crisis.”

The *Health and Homelessness Report* is based on survey data and in-depth interviews from the California Statewide Study of People Experiencing Homelessness (CASPEH), the largest representative study of homelessness in the U.S. since the mid-1990s.

The full findings and recommendations from the report are available [here](#).

Key Findings

- **Poor health is pervasive:** Nearly half (45%) of adults experiencing homelessness rated their health as poor or fair—four times higher than the general population.
- **Chronic disease is common:** Six in ten (60%) reported at least one chronic condition, and about one in eight (12%) reported three or more. Hypertension (30%), chronic lung disease (25%), and heart disease or stroke (15%) were most frequent.
- **Tobacco use is common and contributes to poor health:** Seven in ten (70%) adults experiencing homelessness smoke—six times the national rate.
- **Physical limitations are widespread:** Over one-third (34%) of adults reported difficulty with at least one daily activity (ADL) such as bathing, dressing, or eating. Among adults aged 50 and older, nearly half (43%) had at least one ADL limitation.
- **Access to care is limited despite insurance:** While most (83%) had health insurance—primarily Medi-Cal—only half (52%) had a regular place for care and fewer

- than four in ten (39%) had a primary care provider.
- **High rates of acute care use:** More than one-third (37%) visited an emergency department in the past six months without being admitted, and one in five (21%) were hospitalized.

“This report reveals a health care system that is inaccessible for those who need it most, said [Michelle Schneidermann, MD](#), Director of People-Centered Care at the California Health Care Foundation, which funded the report. It’s a costly failure that requires us to fundamentally rethink how we deliver care to people experiencing homelessness in our communities and a stark reminder of why the stability that comes with housing is a critical foundation to good health.”

Recommendations

Based on the report findings, BHHI endorses policy recommendations that support coordinated action across housing, healthcare, and social service systems. Recommendations include: Expand and stabilize Medicaid coverage for people experiencing homelessness; **scale street medicine and shelter-based care models** that deliver primary and urgent care in non-traditional settings; **enhance medical respite programs** for people discharged from hospitals without stable housing; **create accessible, supportive housing** designed for people with disabilities and chronic disease; **invest in culturally and linguistically responsive care** to build trust and equity across diverse communities.

[Toward Thriving: Understanding Health & Homelessness](#) is part of a [series of reports](#) based on CASPEH data, including the [comprehensive study](#), reports on [intimate partner violence and homelessness](#), racial equity—examining [Black](#) and [Latine](#) Californians’ experiences of homelessness, [older adults experiencing homelessness](#), [behavioral health and homelessness](#), and topic briefs on [pregnancy](#) and [unsheltered homelessness](#).

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About UCSF BHHI

The [UCSF Benioff Homelessness and Housing Initiative \(BHHI\)](#) provides accurate, timely policy-oriented research on homelessness for local, state, and national policymakers and practitioners. Originally funded by a generous gift from Marc and Lynne Benioff and based at the UCSF Division of Health and Society, UCSF BHHI is a trusted source for evidence-based practice, policy, and scalable solutions—turning evidence into action to prevent and end homelessness.

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