



Housing Affordability is an Immigration Issue

By: Michael Capuano, Esq. | November 2025

EXECUTIVE SUMMARY

The United States is currently experiencing a crisis of housing affordability, with estimates indicating that millions more housing units would be required to meet market demand.¹ Constrained supply and high prices exclude American citizens from access to jobs, quality education, and economic stability. This shortage is a product of both underbuilding and artificial demand generated by mass immigration, legal and illegal. Because housing construction and existing stock are insufficient to meet the needs of the public, access to housing has become a zero-sum game.

Housing acts like any other good subject to inflation. High levels of immigration to the U.S. generate constant demand for housing, which raises prices and maintains them at unnaturally high levels relative to natural increase. In addition, immigration causes a “spillover effect” where citizens fleeing high immigration increase housing demand in surrounding areas. Decreased immigration would allow the housing market to operate more “normally”, without external demand propping up unsustainably high prices.

The anti-borders lobby often claims that mass immigration doesn’t affect housing prices, affects prices less than expected, or that the increased housing prices benefit Americans. All of these are flawed. The link between increased housing prices and mass immigration is well-documented. The inflationary effect of tens of millions of immigrants participating in the housing market is far greater than the effect of a small proportion of them working in housing construction, and the willingness of many immigrants to accept crowded and substandard housing conditions is a positive only to slumlords. A small number of Americans do benefit from high housing prices, but they and the rest of society also bear the massive costs, both direct and opportunity, of lack of access to housing for ordinary American citizens.

The housing issue is a multifaceted issue, and addressing high housing prices requires solutions at the state, local, and federal levels. Perhaps the single most impactful federal policy would

simply be shutting off the endless flow of mass immigration that has compounded the problem for so many years.

I. Deficit and More Spending: The State of American Housing in 2025

A broad consensus exists in America today, supported by facts on the ground, that the housing market is for one reason or another not meeting the demands of the American people. This is not to say that there is no housing available; in many areas, an oversupply of vacant housing is in fact a threat to the local economy.² However, in areas with good access to jobs and public amenities like quality schools, housing is increasingly unaffordable to the average American.

Since Q1 of 2008, the beginning of the Great Recession, the average home sale price in the U.S. has nearly doubled from \$290,400 to \$512,800 as of mid-2025.³ Around half of this growth has occurred in just the past five years, with the average nationwide home sale price increasing by \$141,700 since mid-2020. These increasing prices are not evenly distributed, with expensive metropolitan areas experiencing even faster price growth than the national average. For example, the average home sale price in the Northeast Census Region, encompassing the expensive New York and Boston metropolitan areas among others, nearly doubled from \$620,600 in Q2 of 2020 to \$1,170,800 in Q2 of 2025.⁴ The drastic increase in prices is particularly noticeable compared to historic trends and surpasses the pre-Great Recession housing bubble. This has effectively priced many American citizens out of improving their own livelihoods through homeownership or affordable renting.

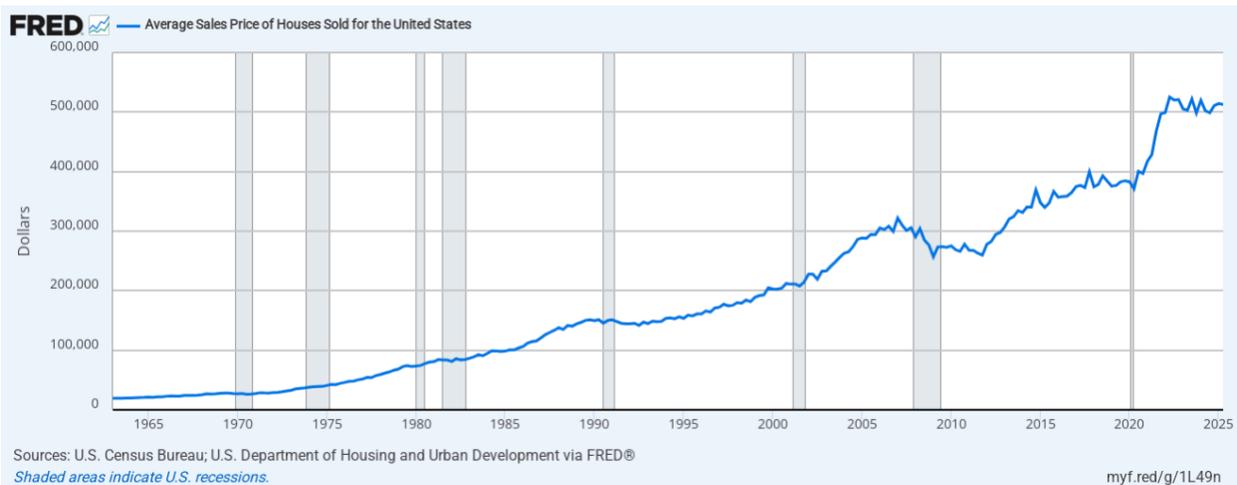


Figure 1: Average Nationwide Home Sale Price 1960-2025

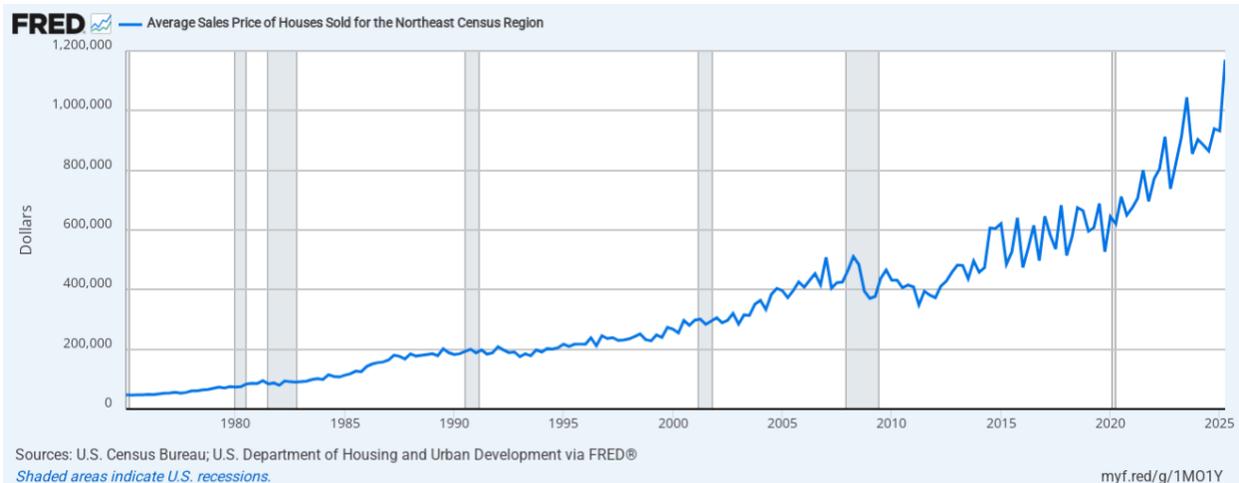


Figure 2: Average Home Sale Price, Northeast Census Region, 1975-2025

This crisis of affordability is occurring because the housing market, unlike other goods, does not operate according to supply and demand. A variety of restrictive policies, like zoning regulations, minimum parking requirements, historical designations, and high regulatory or environmental-review burdens, keep housing from being built in the areas where it is most desirable.⁵

Any area could theoretically be built up to a level that would accommodate demand for additional housing, but due to the aforementioned restrictions (whether justified or not) or the preferences of existing residents, this is politically or economically impossible across much of the country. The metro areas with the most housing construction in the current era are not those with the highest demand, but simply those with the fewest restrictions on land use and development (e.g. Austin, Raleigh, Dallas).⁶ New housing construction has barely recovered to pre-Great Recession levels (annual average ~1.5 million) despite much higher demand, while a properly functioning market for any other good would see housing production increasing to meet demand.⁷ In most metropolitan areas, this has not been the case.



Figure 3: Nationwide New Housing Starts 1959-2025. The collapse of construction following the Great Recession is clearly visible.

A substantial unmet “backlog” of need for housing has developed in the U.S. as continued immigration and family formation (the drivers of housing demand) clashed with the post-Great Recession construction crash visible in Figure 3. According to a July 2025 Zillow analysis, the U.S. has a “housing deficit” of 4.7 million units; that is, builders would have to add 4.7 million units immediately to the existing supply to keep up with existing demand.⁸ The same analysis found that 8.1 million families live with unrelated people, often a necessary measure to meet the demands of high-cost areas.

This shortage was most acute in America’s largest and most costly metro areas, like New York, Los Angeles, Washington D.C., and the Bay Area, which all authorize much less housing construction than the national average of 10.1 new housing units per existing 1,000 annually.⁹ The New York City metropolitan area, for example, only authorized 7.1 new units per 1,000 in 2024. Despite an average home price well above \$1 million, the San Francisco area authorized just 3.1 new units per 1,000 existing in 2024.

The result of this shortage is significantly increased housing costs, especially for poorer Americans. Pew found that the lowest-income quartile experienced average rent increases more than 10 percent higher than the highest-income quartile from 2017-2024 in metropolitan areas, despite that group being least able to afford it.¹⁰ According to a 2024 Harvard report, an all-time high of 26.7 percent of renters are now “severely cost burdened” by high rents, spending more than half of their income on the cost of housing alone.¹¹ Another 22.8 percent of renters, according to the same study, spend 30 to 50 percent of their income on housing costs. Because of increasing housing prices, units with monthly rents below \$1000 are rapidly ceasing to exist nationwide, meaning the poorest Americans are being run out of options.¹²

The shortage of available units turns the housing market into an unhealthy zero-sum game across much of the country. Because supply is nearly frozen or extremely slow-moving while demand is constantly increasing, every occupied unit effectively locks another household out of the market. The decreased access to jobs, longer commutes, and increased cost of living created by housing supply issues have cost the American economy hundreds of billions of dollars since 2008.¹³ One study found that living in an expensive housing market even delayed women's first children by 3-4 years as high costs slow down family formation and major life choices.¹⁴

Many state and local governments are taking steps on the supply-side of housing policy to address rising costs by pre-empting local zoning or removing regulation. However, supply-side reforms are ultimately limited in their effects because they are essentially trying to bail out a ship being flooded by external forces. A discussion of high prices for a supply-constrained good must also consider why demand for that good is so consistently increasing. Federal action is necessary to address unsustainable housing demand because much of that demand is itself being generated by federal policy; namely, America's extremely permissive immigration policies.

II. How Mass Immigration Affects the Housing Market

The housing supply shortage described above would not be nearly as severe were it not for consistently high immigration levels stressing America's housing market to the breaking point. Immigration, legal and illegal, is one of the most consequential factors affecting housing affordability because it directly generates significant housing demand in supply-constrained areas least able to handle an influx of people.

The United States has by far the largest foreign-born population in the world, with mainstream estimates of foreign residents at well above 50 million (depending on the estimated size of the illegal alien population).¹⁵ The U.S. also takes in far more legal immigrants per year than any other country. Almost 1.4 million people gained lawful permanent resident status (green cards) in fiscal year (FY) 2024 alone, nearly 600,000 of whom were new arrivals from abroad.¹⁶ However, these legal immigrants only account for a small fraction of immigration's total impact on the housing market.

In addition to new green cards, millions of visas are issued every year for students, temporary workers, and other categories who stay for multiple months or years and compete in the housing market in their own right.¹⁷ Illegal immigration, sometimes on a massive scale like as seen during the Biden administration, compounds this growth. The result is a huge number of individuals entering the U.S. every year who compete with American citizens for a limited number of housing units. The Census Bureau estimated international migration in 2024 (still subject to undercounting) exceeded 3 million people, far above legal immigration alone, and

accounted for 84 percent of population growth from 2023 to 2024.¹⁸ Meanwhile, total housing built in 2024 stood at only 1.6 million new units.¹⁹

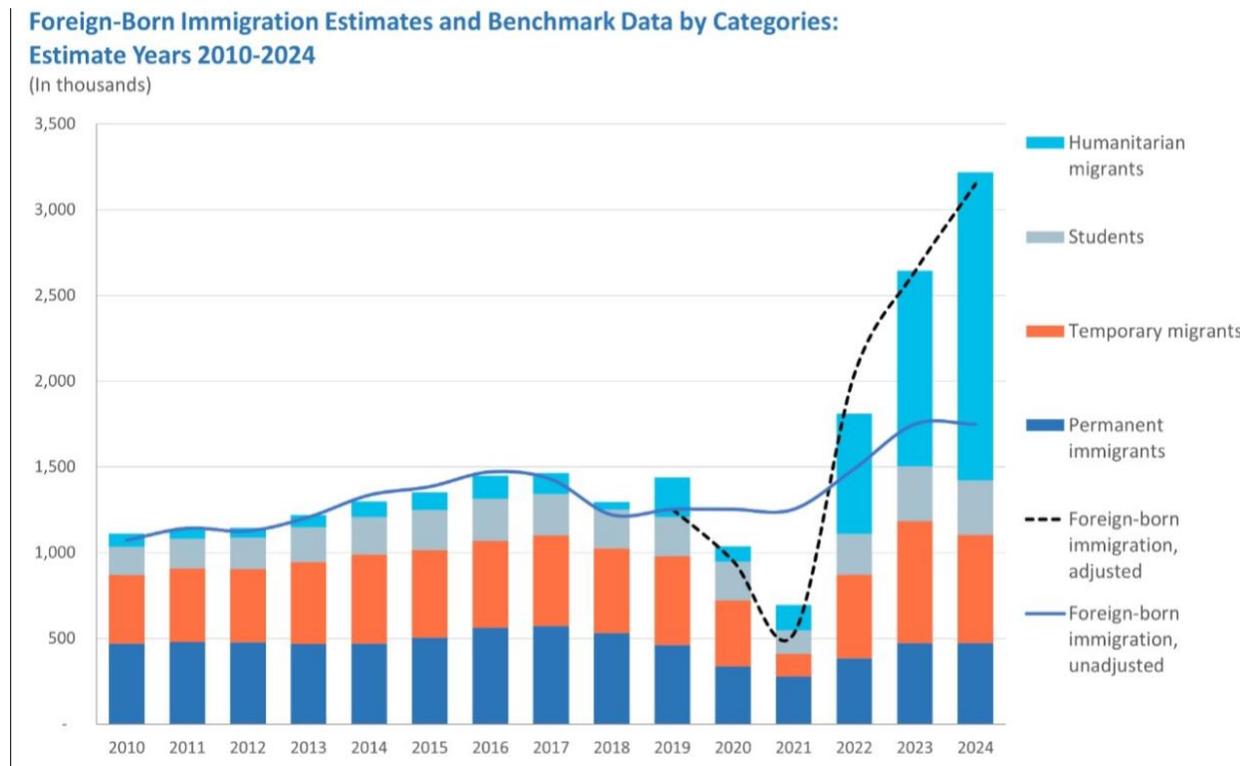


Figure 4: International Immigration 2010-2024 (Source: U.S. Census Bureau).²⁰

Note that in addition to undercounting foreigners overall, the Census Bureau uses the misleading term “humanitarian migrants” to describe illegal aliens admitted through parole abuse and frivolous asylum claims.

Even during periods of relatively little illegal immigration, like the U.S. is currently experiencing thanks to the Trump administration’s stronger border policy, the consistent flow of legal immigration puts pressure on the housing market. As shown in Figure 3, new housing unit construction collapsed to around 400,000 annually in 2010 and only recovered to pre-Great Recession totals by 2020. However, there was no corresponding drop in immigration-driven demand for housing. In that same period, 11,400,820 green cards were issued (more than 1 million annually) and far more came in on long-term visas or illegally.²¹ These new arrivals alone were enough to occupy all new housing built in that period and contribute to the housing deficit that keeps prices at their current record highs.

A large body of research confirms that immigration is the primary force increasing and maintaining high housing prices across the U.S. This is in part because immigrants do not evenly disperse throughout the country. Legal and illegal immigrants alike tend to cluster in traditional immigrant gateways, which are generally large and high-cost metropolitan areas outside the

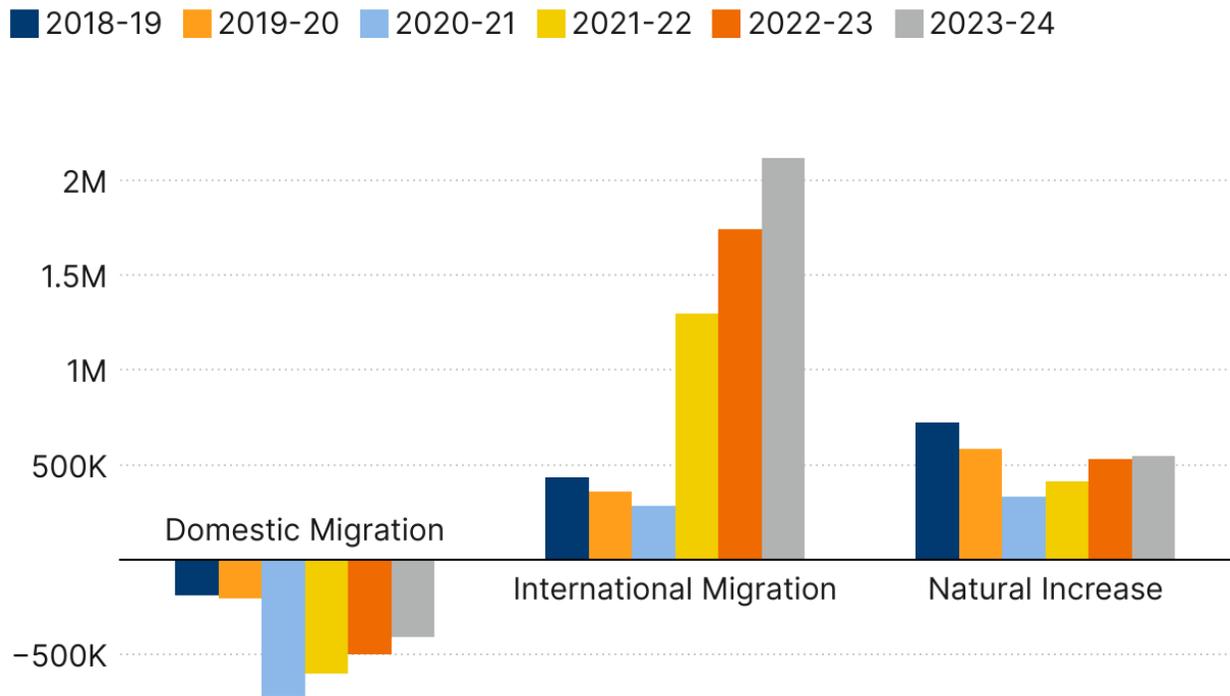
South, because of their higher access to jobs and services. Steven Camarota at the Center for Immigration Studies found that a 5-percentage point increase in the recent immigrant share of a metro area's population correlated with a 12 percent increase in American-born households' rent.²²

According to the same analysis, recent immigrants, both legal and illegal, are much more likely to be renters (~90 percent) than homeowners, so an influx of foreigners like the Biden administration's wave puts particular pressure on U.S. renters, especially from lower socioeconomic classes. This effect can be observed in metro areas that absorbed a significant number of illegal aliens during the Biden administration. The Miami area, for example, absorbed more illegal aliens released into the U.S. by the Biden administration than any other metro area; at least 1 for every 50 existing residents.²³ From 2019 to 2024, in the same metro area, the percentage of zip codes with a median multifamily rent of below \$2,000 plummeted from 83 percent to 33 percent. Zip codes with median single-family rentals below \$2,000 fell from 36 percent to just 2 percent.²⁴

The scale of immigration's effect on the housing market is widely acknowledged even by generally pro-mass immigration researchers. One January 2025 Harvard study analyzed projected housing demand for future decades if net (legal) immigration remained similar to today (870,000 annually, assuming no illegal immigration). It also compared these projections to a low-immigration scenario (422,000 net annually) and a high-immigration scenario (50 percent increase in net immigration, actually lower than the Biden administration's average rate). This study found that under a low-immigration scenario, 6.9 million new households would be added to housing demand from 2025-2035; under the high-immigration scenario, that would increase to 11.2 million.²⁵ This shows the extent to which immigration policy directly affects the housing market, current and future. Cutting the artificial demand immigration generates would allow construction to better address the unit shortfall.

In many cases, immigration into major metro areas is in fact the only driver of population growth (and therefore increased demand for housing). From 2023 to 2024, out of the 9 metro areas with the most immigrant growth (New York, Miami, Los Angeles, Houston, Dallas, Chicago, D.C., Boston, and San Francisco), only Houston and Dallas had positive net domestic migration.²⁶ In all others except D.C., the population would have declined dramatically if it were not for international migration. Because immigration accounts for all population growth in these areas, including extremely high-cost metro areas in California, Boston, and New York City, it maintains constant demand for housing where outmigration would otherwise create more vacancies and add supply. If immigration were significantly lower, reduced competition would decrease competition for units and likely reduce domestic out-migration overall.

Annual net domestic migration, international migration, and natural increase, major metro areas, 2018 to 2024



Source: William H. Frey analysis of Census Bureau vintage 2024 estimates, released March 13, 2025



Figure 5: Net Domestic and International Migration and Natural Increase in Top 55 Metro Areas 2018-2024. Source: Brookings Institution²⁷

Because these metro areas contain the lion’s share of high-paying jobs and other amenities, American citizens benefit significantly when they can more easily rent and own in those areas. New York City, for example, created three times as many jobs as new homes from 2010 to 2023.²⁸ When housing is not available or accessible near jobs and amenities, the long commutes and high housing expenses that result have a disastrous economic effect on poorer American workers in particular.²⁹

Another major factor driving up housing prices is native-born Americans leaving high-immigration areas, a factor often overlooked by analysts. A long-term study on the effects of immigration on housing prices found that a one-percent increase in population from immigration increased rent by .8 percent in that metro area and 1.6 percent in neighboring metro areas. The same increase had an even more drastic effect on house prices, though, driving them up by .8 percent in that metro area but a shocking 9.6 percent in neighboring

metro areas.³⁰ As mentioned earlier, the native-born are much more likely to be homeowners than the foreign-born. This spillover effect corresponds to native-born Americans leaving high-immigration areas in droves and buying up housing in nearby exurban or rural areas.

This movement is often driven by very real concerns about school quality, crime, and decreases in quality of life that come from unsustainable rates of immigration.³¹ In this way, high immigration into costly urban centers can also increase housing prices far from those cores by driving native-born Americans into outlying areas where they generate new demand for housing. This effect is visible in places like Montana and Idaho, where native-born Californians pushed out of urban centers by high immigration have created skyrocketing real estate prices in far-flung areas.³² Lower levels of immigration to large metropolitan areas would reduce this trend of domestic out-migration and make the spillover effect less severe.

Illegal immigration also has unique characteristics that can cause severe localized housing crises. This is because, by nature, it does not operate under legal constraints and cannot be planned for. The sudden influx of illegal aliens into New England during the Biden administration, drawn by permissive state “sanctuary” policies, led to a full-blown shelter crisis and hundreds of illegal aliens sleeping at Boston Logan Airport.³³ New England is among the slowest-growing areas of the country and permits relatively little housing even by American standards, so the sudden arrival of even a few thousand people can create a crisis at the lower end of an extremely inflexible market, harming America’s own poorest in the process.

However, this means that illegal immigration should be stopped at the source, not accommodated; the illegal alien-dominated community of Colony Ridge is a testament to the negative consequences of meeting demand that should not exist in the first place.³⁴ This sprawling housing development outside Houston is home to more than 75,000 people, nearly all of whom are illegal aliens. It is also infamous for poor schools full of non-English speakers, rampant crime, and even gangland murders.³⁵ This is the sort of disorder that causes the spillover effect, when Americans leave communities that have become targets for illegal immigrants.

The effect of mass immigration on raising housing prices is visible across the high-immigration developed world, especially in countries with even slower housing production rates than the U.S. In the United Kingdom, extremely slow housebuilding has combined with unsustainable rates of mass immigration to drive up house prices by more than 400 percent since 1970, compared to 150 percent in America.³⁶ Canada was already facing a housing price bubble pre-pandemic, but its self-destructive mass immigration policies have created a structural housing unit shortage that has left native-born Canadians and immigrants alike unable to afford housing across the country.³⁷

In the depths of the Biden administration's border crisis, even southern Mexico saw exploding rents as foreigners flooded into cities on their way to the U.S. border.³⁸ Everywhere in the world, housing prices follow the same economic logic as any other kind of inflation: too many buyers chasing too few goods leads to higher prices. Even some anti-borders groups acknowledge that the inflationary effects of immigration on housing prices reduce support for mass immigration across the globe.³⁹ However, they frame this as something negative rather than the natural reaction of those stuck paying the price.

The slow building of housing is for the most part a local issue, and solutions on the city and state levels exist to address it. However, federal immigration policy makes the consequences of this housing shortage much worse by continuing to generate what is effectively constant artificial demand in cities across the country. The opportunity costs for Americans effectively denied access to jobs, amenities, home equity, and even family formation by immigration's pressure on the housing market are incalculable but extremely high. Immigration's role in generating and maintaining housing demand at unsustainably high levels makes it both kindling and accelerant for the fire of the housing affordability crisis.

III. Downplay, Deflect, or Defend? The Anti-Borders Response to the Cost Crisis

When then-Senator and Vice-Presidential candidate JD Vance (correctly) stated in the October 2024 Vice Presidential debate that immigration, especially illegal immigration, drives up housing prices, the reaction it provoked was a revealing cross-section of how the anti-borders lobby defends the high prices their failed immigration policies create.⁴⁰ In general, mass migration proponents downplay the proven effects of mass immigration on raising housing prices, deflect to claims that it somehow benefits the housing supply or is less harmful, or simply acknowledge that mass immigration raises prices but is worth it.

One reaction was simply that housing price increases don't "line up" with increases in mass immigration. Harvard's Joint Center for Housing Studies blamed near-term increases in housing prices on COVID-19 and delayed household formation by millennials, discounting the effects of mass immigration.⁴¹

Another more superficially nuanced argument was made in the same piece: immigrants make up a disproportionate share of construction workers (34 percent) compared to their proportion of the overall workforce (18 percent).⁴² Because of this, that piece (and others by the anti-borders lobby) concludes that immigrants in fact lower housing prices because a small proportion of them build homes.⁴³ Another argument in this vein claims that immigrants, particularly illegal immigrants, have less of an inflationary effect on the housing market because they "are more likely to double up or live with extended family members or nonrelatives

compared to U.S.-born households.”⁴⁴ In general, this school of thought believes that immigrants drive up housing demand less than the native-born, or even decrease it.

Finally, and most honestly, some activists outright admit that immigration increases housing prices but frame it as a positive. The Cato Institute was quite forthright in titling a blog “JD Vance Is Correct: Immigration Increases Housing Prices, and That’s Okay.”⁴⁵ The blog correctly acknowledges that the average immigrant increases housing demand much more than housing supply, but states that existing homeowners benefit from higher prices and avoids explicitly saying that higher prices are bad. One 2015 analysis, frequently cited to this day, goes further and explicitly characterized immigration-driven housing price increases as “contributions to the value of homes.”⁴⁶

IV. Correcting the Record

Each of these three contentions are flawed and serve as a distraction from the very real negative effects of immigration’s inflationary effect on housing prices. Firstly, the contention that housing price increases do not “line up” with mass immigration relies on an extremely narrow and unrepresentative timeframe. It is true that housing prices increased everywhere in the U.S. in 2020-2021 due in part to disruptions caused by the COVID pandemic, and that mass immigration was not to blame for this specific sudden increase. However, the structural housing shortage in this country was not a creation of the COVID pandemic. It is a product of consistent underbuilding and consistently high levels of immigration, including legal immigrants. Furthermore, as noted earlier, the Biden administration-era wave of immigration kept many metro areas’ populations from dropping when they otherwise would have lost residents overall in 2023-2024, propping up bubble-level housing prices.⁴⁷ Without mass immigration, many of those sudden jumps in price may have just as suddenly reverted to relative normalcy.

As for the argument regarding adding to the housing supply via construction work, the effect is minimal at best and still vastly outweighed by demand. It is true that many immigrants, legal and illegal, work in the construction sector. In many cases, this is to the detriment of native-born workers who are undercut by cheaper foreign labor. However, most immigrants of any legal status do not work constructing housing in any capacity. All immigrants, though, occupy housing space and ipso facto drive housing demand higher. It must be said that the Cato Institute’s analysis is correct in this case: “Even immigrants who work in construction increase housing demand first before they can construct more housing....the marginal immigrant increases housing demand more than he increases housing supply.”⁴⁸ If the contributions of immigrants to housing construction are to be acknowledged, so must their contributions to housing scarcity.

The other deflection, that illegal aliens in particular demand less housing than the average American, has only negative implications for society at large. Illegal aliens are mostly renters because they (rightfully) face difficulties in securing mortgages or buying property, and illegal aliens do in fact live in overcrowded conditions or with nonrelatives more often than native-born Americans.⁴⁹ These are not positive qualities to be celebrated by any means. America's poorest, like illegal aliens, are also much more likely to be renters and face significant challenges finding housing they can afford to rent, let alone buy.⁵⁰ In many cases, they are directly competing for that lowest rung of housing with illegal aliens. The type of overcrowded conditions that illegal aliens often occupy are the slums that decades of work and tens of billions of dollars have been spent on eradicating from the United States.⁵¹ Inhumane conditions are a scourge, not a mitigating factor in favor of illegal immigration.

Finally, the argument that immigration's inflationary effects on housing prices are good must be addressed. It is worth noting that, as described earlier, mass immigration's strongest effect on housing prices is causing native-born Americans to leave metro areas and drive up prices elsewhere. For those that remain, immigrant demand for housing enriches the segment of the population who are current homeowners and will benefit in the immediate future from high home prices; for everyone else, it is a significant detriment. Higher housing prices in metro areas make both renting and saving to buy a home less affordable for Americans; every dollar of "value" added by mass immigration puts housing stability further out of reach for the lower and middle classes. For homeowners who are not landlords or not intending to sell, higher property taxes impose a growing cost burden as property values rise. An honest assessment that some people benefit from immigrant demand for housing must also consider that the vast majority do not.

V. Conclusion

Housing affordability is an issue that touches every aspect of American life, from employment and education to the basics of raising families. American citizens benefit from accessible and stable housing markets, both when renting and owning, that allow them to fully take part in our economy and plan for the future. However, due to slow rates of construction and artificially generated demand via immigration, housing has become a scarce good subject to significant inflationary pressure. Many solutions that would increase housing affordability exist on the supply side; however, existing levels of legal immigration alone generate more demand than any measure to increase supply compensates for. Addressing high housing costs holding American families back will require changing the current status quo that allows our immigration system to import their competition.

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