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(Un)Inhabitable Landscapes: Domicide and the Rule of Finance

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Abstract

This article puts the notion of domicide – the deliberate destruction of home – into conversation with literature on assetization and the financialization of housing to account for the relational production of (un)inhabitable landscapes. As an ascendent ruling order that hinges in part on unmaking homes as places and recasting them as assets, financialization works upon an historical terrain forged through conquest and practices of dispossession to unevenly weave domicidal relations into the fabric of everyday life both within settler colonial and capitalist societies and across imperial geographies. In light of ongoing appropriations of land and the systemic character of housing insecurity under racial capitalism, the article contends that housing financialization constitutes a particular modality of domicide today: a deliberate attempt to destroy the conditions of possibility for political agency, democratic deliberation, and collective self-rule outside the channels of finance capital.

Keywords

accumulation by dispossession, assetization, domicide, financialization of housing, racial capitalism, settler colonialism

Introduction

Tucked into a residential landscape of postwar bungalows and apartment buildings, a senior housing community in suburban Denver, Colorado offers renters a range of independent and assisted living arrangements across a ten-acre campus of multi-unit facilities. In addition to a dining hall and common amenities, the development provides respite services and includes a memory care ward. Constructed on the homelands of the Arapaho, Cheyenne, and Ute nations in the 1980s by a local builder, it was acquired in 2018 by Focus Healthcare Partners, a real estate investment firm that specializes in the optimization of senior and supportive housing assets (Adams County Assessor's Office n.d.). It is one of over 30,000 residential developments that house 9.5 million seniors in the United States (Clark 2025). Promising retirees a place to live sociable lives in relative comfort and security, the development also points to the emergence of senior rental housing as an asset class for global investment (August 2022).

In the summer of 2024, I paid the first of several visits to this community. Like all places, its character as a unique site of meaningful attachment has been forged through disparate yet intersecting narratives and connections to the wider world (Massey 1993). Residents shared anecdotes and truncated versions of their life histories; door placards celebrating familial backgrounds and cultural traditions personalized otherwise austere hallways; and conversations in both Spanish and English among employees and residents revolved around weekend outings, family gatherings, and shifting work schedules. Noticeably, decisions about the operation of the facility made by asset managers in Chicago found expression not only in these conversations but in the landscape itself: long-dry water fountains and the absence of fresh vegetables in the cafeteria, anxious inquiries about rent hikes and service routines, and the strain of understaffing on the faces of care workers – primarily young people and women of color – all reflected efforts to optimize the community as an asset from a distance.

On the day of my first visit, images of another landscape – a seemingly faraway one divorced from the daily concerns of residents – flashed across a TV screen in the facility's main common room. They were images of Israel's genocidal war on Gaza, then entering its nineth month. News footage of the aerial bombardment of Palestinian lives and lands gave way to a rubble-strewn scenes of devastation and displacement. "[W]hat has happened to homes and lives in Gaza," UN Special Rapporteur Balakrishnan Rajagopal (2024) argued earlier, "is a stand-alone crime: domicide. It may not be an exaggeration to say that much of Gaza has been made uninhabitable." Months after my visit to the retirement community, US President Donald Trump weighed in on the destruction of Palestinian homes and lives in notorious fashion. For him, rather than a crime against humanity, the leveling of Gaza represented an "opportunity" for real estate developers, investors, and US shareholders to transform what he characterized as a "demolition site" into "the Riviera of the Middle East" (Bshara 2025; Shear et al. 2025). At the time of this writing, a cacophony of bloodthirsty voices justifying siege and destruction continue to fill media space. Yet, back at the old folk's home in the summer of 2024, for the length of a short news segment at least, the rolling horrors of domicide stunned the multi-purpose room into silence.

The above account frames the relationship between the militarily targeted landscapes in Gaza and the financialized ones in the US suburbs along particular lines: discourses and images of destruction in the former are consumed by residents in the latter. But entanglements of finance and militarism unevenly link these disparate places and people in political and economic ways as well. Such entanglements are increasingly built into the social and physical worlds of inhabitation across geographies.

Take the example of a retiree looking to move into a senior living facility in the United States. That facility is more and more likely to be owned by a real estate investment or private equity firm specializing in senior housing asset optimization – the maximization of returns through cutting costs and raising rents. Similar to conditions in the United Kingdom (Horton 2022), real estate investment and private equity firms dominate ownership of the largest chains in a fragmented US senior housing market (Fenne 2025; ACHA/NCAL n.d.). While independent operators and regional companies own a substantial number of units nationwide, institutional investors and private equity firms control nearly 40 percent of the senior rental housing stock (Resolution Capital 2024). In order to secure supportive housing into the future, the retiree depends on asset managers like BlackRock or Vanguard (often through the services of a financial advisor) to invest pension annuities or proceeds from the sale of a home in portfolios capable of achieving viable growth – enough to keep up with inflation and cost-of-living increases. Those investments probably include equities in military and technology companies that profit from the production of munitions as well as alternative assets – like senior rental housing – controlled by asset management firms that extract and securitize rental revenues (Marsi 2025). In turn, those revenues fuel further investment in both rental housing as an asset class and warfare as a profitable enterprise. This is a system that binds the individual pursuit of housing security to the production of uneven social vulnerabilities and deep forms of housing insecurity.[1]

This paper puts conceptions of home and its destruction into conversation with literature on the financialization of housing to account for the relational production of (un)inhabitable landscapes. It suggests that financialization embeds domicidal relations into everyday life in thoroughgoing if uneven ways both within settler societies and across the imperial geographies of racial capitalism. It proceeds in three main parts. The first engages with assetization as a key analytical lens in the study of financialization, emphasizing that asset-making processes are politico-ontological projects as well as techno-economic ones grounded in the logics and practices of expropriation and elimination. The second situates housing financialization and the rise of the asset economy within a broader historical and political context. It surveys critical accounts of home and processes of unhoming that stress both housing insecurity as a structural feature of racial capitalism and racialized dispossession as a constitutive dimension of settler colonialism. The third turns to housing financialization itself as a modality of domicide. It examines how assetization girds models of ownership and investment – sketched out in corporate portfolios and reconstruction plans – that undermine place as a condition of possibility for democratic politics and further entrench socio-spatial relations of (un)inhabitability.

[1] Opaque ownership structures, limited disclosure requirements, pooled funds and diversified portfolios, and the abstract character of financial products and mechanisms make tracing the entanglements that arise through the circulation of finance capital notoriously difficult. In addition to media investigations, UN reports, white papers, assessor records, and other institutional sources, this paper draws on and synthesizes a variety of academic studies to establish plausible links between the mundane investment practices of everyday institutions and individuals in places like the US and varying and dispersed campaigns of domicide. Potential avenues to address tracing gaps include systematic ownership mapping and corporate registry searches, forensic auditing and the deployment of critical accounting methods (see Cohen et al. 2026), concerted Freedom of Information Act requests, and campaigns to establish more screening and transparency guidelines for institutional investors. As student protests over the complicity of their institutions in the assault on Gaza attest, the lives of ordinary people are increasingly caught up in the machineries of militarized violence through finance.

Assets and Their Making

After the publication of Arrighi's (1994) seminal historical account of the relationship between capital accumulation and state power, scholarship on finance and the political economy of financial capitalism proliferated in different directions. Three strands proved particularly influential. The first, following Arrighi and Krippner (2005), pointed to the increasing importance of financial activities as a source of profits vis-à-vis production and trade across sectors, indicating that "*capitalism*...has (been) financialized" (Christophers 2015, 185). This approach broadly informs the analysis that follows. A second thread emphasized the accompanying rise of "shareholder value" as an organizing principle of corporate business models and governance structures (Froud et al. 2000). A third vein focused on the lived experience of relations of credit and debt, including the ways in which financial calculations colonize subjectivities and spheres of daily life (Martin 2002). In the shadow of the global crisis of 2007-2009, these perspectives underwrote a burgeoning interest in financialization as a constitutive and characteristic feature of contemporary capitalism. Yet, despite the early recognition that processes of financial speculation depend on "something" in the material world (Leyshon and Thrift 2007), those things and their making – assets and assetization – remained relatively underappreciated in the literature (Langley 2021).

More recently, scholars have foregrounded assets and assetization (or asset-making processes) as simultaneously foundational to, distinct from, and indelibly intertwined with financialization (Birch 2017; Muniesa et al. 2017; Birch and Muniesa 2020; Chiapello 2024). "An asset," Birch and Ward (2024) argue, "is both a resource, which generates an income stream, and property, whose value is determined by capitalizing its future income streams and their relationship to broader political-economic trends (e.g. long-term rates of return)" (9). That is, assets are entities (resources, services, objects) that serve as the basis for the extraction of rent and – through their enactment as capitalized property – enable claims on and investment in future revenue streams. Assets are made, not found: "Something capable of generating rent is created through enclosure, then abstracted as an asset through capitalization of its future revenues, and this asset acts with material power on the present" (10). As a concept, assetization differs from commodification in key respects. While the latter indicates production for market exchange with value realized at the point of sale, the former signals the ongoing generation of income by capturing rent-bearing value in lieu of a onetime market transaction. Moreover, because the creation of "rent-bearing property is fundamental to capitalist accumulation in general," asset formation serves to enable financialization without necessarily entailing it. Nonetheless, since "financialization occurs in and through the capitalization of assets" today, "assetization can be seen as the supply side of financialization" (16).

Geographers, political economists, and other scholars have taken up the concept of assetization to unpack consequential dimensions of financialized capitalism. At root, Langley (2021) suggests, a focus on assets and their making allows for greater emphasis on "the contingent constitution of political economies of rent and investment" over "credit-debt relations and speculation" (390). Research on the transformation of foreclosed single-family homes into portfolios of rental housing for global investment, for example, highlights how the socio-technical production of 'new asset classes' constitutes new frontiers for accumulation (Fields 2018; 2022). Likewise, assets and asset formation provide critical windows into the distribution and intensification of inequality. In his work on the growth of asset-based wealth, Piketty (2014) points to the emergence of a stark divide between those who benefit from gains on assets and those precariously positioned within the labor market. This deepening form of structural inequality, Adkins et al. argue (2020; 2021), hinges on relationships to assets rather than employment. From another angle, assetization provides a foundation for understanding not only how giant financial intermediaries – asset management firms – increasingly control wealth and extract value but how an emergent "'asset manager capitalism' constitutes a distinct corporate governance regime" (Braun 2021, 3). As "the central nervous system of contemporary capitalist society" (Braun and Christophers 2024, 553), asset management pulls on specific levers of power "to forge the 'de-risking state'" (Gabor 2021, 429) – an emergent governance strategy to enlist investment and ensure private profits within specific places and to varying degrees – and shape multi-scalar political economies in ways that make "the world safe for institutional capital" (Braun and Christophers 2024, 554). In other words, assetization girds financialized capitalism as a political and economic order.

While critical literature on assetization highlights the novelty, socio-technical character, and uneven consequences of financialized capitalism, there remains a need to foreground asset-making processes as contested politico-ontological projects as well as techno-economic ones grounded in histories of expropriation and the logics of elimination. The constitutive role of enclosure in theoretical accounts of assetization proves indicative in this regard: the deliberate sundering of non-capitalist relations, practices, conventions, and customs – within and outside of capitalist societies and across territories linked through financial infrastructures – enable both the establishment of regimes premised on extraction and the enactment of capitalizable and investable property. When framed as a condition of possibility for financialization, assetization emerges as a process that entails the destruction of social and physical worlds not already organized on the dis/possessory principle of private appropriation.

As a relationship among people that unmakes and remakes places, the concept of domicide puts the politics of assetization into perspective. A growing number of geographers have used the term to describe organized campaigns of violence directed toward the annihilation of homeplace.[2] In their pathbreaking book, Porteous and Smith (2001) defined it as the "deliberate destruction of home by human agency in pursuit of specific goals, which causes suffering to the victims" (12). They drew a further distinction between "extreme" forms associated with warfare and armed conflict and "everyday" ones rooted in the "mundane operations of the world's political economy" (106). Scholars since have highlighted the "cumulative" (Akesson and Basso 2022), "socio-symbolic" (Nowicki 2014; 2023), and "reproductive" (Crosby 2023) dimensions of domicide in relation to war and bombardment (Azzouz 2023), settler colonial violence (Ram and Handel 2024; Braverman 2024), and international law (Zeffert 2024) as well as neoliberal austerity policies (Hodkinson 2021;

[2] In addition to 'domicide,' scholars have discussed the annihilation of place as 'topocide' and cities as 'urbicide.' Though indicating distinctions of scale, these terms overlap in their emphasis on the targeting of the socio-spatial conditions of life for destruction. McKittrick (2011) provides an important critique of work that focuses on place annihilation while rendering the relationality of inhabitation and the humanity of inhabitants unintelligible: "[T]he analytical difficulty lies in the ways in which *descriptions* of urbicide and racial violence actually contribute to the ongoing fragmentation of human relationships rather than identifying what is really at stake when place is massacred: our collective replication of, and thus implication in, descriptive statements that profit from racial violence" (954).

Nowicki 2023), state-led urbanization projects (Shao 2013), and tenant resistance to racialized displacement under conditions of financialization (Crosby 2023). Taken together, these engagements emphasize the lasting psychic, social, and physical effects of domicide as a multidimensional set of political, economic, legal, and militaristic processes wrapped up in uneven relations of power.

Across the colonial and racial geographies of financialized capitalism, domicidal projects yoked to discourses of improvement and security work "to unmake homes, communities, and homelands for some (marginalized, racialized, and Indigenous populations), and remake homes, communities, and homelands for others (affluent, white, settler populations)" (Crosby 2023, 24). Critical scholarship suggests that distinct yet related modalities of domicide both take place and connect places through global infrastructures of finance and militarism. While campaigns of siege and conquest gird the violent constitution of possessory regimes and the expanded reproduction of capital, enactments of housing and land relations as asset classes serve as a basis for ongoing projects of "accumulation by dispossession" (Harvey 2004). A focus on the political and ontological dimensions of assetization as a modality of domicide within broader frameworks of financial and military power reveals how deeply processes of housing financialization today remain rooted in settler logics and historical practices of racial capitalist rule.

Home and its Destruction

Home constitutes a specific kind of place (Massey 1993) – an outcome of political processes of dwelling as well as a means for living in political community (Mallett 2004; Blunt and Dowling 2006; Brickell 2012; Handel 2019; Lancione 2023). Instead of serving as static refuges from the outside world, homes are made, unmade, and remade in relation to the broader arrangements of power within which they are embedded and which they help produce. "The 'home,'" Tyner (2012) argues, "both literally and theoretically, does not exist in isolation. Rather, it must be conceptualized within a broader context" (29). For Tyner and others, this means understanding how home has been forged in relation to the historical dynamics of capitalism (Harvey 2014; Rolnick 2019). From speculative projects of territorial expansion to the racialized valorization of homeownership to the patriarchal ideal of the heteronormative nuclear family, the imperatives of capital have simultaneously underpinned and been sustained by constructions of home and the destruction of homes as places (Dorries et al. 2022; Taylor 2019; Domosh and Seager 2001).

While the construction of home is central to the reproduction of capitalist social relations, so too is the production of housing insecurity. "Homelessness exists not because the system is failing to work as it should," Marcuse (1988) offered nearly three decades ago, "but because the system is working as it must" (93). That is, capitalism requires and produces what Marx referred to as the reserve army of labor, a necessary but contingent "surplus population"[3] that can be compelled under conditions of precarity to support the expansion of capitalist industries. Mitchell (2020) thus argues that unhoused people "compose a class in capitalism" and that "homelessness is class struggle" (ix). Rather than "an attribute of

[3] It is worth highlighting here a distinction between "surplus" and "redundant" populations. The former category demotes a social formation that remains central to the growth of capitalism; the latter constitutes groups of people as of no *potential* use to capital and therefore as disposable.

individuals" or "a status of shelterlessness," he suggests that homelessness is a relationship and a "condition of society," simultaneously "an effect and a determinant of the circulation of capital and the divisions of labor it requires" (ix). At an epiphenomenal level, "homelessness is a *form* of sheltering in capitalism" (ix). From this perspective, the negation of home emerges as a structural relation and systemic feature of capitalist housing regimes.

If productions of home and homelessness gird the reproduction of capital, then practices of displacement serve as the routes by which accumulation by dispossession is pursued on the ground. There is a voluminous body of scholarship on eviction, expulsion, and gentrification as central features of capitalist urbanization and contemporary urban politics (Lees 2012; Sassen 2014; Desmond 2016; Soederberg 2018). While debates surrounding the definition of gentrification abound, critical scholars agree that displacement lies at its core (Slater 2009; Newman and Wyly 2006; Brown-Saracino 2017; Stein 2019). As a process whereby the speculative logics of real estate development and investment drive tenant evictions, dislocate communities, and transform the cultural and demographic makeup of neighborhoods, "gentrification," Crosby (2023) points out, "like domicide, works to unmake homes for some while remaking those spaces as homes for others" (32). According to Elliot-Cooper et al. (2020), this displacement is a form of "un-homing" that "violently severs the connection between people and place" (494). As a means of accumulation achieved through practices of unhoming, domicide is literally built into the fabric of urban space.

Any account of domicide as a strategy of accumulation must attend to ways in which "racism and capitalism are fundamentally intertwined" (Hawthorne 2019, 6). Theorists of racial capitalism have shown how the production of racial difference – rather than a mere byproduct or effect of prior structures – underpinned the historical emergence of capitalism as a social formation and continues to shape the appropriation of value (Robinson 2005 [1983]; McKittrick and Woods 2007; Melamed 2015). "Capitalism requires inequality," Gilmore succinctly offers, "racism enshrines it" (quoted in Card 2020). In postwar US cities, for example, equations of race and risk in valuations of land and property underwrote the disproportional exposure of Black and Brown communities to the domicidal project of urban renewal as well as the subsequent hazards of gentrification and financial predation (Garb 2006; Pulido 2000; Taylor 2019). Racialized hierarchies of difference likewise structure the practices of those US real estate companies today that sell properties to New Jersey buyers in Israel's West Bank settlements as "Anglo population centers," linking distant places and people in racialized projects of violent (un)homing and accumulation (Pedrazzi 2025; My Israel Home n.d.). The logic of racial difference renders some people more vulnerable to domicide while providing a rubric of justification to those who enable, pursue, and profit from it.

The destruction of home lies at the heart of colonial home making. "As an analytic," Dorries et al. (2022) suggest, "settler colonialism draws attention to the foundational importance of Indigenous territorial dispossession to the making of settler societies" (263). Though historical appropriations of Indigenous land prefigured colonial constructions of home and enactments of property, the "settler colonial order" – with persistent struggles over land framing settler-Indigenous relations – "can never become 'post' because it is endlessly recomposed" (Blatman-Thomas and Porter 2018, 31). "Settler colonialism," Wolfe (2006) argues, "destroys to replace" (388). As a particular type of colonial practice where the colonizers "come to stay," the settler project is predicated on an underlying "logic of elimination" – a form of settler violence distinct from yet intimately related to the racial violence of slavery – that girds usurpations of land and ongoing albeit perpetually contested efforts to erase Indigenous ways of life (Wolfe 2006, 388; 1999; Veracini 2011; Tuck and Yang 2012; Coulthard 2014; Moreton-Robinson 2015; TallBear 2019). The settler dream of achieving autonomy and prosperity through the acquisition of private property is predicated on domicide.[4]

While physical appropriations of Indigenous land made colonial possession possible, the settler project of elimination continues to entail a delegitimizing attack on ways of knowing and being at odds with enactments of private property. "Indigenous scholars," Blatman-Thomas and Porter (2018) point out, "have been attempting to teach this to an unhearing Western scholarship for a long time: land is constituted quite differently in the world-views and laws of Indigenous peoples" (40). Against the conception of land as a severable object and fungible commodity, an "ontological relationship to land" as constitutive of belonging "marks a radical, indeed, incommensurable difference" between Indigenous and settler forms of life (Moreton-Robinson 2015, 11). "[T]he issue is not only that material dispossession of land and 'resources' builds the settler state," TallBear (2019) contends, "but also that 'dispossession' undercuts co-constitutive relations between beings. Property literally undercuts Indigenous kinship and attempts to replace it" (32). Settler narratives assert the inevitability of total replacement. Yet, as Blatman-Thomas and Porter (2018) suggest, because land figures an antagonism at the core of Indigenous-settler relations – because "*[l]and* itself still exists, as does that land's relationality to Indigenous laws and forms of belonging" – replacement "cannot be finalized" (40). Relational ways of being refuse erasure.

The drive to transform life worlds into objects of possession keeps subsuming peoples and places in a maelstrom of violence. Domicide, according to Ram and Handel (2024), "is inherent to settler colonialism, not just as a tool but as a fundamental part of the settler colonial regime's logic" (1). As a "form of 'violent dwelling'" in which "unsettling the native is no less important than settling the settler," they argue, "settler colonialism is a house that destroys as it expands" (1-2). "Violent dwelling," they continue,

> seeks to monopolize the most salient components of the settler-colonial structure: lands, homes, and a sense of place; ontological security and stability; and the basic right to have a future in the territory. At the same time, violent dwelling excludes indigenous populations from these considerations, ignoring their physical homes and directly attacking their sense of indigeneity by depriving them of claims to, and memories of, home (2).

Though targeting the living environments of particular peoples in discrete territories, settler colonial domicide also unites geographically dispersed regimes in a shared project of devastating growth. As Trump's equation of "demolition" and "opportunity" alludes – and as past and present US foreign policy attests – the logic of existential violence promotes bonds

[4] In colonial America, property served as a potent technology for racialized dispossession. As Park (2016) shows, during the seventeenth and eighteenth centuries, colonists in New England exploited differences between English and Indigenous conceptions of land and value – and transformed English traditions of tenure and property law – to alienate native people from their homelands through mechanisms of debt and force. In the process, not only did they work to reconstitute land as property of a distinctly American sort but also laid the groundwork for ongoing rounds and novel forms of accumulation by dispossession like those witnessed during the foreclosure crisis of 2008.

of solidarity among settler states. "The settler everywhere dreams of America," Marshall (2024) surmises. "And wherever the settler is, so will be America…with funds and guns to arm the dream." Violent dwelling connects settler regimes across imperial geographies – from Sunbelt suburbs to New Jersey to Gaza and beyond – in a home-building project that destroys as it grows.

Financial Infrastructures of Domicide

"Everywhere we look today," Fields and Raymond (2021) contend, "we find extending circuits of financial processes, instruments, and intermediaries implicated in the reconfiguration of housing development, ownership, and management to render immovable, local property into liquid, global capital" (1625). While scholars have tended to emphasize the historical novelty of contemporary forms of finance (Christophers 2015), financial mechanisms and techniques – from mortgages (Park 2016) to predatory lending practices (Taylor 2019) – have long been central to racialized property regimes and market allocations of housing. Nonetheless, over the course of the late twentieth and early twenty first centuries, homes have increasingly become qualified, valued, acted upon, and experienced as financial assets – opportunities to secure appreciating exchange value rather than emplaced sites of subsistence and meaningful attachment (Harvey 2019). The consequences of this shift, according to Madden and Marcuse (2016), are pronounced: "Most immediately, there is a conflict between housing as lived, social space and housing as an instrument for profitmaking – a conflict between housing as *home* and as *real estate*" (4). Not only does financialization underwrite and instantiate this conflict between "home" and "real estate," it weaves domicide into the fabric of everyday life in uneven, visceral, and often opaque ways.

The financialization of housing and property, specifically, emerged in the wake of the 2007-2009 global crisis as a crucial domain of analysis. As a form of enclosure that renders entities, relations, and activities into capitalizable property (Birch and Ward 2024), assetization lies at the center of contemporary dynamics of accumulation and thus at the heart of financial capitalism (Aalbers 2016). "In relation to fixed, objectified property, like housing," Parish and Hoogeveen (2025) recount, assetization has led to "the increasing concentration of rental housing ownership and control in the hands of a small number of massive asset managers" and "the rise of owner-occupied housing as a form of asset-based welfare" (9). On the one hand, in the dispossessory wake of the foreclosure crisis, the creation of "a new asset class" of single-family home rentals (Fields 2018) invited the "corporate capture" of housing (Crosby 2023, 67), with large asset management and real estate investment firms expanding their portfolios across types and working to extract and securitize rental revenues (Christophers 2023). On the other hand, by reproducing and extending the social power associated with the ownership of property, financialization further tethers homeowner security to asset inflation and global structures of investment (Adkins et al. 2020). These developments – and the rise of an "asset economy" more generally – have stemmed in part from a concerted political program to promote deregulation, suppress wage inflation, and allow the inflation of assets to proceed. The decades-lang project of neoliberal restructuring has resulted in the inability of wage earners to cover the rising cost of shelter, making ownership and the relationship to assets a key determinant of class position of relative security (Adkins et al. 2020; 2021).

Housing financialization not only sets conditions for the pursuit of domicidal projects but is itself a modality of domicide. That is, it enables and promotes the development of business models and investment practices premised on the "optimization" of housing assets through processes of extraction, eviction, turnover, and purposeful neglect.[5] Hierarchies of difference continue to gird exploitative financial practices in an era of "color-blind" racial capitalism (Gilmore 2002). Land contracts, for example, alternatively known as "contracts for deed" or the "poor man's mortgage," a predatory lending practice resurrected by private equity firms in communities of color after the financial crisis, work to extract value from aspirational homebuyers through unfavorable terms on increasingly deteriorating properties (Carpenter et al. 2019, 2). Facing a bevy of fees, local ordinances, high interest rates, and repair costs, buyers earn no home equity until the loan is paid off. Contract forfeiture results in the loss of residence, enabling firms to churn out contracts on the same property without investing in the physical structure (Seymour and Akers 2019). The transformation of single-family homes into corporate rental properties serves as another example. In the aftermath of 2008, large investment firms bought up thousands of foreclosed homes in racially diverse neighborhoods with low property values and turned them into rentals (Immergluck 2018; Pheiffer et al. 2020). "Unlike traditional landlords," Fields and Raymond (2021) highlight, "these actors are not just collecting rent checks, they are bundling them into financial assets similar to mortgage-backed securities" and "selling shares in [Real Estate Investment Trusts]" (1636). To maximize returns on these investments, firms induce displacement through rent hikes and evictions as well as cost-cutting measures vis-à-vis property maintenance and management (Raymond et al. 2018). In brief, the extraction of value from housing assets entails the racialized and classed destruction of housing as home.

While financialization concentrates the ownership and control of rental housing in corporate hands, it also yokes the "asset-driven lives" of homeowners across social strata to the "speculative logic of the contemporary financial system" in ways that reproduce patterns of inequality (Adkins et al. 2020, 7). Against the backdrop of state retrenchment and the roll-out of policy prescriptions premised on rendering individuals responsible for their own welfare needs, the pursuit of security is increasingly understood to involve "investing in financial products and property assets which augment in value over time" (Doling and Ronald 2010, 165; Montgomerie and Budenbender 2015). For income insecure seniors and those of modest means who own homes, "unlocking" equity to cover living expenses and health care costs requires engaging with mechanisms such as cash-out refinancing and home equity loans and lines of credit as well as the prerogatives of lenders, advisors, asset managers, investment firms, and other institutional actors and structural features of finance. Even relatively direct efforts to draw on housing as a form of social security such as "downsizing," or the sale of a house with an eye toward living off of the proceeds, necessitate investing those proceeds to achieve viable growth and keep up with inflation (Ronald et al. 2017, 181). In this context, Crosby (2023) suggests, "financial entities have enticed the everyday individual retail

[5] The rhetoric of "asset optimization" is used in corporate advertising and consulting to characterize the strategies of private equity and investment firms; tenant advocates tend to describe those strategies and practices as "predatory." For an example of the former, see Allegro Real Estate Brokers and Advisors (n.d.). For the latter, see Association for Neighborhood and Housing Development (2009).

investor to benefit from sustainable and growing rent profits without the hassle of engaging in property management themselves" (71). In short, contemporary conditions of financialization and asset-based welfare push those with limited incomes but access to home-as-equity to invest in business models premised on the production of homelessness and housing insecurity.

The lives of everyday people more broadly are entangled in multinational circuits of finance through "institutional investors" – the pension schemes, insurance companies, foundations, and endowments that households contribute to and depend on to secure aspirational futures. While these institutions carried out their investments directly in the past, they now do so indirectly through large asset management firms that control an enormous amount of global wealth, estimated at over $100 trillion in 2020 (Christophers 2023, 6). Behemoth asset managers like Blackstone and BlackRock invest public pensions, insurance funds, college endowments, and other sources of capital in financial assets – like shares and bonds – and "alternative" assets such as housing and infrastructure. The rise of "asset-manager society" has reconfigured the mundane corners of daily life as well as the stages of world history. "In a very physical, if also strangely intangible respect," Christophers (2023) asserts, "all of our lives are now part of their investment portfolios. Asset managers increasingly own the physical as well as the financial world around us" (8). To be sure, the world being made at present in the portfolios of asset managers is one forged through campaigns of state and extra-legal violence.

This fact is perhaps nowhere as visible as in Gaza. As of this writing, Israel's assault on the territory has killed over 72,000 Palestinians, levelled over 90 percent of its residential buildings, and created "conditions of life calculated to destroy," including through famine and the "cutting off of water, electricity and fuel" (Albanese 2025, 14; Magdy 2026). The production and operation of the machinery of domicide – animated by a logic of elimination and replacement – has underwriten this campaign of bombardment as a profitable venture. In a report to the UN Council on Human Rights, Special Rapporteur Francesca Albanese highlights "international corporate involvement in supplying weapons and…heavy machinery used to raze Palestinian neighborhoods in Gaza and the West Bank" (Borger 2025). In addition to pinpointing the role of defense contractors and companies like Lockheed Martin, Caterpillar, Palantir, Alphabet, and Amazon in facilitating and profiting from the war, Albanese (2025) documents how asset management firms such as BlackRock, Vanguard, and State Street have enabled its continuation by buying Israeli treasury bonds and investing in weapons manufacturing companies – some of which have seen a 560 percent rise in share prices over the course of the offensive (Mundy 2025). In this context, asset managers "implicate universities, pension funds and ordinary people" across the world – so-called "passive investors" in the global asset economy – in the destruction of Palestinian lives and lands (Albanese 2025, 21). "[T]he genocide carried out by Israel," Albanese notes, "is lucrative" (21).

The scope and scale of Israel's war on Gaza figure it as one of the most devasting conflicts in recent history. But the siege and bombardment did not begin in October of 2023. Instead of an aberration, the latest genocidal onslaught "is better understood as the largest storm surge within decades of the ebb and flow of war, occupation, and siege" (Milton 2024, 236). Israel militarily occupied Gaza from 1967 until 2005, when it dismantled settlements and withdrew forces before instituting an all-encompassing blockade of the territory by air, land,

and sea in 2007. The siege has had profound consequences on Gaza, limiting the movement of goods and people, undercutting autonomy and economic development, and instituting a form of Israeli control that amounts to de facto occupation (Barakat et al. 2020). Since the establishment of the blockade, Gaza has endured six wars and over thirty Israeli military operations. Within this context, recursive rounds of military bombardment and destruction have been met by continuous albeit inadequate rebuilding efforts and unrealized reconstruction plans, constituting a "dialectical" process that characterizes Israel's settler colonial project (Nijim 2026). With an eye toward the challenges confronting Gaza, scholars have highlighted key factors underpinning this historical cycle: the exclusion of Gazans from the planning and rebuilding process and a lack of genuine Palestinian participation; the contradictory character of reconstruction efforts under continued blockade and conditions of siege; and the difficult task of mobilizing necessary resources and adequate funding (Milton 2024; Barakat et al. 2020; Asi 2021). These systemic issues point to how "the 'Day After' each round of war has always at once become the 'Day Before' the next Israeli war of aggression" (Milton 2024, 236).

Indeed, the future of Gaza remains fraught. The October 2025 ceasefire and US-backed peace plan set the stage for the establishment of Trump's Board of Peace and the rollout of "New Gaza" redevelopment schemes (Gritten 2026). In their review of circulating "day after" plans for the region, Arafeh and Turner (2025) identify three principal US and Israeli reconstruction goals: the formation of "a governance structure that denies Palestinian political agency," the establishment of mechanisms that enable "land grabbing, resource extraction, and reconstruction profiteering," and the creation a security arrangement that enforces "control by Israel and its allies." In fact, when Trump first pitched his scheme to render Gaza into the "Riviera of the Middle East," he drew on the work of Joseph Pelzman, an economics professor at George Washington University, who submitted his plan to the administration in July 2024. "The reconstruction of Gaza," Pelzman (2024) argued, "creates an opportunity to approach the problem from a purely economic viewpoint," an opportunity to focus "narrowly on the investment solution to a failed experiment" or "post-bankruptcy situation" (1). Once Gaza is "completely excavated" (22), Pelzman proposed, "civil administrators" working on behalf of foreign investors – "equity shareholders with a 50-year lease" – will optimize the territory/asset and "develop an economic model based on the principle of 'private provision of public services'" (1). The question of "sovereignty for the residents," Pelzman surmised, "will be addressed only after the 50-year lease arrangement is complete along with the formation of a robust civil administration (e-government) and common law paradigm referred to as 'rule of law' is finalized" (1). That is to say, in offering a "purely economic perspective" on Gaza's redevelopment, Pelzman's plan – and the various iterations of it articulated by the US and Israel – prescribe the wholesale subsumption of political, social, and cultural life under a financialized order of authoritarian rule.

Conclusion

In framing demolition as an opportunity for investment and revitalization, imperialist politicians, administrators, and ideologues today draw upon the language of asset optimization in ways not dissimilar from how private equity firms and corporate landlords in the US and Canada justify cutting maintenance costs in nursing homes and evicting working-class tenants from newly acquired rental buildings. This is not to suggest that domicide in Gaza and residential displacement in North America are equivalent phenomena. Clearly, they are not. But it does point to the ways in which finance capital and the logic of asset management constitute a ruling order in our historical moment. Put bluntly, it suggests that the financialization of housing is a particular form of domicide – a deliberate attempt to destroy the conditions of possibility for democratic deliberation, political agency, and collective self-rule outside the channels of finance.

Housing financialization has taken hold upon – and works to reconfigure – an uneven political terrain forged across imperial geographies through racialized projects of expropriation. Girded by a logic of erasure and replacement, settler colonial enactments of property continue to serve as a condition of possibility for assetization and accumulation under racial capitalism. "To lament the current moment in a way that dreams of US redemption," TallBear (2019) reminds readers, "is to sustain the fundamental condition of US existence – ongoing Indigenous elimination, a genocide that is simultaneously human and other-than-human and that has proceeded apace in the so-called Americas for 527 years and counting" (35). From this perspective, enabled by histories of dispossession and drawing upon the logics of colonization, financialization both entrenches domicidal rationalities within the routines of daily life and extends relations of (un)inhabitability across milieus.

Relations of dwelling and structures of investment constitute critical arenas of contest today. Against the rise of the asset economy and financialization as a ruling order, debt collectives, tenant unions, and the establishment of models of common ownership that sever housing security from speculative gain serve as organizing beacons. Nonetheless, meaningful opposition to enactments of domicide also calls for building broader forms of solidarity. If the pursuit of secure livelihoods and aspirational futures increasingly implicates ordinary people in domicidal projects both near and far through their contributions to pension funds, endowments, and other institutional investors, then the politicization of investment and the channels of decision making that enable it remains an urgent task. The campus movement to divest from weapons manufacturing and the war on Gaza is illustrative in this regard. Activists took over campus lawns, erected encampments, and held teach-ins before becoming targeted for crackdown by police, administrators, and reactionaries on local, national, and international stages. In making arguments about the complicity of their institutions in the catastrophic violence inflected upon people and environments in Palestine, activists foregrounded how entanglements of finance and militarism – justified in the legal language of "fiduciary responsibility" – are built into the everyday worlds of inhabitation. They sought to contest that complicity, in part, by enacting those landscapes differently. In doing so, they articulated diverse commitments and attachments to home as a source of life and site of struggle.

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