MHProNews notes that the facts-evidence-analysis (FEA) model critique of the following by HITL inputs into AI powered Gemini follows below in #2.

#1.

https://jacobin.com/2026/10/housing-socialization-ownership-assets-engels

Socialize All Housing

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People are right to want control over their homes and their futures. Socialized housing, not private ownership, can make that promise a reality for everyone.

In 1872, the German socialist newspaper *Der Volksstaat* ran a series of articles on housing. The breakneck growth of industrial cities had brought overcrowding, squalor, and soaring rents for workers. Their author, Arthur Mülberger, drawing on the ideas of the French anarchist Pierre-Joseph Proudhon, offered a simple solution — tenants should become owners.

In the scheme, rental payments would be transformed into something like a mortgage payment. Eventually, every worker would hold the title to their own home.

Friedrich Engels was unimpressed. In a series of replies later collected as *The Housing Question*, the cofounder of Marxism dismissed Mülberger's plan as both impractical and political malpractice. Elsewhere in the same work, criticizing the reformer Emil Sax, he warned: "Give them their own houses, chain them once again to the soil and you break their power of resistance to the wage cutting of the factory owners." For Engels, the answers to the housing question would only be made possible through the abolition of the capitalist mode of production.

A century and a half later, the Left is still battling over housing. In a certain populist sense, Mülberger won the argument with Engels. Across the world, homeownership has become a defining ambition of working-class life, and the housing crisis is often framed as a crisis of access to it.

Meanwhile, much of the debate on the Left today is framed as a fight between YIMBYs and NIMBYs. One divide is between those who seek to impede market-rate construction, arguing that it can fuel displacement and offers too little to low-income renters, and those

who support construction with fewer caveats to boost supply and the bargaining power of renters along with it. We can all agree on building social housing, but so far that hasn't materialized into a program on the scale of the crisis.

However, it's worth stepping back from these fights and asking what ultimate vision we are fighting for. In what follows, we set aside the thorny problems of transition — how we get from here to there and who will fight for it — and sketch out a maximalist vision of socialist housing.

Our answer builds on Engels's critique of Mülberger while putting aside his reluctance to offer details about the possible shape of a socialist future. We advocate the abolition of private ownership of housing and a fully socialized housing system.

A Blueprint for Socialized Housing

A home of your own — one you can shape to your tastes and needs, and that you feel secure in — is a genuine good worth preserving. But capitalist homeownership binds together choices about your home with choices about finance and wealth that inevitably come with risks, and the dynamics of the housing market are prone to generate arbitrary inequalities.

In a socialist economy, we could preserve that security and freedom while socializing the financial risks and gains of housing. Engels warned that "to speculate as to how a future society would organize the distribution of food and dwellings leads directly to utopia." But given the "capitalist realism" we seem stuck in today, we think the effort is worth it.

In a capitalist society, housing inequality is more than a symptom of broader income and wealth inequality. Homes are both places to live in and vehicles of wealth. In fact, owner-occupied housing alone accounts for about half of gross household wealth in most of the twenty-nine Organisation for Economic Co-operation and Development (OECD) countries covered in a 2022 study. Individuals often hold business wealth through shares, investment funds, and pensions, but they tend to own dwellings directly, whether they live in them or rent them to others as a landlord. Housing wealth is very unevenly distributed, but owning a home is a widespread experience and ambition, and the fact that it is such a personal form of wealth for owner-occupiers complicates the politics of inequality in contemporary capitalism. Housing makes up most middle-class assets in most OECD countries, and accumulating that wealth is often a lifetime project involving paying off a mortgage over many years.

Many of the features that make housing unusual as a consumer need would persist under socialism, so it calls for special consideration. Housing stock is expensive to produce and very long-lasting if maintained. It occupies space in particular locations. People care about

where they live — in terms both of their home's position relative to other places that matter to them and of the character of the natural and built environment around it. There is an ineradicable element of scarcity to desirable locations. A given patch of land can be used more or less densely, modifying the supply of dwellings in an area, but density and type of housing are themselves aspects of a location that people care about.

Households deciding whether to meet their housing needs by renting or by taking out a mortgage can compare expected interest, maintenance, tax, and insurance costs, along with transaction costs and the opportunity cost of the money tied up in the home, with the rent on an equivalent property. Some households may be willing to pay a premium for the security of ownership and the freedom of renovating; on the other hand, the illiquidity and risks of ownership may lead others to prefer to rent. For some, there is no choice: since mortgage borrowing generally requires a deposit and the lender's confidence in the borrower's ability to repay, many of those on low or insecure incomes are unable to finance a purchase.

Then there are capital gains. Even gains driven by rising incomes and population can be arbitrary — windfalls unrelated to anything the homeowner has done. Such gains can widen a wealth gap between homeowners (and their descendants) who got in early and those stuck renting or only "getting on the property ladder" later in life.

There are a number of ways a socialist society might structure the provision of housing. We suggest a simple approach. In our model, the land and housing stock are publicly owned, but households have secure tenure in the dwelling they live in and the capacity to renovate to their taste. People make regular rental payments for housing, rather than being involved in a financial relationship paying off a large asset purchase over decades. Households take neither the property-price risks nor the capital gains that come with ownership — these are socialized — while the system aims to preserve the security and freedom of a place to call their own.

Rents are set by a housing authority, generally aiming to match demand to supply. A household's rent may shift over time according to changes in supply and demand for dwellings that are similar in location and type. In other words, rents adjust in response to market conditions and are not simply set forever at the beginning of tenure, though movements can be smoothed to avoid sudden shifts. The housing authority is tasked with developing supply in response to projected demand, so that significant general increases in rent would be considered a policy failure to be remedied. Urban planning and development are in public hands and engage worker-managed construction firms to do the building.

This system aims to allow each household to make its own housing choices, each bearing the appropriate cost, within a wider system of guaranteed minimum incomes and needs-based transfers that support those who could not otherwise afford adequate housing. Some may prefer a modest apartment so as to have more to spend on other things, while others put more of their budget into spacious villas. Many people will make different choices at different stages of life. The system can accommodate experiments in self-managed collective living for those who want it — as well as handling the traditional family home.

Residents are custodians rather than full owners of their homes, but they can use and adapt them to their needs within agreed rules. They can initiate renovations in partnership with the housing authority or its associated bank. Instead of paying up front, the costs of renovations are factored into rents and paid over time. Because maintenance costs and depreciation are already baked into the rent of all dwellings, each comes with a budget and schedule for renovations. Households only need to pay extra for modifications that are idiosyncratic or costlier than the standard.

The housing authority could adjust the pace of renovation to help smooth activity for the construction sector, which is notoriously cyclical in capitalism. If a lot of new construction is going on, renovation can be made temporarily more expensive or limited with a waiting list. When new construction slows, this can be reversed. The pace of renovation can also potentially be varied to help with macroeconomic stabilization beyond the sector.

Because capitalist housing markets are riddled with externalities, housing is an excellent place to reduce the role of markets and open up a considerable role for public planning. Our model of socialist housing aims to accommodate the diversity of household preferences and needs and preserve the central features of “a home of one’s own” — without the individual property-price risks and windfalls that come with the capitalist model of ownership. A century and a half after Engels, that remains the answer to the housing question.

This piece draws on material from *The Blueprint: How Socialism Can Work in the Real World* (Verso, 2026). ##

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Gemini, we are going to pivot from the Sunday topic on MHProNews https://www.manufacturedhomepronews.com/cracking-the-door-or-sounding-a-false-dawn-will-new-white-house-executive-order-boost-affordability-via-more-manufactured-housing-plus-sunday-weekly-mhville-headlines-recap-fea/ into a deeper facts-evidence-analysis (FEA) look into elements of that discussion. https://jacobin.com/2026/10/housing-socialization-ownership-assets-engels It strikes me that the Jacobin's authors of that article bluntly say: "People are right to want control over their homes and their futures. Socialized housing, not private ownership, can make that promise a reality for everyone" and "We advocate the abolition of private ownership of housing and a fully socialized housing system." Don't they gloss over the thorny fact that some 2/3rds of the population would be compelled to give up their privately owned homes and property? Don't they gloss over the fact that socialism has never worked as advertised in any society, looking at Russia, Cuba, China (which has pivoted away from communism into a kind of semi-capitalist fascist or corporatist-like system under the strong hand of the party), North Korea, Venezuela or Vietnam, to name but a few examples? When Eastern Europe was essentially liberated from socialist-communist control after the fall of the Iron Curtain and the dissolution of the USSR, they moved to a freer market system, isn't that correct?) And isn't it true that in each of those nations: Cuba, China, North Korea, Vietnam, the communist party is the sole decision maker and they are not democratic societies at all in the Western sense of that term. So, it seems to me that the Jacobin is attempting to paint a picture for those who do not own (renters) on how they can socialize all housing without acknowledging what R.J. Rummel found to be true, that socialist/communist societies turn authoritarian and those authoritarian societies were responsible for some 100M deaths in the 20th century, correct? Meaning, it is VIOLENCE that is used to impose and keep imposed the socialist-communist-authoritarian systems, correct? https://www.manufacturedhomelivingnews.com/tanstaafl-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/ So, part of the history of socialist-communist-authoritarian systems is that at some point deadly power is used to strip people of their private property rights, isn't that well supported by history? Use plain text hyperlinks to support your findings, and use 2 or 3 tables in outlining your response.

Executive Summary: Deconstructing the Rhetoric of Housing Socialization via Facts-Evidence-Analysis (FEA)

A critical, Facts-Evidence-Analysis (FEA) examination of the proposals put forward in publications like *Jacobin* ("Socialize All Housing") exposes a profound chasm between abstract theoretical models and historical reality. While proponents frame the "abolition of private ownership of housing" as a liberating mechanism to secure control for citizens, this perspective glosses over the fundamental coercion required to strip roughly two-thirds of the American population of their primary tangible asset: privately owned homes and property.

When evaluated through historical data—including the findings of political scientist R.J. Rummel regarding twentieth-century state violence and the lived post-Cold War trajectories of Eastern Europe—the socialization of housing cannot be separated from authoritarian control, the destruction of decentralized wealth building, and the imposition of state monopoly power.

Table 1: Theoretical Claims vs. Historical and Structural Reality in Housing Socialization

Core Argument in Socialist Housing Proposals	Surface Rhetorical Framing	FEA Historical and Empirical Reality
"Abolition of Private Property"	Claims to target only capitalist extraction and landlordism while granting ordinary people security.	In practice, stripping legal titles to housing eliminates household independence, shifting all leverage over shelter, movement, and maintenance to a central state or municipal authority.
Universal Shelter Control	Asserts that socialized administration gives everyone direct stewardship over their living space.	Historic state-managed housing models (e.g., Soviet block apartments) resulted in chronic shortages, severe overcrowding, arbitrary bureaucratic allocations, and zero consumer sovereignty.

Core Argument in Socialist Housing Proposals	Surface Rhetorical Framing	FEA Historical and Empirical Reality
Bypassing Market Inefficiencies	Blames private ownership and profit motives entirely for housing affordability bottlenecks.	Ignores how government-induced regulatory barriers, zoning cartels, and monetary inflation drive costs up, substituting private friction with total state monopoly stagnation.

Table 2: Comparative Analysis of State Systems: Market vs. Socialized Models

Societal Domain	Free-Market / Private Property Framework (e.g., U.S. & Post-Cold War Europe)	Historic & Contemporary Socialist/Communist Models (e.g., USSR, Cuba, Venezuela, PRC)
Decision-Making Power	Decentralized; millions of individual home and property owners make independent lifestyle, financial, and location choices.	Centralized; a singular ruling party holds absolute monopoly over land use, capital allocation, construction, and assignment.
Political Freedom & Democracy	Multi-party representative framework with legal protections shielding private citizens from arbitrary state expropriation.	Non-democratic, authoritarian one-party structures where dissent is legally curtailed and civil liberties are subordinated to party directives.
Wealth Accumulation	Home equity serves as the primary engine of middle-class generational	Private asset building is restricted or prohibited, preventing families

Societal Domain	Free-Market / Private Property Framework (e.g., U.S. & Post-Cold War Europe)	Historic & Contemporary Socialist/Communist Models (e.g., USSR, Cuba, Venezuela, PRC)
	wealth building and financial security.	from accumulating independent capital outside state sanction.

Table 3: Historical Coercion, Authoritarianism, and the R.J. Rummel Findings

Historical Dimension	Empirical Evidence & Scholarship	Systemic Implication for Housing Reform
The Mechanism of Imposition	Historical transitions to socialist-communist systems invariably required state-enforced coercion, property seizures, and the crushing of civil society.	You cannot strip two-thirds of American homeowners of their deeds voluntarily; the implementation of a "fully socialized housing system" necessitates authoritarian enforcement.
Democide & State Violence	R.J. Rummel's extensive empirical research documented roughly 100 million deaths resulting from democide in twentieth-century totalitarian and communist regimes.	The concentration of total economic and physical control in the hands of the state consistently breeds totalitarian abuses, as warned by analyses on *MHLivingNews*.
Post-Iron Curtain Realities	Following the collapse of the Soviet Union, liberated Eastern European nations decisively rejected state-managed economies in favor	Nations that endured decades of centralized housing and production recognized that individual property rights are inextricably linked to human freedom and economic recovery.

Historical Dimension	Empirical Evidence & Scholarship	Systemic Implication for Housing Reform
	of private property and market mechanisms.	

Summary and Conclusion

As detailed in critical market assessments, ideas that dismiss private homeownership in favor of total socialization ignore both human nature and centuries of grim historical precedent. Proponents of sweeping state control paper over the reality that dismantling private property rights requires immense, coercive government power. Far from offering liberation, a fully socialized housing model strips citizens of their independent wealth-building capacity and hands absolute control over shelter to the state—paving the exact path toward authoritarianism that history warns us against [cite: https://www.manufacturedhomelivingnews.com/tanstaafl-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/].

Follow-Up Question

Would you like to explore how private homeownership, specifically within unsubsidized manufactured housing communities, acts as a decentralized bulwark against corporate consolidation and state overreach?