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## Understanding Socio-Demographic Factors Influencing Participation in Heirs' Property Education Programs

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### ABSTRACT

Heirs' property refers to land or housing inherited without formal legal documentation, such as a will or clear title. Heirs' property poses numerous challenges, including legal uncertainty, increased risk of land loss, and restricted access to financial services, government programs, and disaster aid. These complications often prevent families from leveraging property for wealth building or development. To educate the community members about the risks and challenges of heirs' property, the University of Maryland Eastern Shore (UMES) Extension conducted ten educational sessions on heirs' property issues across Maryland. Post-event surveys from 78 respondents were analyzed to examine how socio-demographic characteristics relate to program participation, estate planning behavior, and exposure to heirs' property risks. Respondents were 58% African American, 26% Asian, 9% White, and 4% Hispanic/Latino; 49% were female, and 42% held graduate or professional degrees. The bivariate binary logistic regression showed that higher educational attainment was positively associated with program participation (Odds Ratio = 3.5,  $p < 0.05$ ). African American respondents had significantly lower odds of attending the program (OR = 0.20,  $p < 0.01$ ), but higher odds of reporting heirs' property challenges (Odds Ratio = 2.93,  $p < 0.10$ ), land loss (OR = 2.93,  $p < 0.10$ ), and lower likelihood of will-making (Odds Ratio = 0.37,  $p < 0.10$ ). The findings suggest that education and race are the most influential factors of heirs' property-related outcomes. These factors can guide more effective, targeted outreach and legal education strategies for heirs' property in diverse communities.

### INTRODUCTION

Heirs' property refers to land or structures, such as buildings and farms, that are passed down informally, often without a will, a court-approved probate process, or a recorded deed. This results in legally ambiguous ownership, typically held by multiple heirs as tenants in common, where no individual has a controlling share or clear decision-making authority (Cook, 2021; Deaton, 2007). Despite being widespread, heirs' property remains poorly documented, disproportionately affecting low-income, rural, and minority communities. While the issue spans the country, it is especially concentrated in areas where historical exclusion from formal property systems, whether through race, poverty, or geography, has persisted (Deaton *et al.*, 2009; Zabawa *et al.*, 2023).

The consequences of heirs' property are far-reaching. Families with unclear or disputed titles often cannot access credit, qualify for USDA assistance, or receive disaster recovery aid (Carpenter & Waddell, 2021; FEMA, 2022). These properties are also susceptible to partition actions, where any co-owner may petition the court to sell the land, sometimes at below-market prices. Developers and speculators have long exploited this vulnerability by acquiring small ownership stakes and initiating partition sales (Chandler, 2005; Copeland, 2014; Dyer *et al.*, 2008; Grabbatin & Stephens, 2011; Mitchell, 2000). In addition, property tax defaults are common, especially when heirs live out of state or are unaware of their obligations, which can result in forced sales or public auctions (Dyer

& Bailey, 2008; Love, 2017), compounding the instability of ownership.

Although much of the current scholarship has focused on the legal and historical roots of heirs' property, there remains a significant need for research that addresses how demographic variables shape the risk of land loss and influence participation in preventive interventions such as estate planning. This study draws on primary data collected from a participatory, community-based heirs' property education program conducted across several counties in Maryland. By examining who attends these programs and identifying the socio-demographic characteristics associated with both participation and risk of heirs' property, this research seeks to inform more equitable and effective outreach strategies.

Specifically, this study is guided by the following research questions:

- Who requires or participates in heirs' property educational programs?
- What socio-demographic factors are:
  - associated with participation in these programs?
  - linked to an increased likelihood of encountering heirs' property issues?

We hypothesize that racial identity and socio-demographic factors, including income, education level, and age, significantly influence both participation in heirs' property education and the likelihood of possessing a legally valid will or estate planning document.

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## LITERATURE REVIEW

The roots of heirs' property lie in the post-Civil War Reconstruction and Jim Crow eras. During this period, newly emancipated African Americans began acquiring land despite being systematically excluded from political institutions and denied access to courts (Dyer, 2007; Mitchell, 2000; Pilgrim, 2014). A combination of distrust in the legal system, widespread illiteracy, and inaccessible legal services led many families to transfer land informally, often through oral agreements, without formal wills or titles (Chandler, 2005; Gibson, 2023). These fragmented ownership structures continue to be passed down across generations.

Although most prevalent in the southeastern United States, heirs' property affects a wide range of communities. In addition to African American families, Latinx households in the Southwest, Native American communities on tribal lands, and rural White families in Appalachia face similar challenges (Diaz-Pineda *et al.*, 2023; Hitchner *et al.*, 2017). A 2023 USDA-supported study estimates over 3.5 million acres of heirs' property in the South alone, with a combined market value exceeding \$28 billion (Dobbs & Gaither, 2023). However, experts note that these estimates are conservative due to the difficulty of identifying informal or undocumented ownership (Bailey *et al.*, 2019; Moodie *et al.*, 2023).

Agricultural land loss has disproportionately affected African American families, particularly in the rural South, where heirs' property is a dominant form of landholding. Research shows that 64.6% of heirs in rural areas are at risk of losing their properties due to issues like partition sales, tax liens, and lack of a clear title (Moodie *et al.*, 2023). Historically, African Americans once owned over 16 million acres of farmland, but today they own less than 4.7 million acres, with much of the loss attributed to heirs' property and involuntary legal processes (Presser, 2019). Similarly, Black land ownership has declined by nearly 90% over the past century, dropping from approximately 15 million acres in 1910 to under 1 million acres by 2017 (Breland, 2021; Love, 2017).

Heirs' property is closely tied to broader patterns of economic marginalization and racial wealth inequality. Because clouded titles cannot be used as collateral, affected families are excluded from credit markets and public investment opportunities (Bailey *et al.*, 2019; Weller & Roberts, 2021). This limits homebuilding, business development, and agricultural expansion (Gilbert *et al.*, 2002; Quisumbing King *et al.*, 2018). Moreover, the absence of legal documentation impedes the transfer of intergenerational wealth, further entrenching cycles of poverty and exacerbating the racial wealth gap (Richardson Jr & Miller, 2023; Wright, 2022).

The strongest safeguard against heirs' property is estate planning. Instruments such as wills, trusts, life estates, family Limited Liability Companies (LLCs), and land trusts help clarify ownership and provide a structured method for property transfer (Carpenter & Waddell, 2021; Chang-Cook, 2022). Yet national data reveal that many

Americans, particularly those from minority and low-income backgrounds, do not engage in estate planning (Federal Home Loan Bank of Indianapolis, 2024; Weller & Roberts, 2021). Barriers include cultural reluctance to discuss death, concerns about high legal fees, and deep-seated distrust of formal legal institutions (Dyer *et al.*, 2008; Gibson, 2023).

Recent policy reforms aim to mitigate these challenges. The Uniform Partition of Heirs Property Act (UPHPA), now adopted by more than 24 states, provides crucial protections against involuntary sales. It requires a court-ordered appraisal, grants co-owners the right of first refusal, and favors physical partition over forced sale whenever feasible (Carpenter & Waddell, 2021; Mitchell, 2016). The 2018 Farm Bill introduced key support for heirs' property owners. Section 12615 allows USDA farm numbers to use alternative documents, making owners eligible for loans and aid without a clear title. Section 5104 created the Heirs' Property Relending Program (HPRP), offering low-interest loans to help resolve title issues. These efforts are most effective in states with UPHPA but depend on public awareness and access (Agriculture Improvement Act of 2018, 2014).

Legal reforms alone are not enough. Research shows that education and outreach are critical to empowering landowners with the knowledge and tools needed to protect their property rights (Hitchner *et al.*, 2017; Presser, 2019). Community-based initiatives, such as heirs' property education (HPE) programs, have demonstrated success in raising awareness, facilitating estate planning, and preventing land loss (Bailey *et al.*, 2019). These programs offer workshops, legal clinics, and informational sessions that promote clear ownership documentation and understanding of wills, land rights, and probate processes (Presser, 2019). Yet participation remains uneven due to the very socio-demographic barriers that contribute to heirs' property formation in the first place (Bailey *et al.*, 2019).

While the current literature provides valuable insight into the legal, historical, and socio-economic dimensions of heirs' property, important gaps remain. There is a shortage of quantitative studies evaluating the effectiveness of educational interventions in promoting estate planning behaviors. Despite anecdotal evidence and pilot programs, few empirical studies assess the actual impact of HPE programs on legal preparedness or land loss mitigation (Federal Home Loan Bank of Indianapolis, 2024).

Additionally, the relationship between socio-demographic variables, such as age, gender, race, education, and occupation, and heirs' property vulnerability remains underexplored. Although geographic trends and legal challenges have been mapped descriptively, limited research has examined how these factors shape both exposure to heirs' property and engagement in estate planning (Diaz-Pineda *et al.*, 2023). For example, heirs' property is disproportionately held by African American and Native American families with lower educational attainment and income levels, yet the predictors of proactive estate planning remain poorly understood

(Deaton *et al.*, 2009).

## MATERIALS AND METHODS

### Study Design and Framework

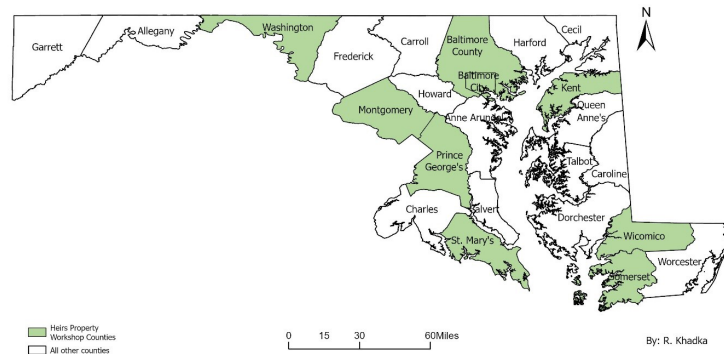
This study employed a cross-sectional, exploratory design to quantitatively assess the relationship between socio-demographic factors and four key outcomes related to heirs' property: (1) participation in educational programs, (2) experience of heirs' property issues, (3) reported land loss, and (4) estate planning behavior.

Data collection was conducted as part of the project, "Understanding the Socio-Economic Implications of

Heirs' Property at the Community Level," which involved conducting participatory education sessions in various Maryland counties.

### Sampling Procedure

Data was collected from individuals who attended and completed evaluation surveys during a series of community-based educational workshops. These programs were held in different cluster counties (Figure 1) of Maryland. Programs were organized particularly in counties with a high African American population (Washington, Baltimore,



**Figure 1:** Counties where heirs' property education programs were conducted by UMES Extension

Montgomery, Prince George's, Kent, St. Mary's, Wicomico, Somerset, and Baltimore City).

A total of 78 respondents completed the post-event evaluation survey. These individuals included farmers, extension workers, entrepreneurs, students, public officials, faculty, clergy, business owners, administrative workers, staff, etc. While participation was voluntary and open to all program attendees, the resulting group reflected diverse racial, occupational, and educational backgrounds.

### Data Collection Methods

Quantitative data were collected via structured post-evaluation surveys administered in person at the end of the events. For this study, we focused on the following specific domains in the survey:

- Demographics: Age, gender, race/ethnicity, education level, and occupation.
- Legal Preparedness: Whether the respondent has a will.
- Heirs' Property Experience: Ownership status, knowledge of co-ownership issues, and instances of land loss.
- Participation in Education Program: Attendance in Heirs' Property Education (HPE) program and perceived usefulness.

### Variable Definitions

The study examined four binary (yes/no) outcome variables, each derived from participant responses to the post-event survey:

### Dependent Variables

- Participation: Indicates whether the respondent had

previously attended any heirs' property education (HPE) session before the current event (1 = Yes, 0 = No).

- Heirs' Property Experience: Indicates whether the respondent reported having unclear land ownership, co-tenancy disputes, or other heirs' property-related issues (1 = Yes, 0 = No).

• Land Loss: Indicates whether the respondent reported losing land or property due to heirs' property conditions (1 = Yes, 0 = No).

• Willingness to Have a Will: Indicates whether the respondent already has a will or intends to create one in the future (1 = Yes, 0 = No).

### Independent Variables

All independent variables were coded as binary indicators to align with the logistic probability model:

- Race/Ethnicity (1 = Black/African American, 0 = All other races)
- Age Group (1 = Ages 18–64 [working-age population], 0 = Age 65 and above)
- Gender (1 = Female, 0 = Male)
- Education Level (1 = Graduate or Professional degree, 0 = Undergraduate degree or below)
- Occupation (1 = Farmer or agricultural worker, 0 = All other occupations)

The independent variables were grouped into binary categories to simplify interpretation within the logistic regression framework and ensure consistency across analyses. Age was divided into working-age adults (18–64) versus those 65 and older, reflecting potential differences in legal priorities and estate planning. Similarly, race was grouped into Black or African American versus all other

ances to highlight known disparities in heirs' property impacts. Education was categorized as graduate/professional degrees versus lower levels to distinguish higher legal and financial literacy. Lastly, occupation was simplified as farmer/agricultural worker versus all other professions, given the relevance of land-based livelihoods to heirs' property concerns.

**Data Analysis**

Data analysis was done using two methods: Descriptive statistics and a binary bivariate logistic regression model. Descriptive statistics were used to summarize the demographic characteristics of survey participants. Frequencies and percentages were calculated for categorical variables, including age, race, gender, education, and occupation. Moreover, to examine associations between socio-demographic factors and each of the four binary outcomes (HPE participation, heirs' property experience, land loss, and willingness to have a will), a series of bivariate binary logistic regression models was estimated. Each model included one socio-demographic predictor and one outcome variable. This approach allowed the estimation of unadjusted relationships without controlling for covariates.

The bivariate binary logistic model in this study takes the form:

$$\log(p/(1-p)) = \beta_0 + \beta_1 X \tag{1}$$

Where:

p = probability of the event occurring (e.g., participation in HPE),

p/(1-p): odds of the event occurring,

log(p/(1-p)): log-odds/logit of the event,

$\beta_0$  = intercept,

$\beta_1$  = the regression coefficient for the independent variable X,

X represents a binary predictor (e.g., race, education, or gender).

**Interpretation**

$\beta_1 > 0$ : when X=1, the log-odds of the event increase, or the event is more likely to happen.

$\beta_1 < 0$ : when X=1, the log-odds of the event decrease, or

the event is less likely to happen.

$\beta_1 = 0$ : when X=1, the log-odds of the event show no change, i.e., the variable has no effect.

The odds ratio (OR) was computed for each variable by exponentiating the coefficients (exp( $\beta$ )) in order to interpret the results easily.

$$OR = e^{\beta_i} \tag{2}$$

Where:

$\beta_i$  = the coefficient for the predictor variable i (e.g., education, occupation, or age),

e = the base of the natural logarithm, which is approximately 2.718.

**Interpretation**

If OR > 1, the predictor variable increases the odds of the event occurring.

If OR < 1, the predictor variable lowers or decreases the odds of the event occurring.

If OR = 1, the predictor variable does not affect the odds of the event.

Statistical significance was assessed using p-values, with a threshold of  $p \leq 0.05$  for significance and  $p \leq 0.10$  for marginal significance. All analyses were performed using R (version 4.2.2), employing the glm() function for logistic modeling and the exp() function to derive odds ratios.

**RESULTS AND DISCUSSION**

**Demographic Characteristics of the Respondents**

A total of 78 individuals completed the post-event survey. Among them, 24% were aged 18–24 years, 14% were 25–34 years, 8% were 35–44 years, 8% were 45–54 years, 22% were 55–64 years, and 19% were 65 or older. Regarding gender, 49% identified as female, 45% as male, 1% as non-binary, and 1% preferred not to say. Regarding race and ethnicity, 58% identified as Black or African American, 26% as Asian, 9% as White, and 4% as Hispanic or Latino. Occupationally, 40% were students, 22% were university faculty or staff, 10% were farmers, 26% selected “Other,” and 3% did not disclose their occupation. Educationally, 42% reported holding a graduate or professional degree, 17% held an undergraduate degree, 10% had professional training, and 31% had completed high school.

**Table 1:** Demographic Characteristics of Survey Respondents (N = 78)

Characteristic	Categories	Respondents (%)
Age Group	18–24 years	24%
	25–34 years	14%
	35–44 years	8%
	45–54 years	8%
	55–64 years	22%
	65 years and above	19%
Gender	Female	49%
	Male	45%
	Non-binary	1%

	Prefer not to say	1%
Race/Ethnicity	Black or African American	58%
	Asian	26%
	White or Caucasian	9%
	Hispanic/Latino/Spanish	4%
Occupation	Student	40%
	Faculty/Staff	22%
	Farmer	10%
	Other	26%
	Not disclosed	3%
Education	Graduate Degree	42%
	Undergraduate Degree	17%
	High School	31%
	Professional Degree/Training	10%

**Binary Logistic Regression Analysis  
Socio-Demographic Characteristics and Participation  
in Heirs' Property Education (HPE)**

Bivariate binary logistic regression analysis identified education and race as statistically significant predictors of participation in heirs' property education (HPE) programs.

Respondents with a graduate or professional degree were significantly more likely to participate in HPE programs compared to those with an undergraduate degree or less. The odds ratio was 3.50 ( $p = 0.0266$ ), indicating that individuals with a graduate or professional degree had approximately three and a half times greater odds of participation than individuals with an undergraduate degree or less.

In contrast, Black or African American respondents had significantly lower odds of HPE participation than individuals from other racial backgrounds. The odds ratio was 0.20 ( $p = 0.005$ ), suggesting that Black participants were 80% less likely to attend HPE programs compared to participants from other races.

Other socio-demographic variables, such as age, gender, and occupation, were not statistically significant predictors of HPE program participation. Respondents aged 18–64 had higher odds of participation than those aged 65 and older ( $OR = 1.76, p = 0.4301$ ), but this result was insignificant. Similarly, males were somewhat less likely to participate than females ( $OR = 0.60, p = 0.338$ ), and farmers showed higher odds of participation compared to non-farmers ( $OR = 3.67, p = 0.113$ ). However, these associations also did not reach statistical significance.

**Table 2:** Bivariate logistic regression results estimating the associations between socio-demographic characteristics and participation in the HPE event

Outcome	Predictor	Estimate	p-value	Odds Ratio	N
HPE Participation	Age (18-64 years = 1) Reference = 65 years or older	0.5680	0.4301	1.76	65
	Education (graduate and above = 1) Reference: undergraduate or below	1.2528	0.0266 *	3.50	69
	Gender (Female = 1) Reference: Male	-0.5108	0.338	0.60	66
	Occupation (Farmers = 1) Reference: all other occupations	1.2993	0.113	3.67	67
	Race (Black = 1) Reference: all other races	-1.5939	0.005 **	0.20	66

Note: \* $p < 0.05$ ; \*\* $p < 0.01$

**Socio-Demographic Characteristics and Experience  
of Heirs' Property Situations**

Bivariate binary logistic regression results indicated that race and age were the only socio-demographic variables significantly or marginally associated with experiencing

heirs' property issues, such as unclear land titles or co-ownership conflicts.

Age showed a statistically significant association ( $OR = 0.15, p = 0.006$ ), indicating that respondents aged 18–64 were significantly less likely to report heirs' property experiences compared to those aged 65 and older. This

suggests that older individuals may have greater exposure to or awareness of unresolved landownership situations, possibly due to longer family tenure or involvement in inheritance processes.

Race was marginally associated with heirs' property experience. Black or African American respondents had higher odds of reporting such issues than individuals from other racial groups (OR = 2.93,  $p = 0.073$ ), indicating that Black participants were nearly three times more likely

to encounter heirs' property challenges. This association was marginally significant at the 10% level.

Other variables, including occupation and education, did not show statistically significant associations. For example, farmers had slightly higher odds than non-farmers of reporting heirs' property issues (OR = 1.34,  $p = 0.747$ ), and those with graduate education had lower odds than those with undergraduate or less education (OR = 0.66,  $p = 0.440$ ), but neither result reached statistical significance.

**Table 3:** Bivariate logistic regression results estimating the associations between socio-demographic characteristics and heirs' property situation

Outcome	Predictor	Estimate	p-value	Odds Ratio	N
HPE Situation	Age (18-64 years = 1) Reference = 65 years or older	-1.8971	0.006 **	0.15	64
	Education (graduate and above = 1) Reference: undergraduate or below	-0.4142	0.4403	0.66	67
	Gender (Female = 1) Reference: Male	1.1217	+0.05111	3.07	64
	Occupation (Farmers = 1) Reference: all other occupations	0.2955	0.747	1.34	65
	Race (Black = 1) Reference: all other races	1.0741	+0.0736	2.93	64

Note: \* $p < 0.05$ ; \*\* $p < 0.01$

### Reported Land Loss

Race was a marginally significant predictor of whether respondents reported experiencing land loss due to heirs' property conditions. Black or African American respondents had higher odds of reporting land loss compared to respondents from other racial backgrounds. The odds ratio was 2.93 ( $p = 0.0736$ ), indicating that Black participants were nearly three times more likely to report land loss associated with heirs' property issues.

Although the result was not statistically significant at the conventional 5% threshold, it was marginally significant at the 10% level.

Other variables, including education, occupation, and age, did not show statistically significant associations with reported land loss. These factors, for this outcome, also do not meaningfully improve explanatory power. Overall, the analysis suggests that race remains a key factor in predicting experiences of land loss due to heirs' property, though. However, the marginal level of significance limits

**Table 4:** Bivariate logistic regression results estimating the associations between socio-demographic characteristics and land loss

Outcome	Predictor	Estimate	p-value	Odds Ratio	N
Land Loss	Age (18-64 years = 1) Reference = 65 years or older	-0.6176	0.4927	1.64	69
	Education (graduate and above = 1) Reference: undergraduate or below	0.7949	0.362108	2.21	73
	Gender (Female = 1) Reference: Male	-0.2559	0.75	0.77	70
	Occupation (Farmers = 1) Reference: all other occupations	-16.2803	0.995	0.00	71
	Race (Black = 1) Reference: all other races	1.0741	+0.0736	2.93	64

Note: + $p < 0.10$

the strength of the relationship

### Willingness to Have a Will

The likelihood of respondents having or intending to

create a will was significantly influenced by educational attainment and marginally associated with race, while other predictors were not statistically significant. Respondents

with graduate-level education or higher were nearly four times more likely to express willingness to have or draft a will compared to those with lower educational levels (OR = 3.97,  $p = 0.0059$ ), indicating a strong and statistically significant relationship.

Race showed a marginally significant negative association with willingness to have a will. Black or African American participants had about 63% lower odds of expressing willingness compared to non-Black respondents (OR = 0.37,  $p = 0.0529$ ). Although just above the conventional threshold for significance, this result aligns with prior research that highlights factors such as legal system distrust, cultural attitudes toward estate planning, and systemic barriers within African American communities (Chang-Cook, 2022).

Participation in the Heirs' Property Education (HPE) program was positively associated with willingness to have a will, but the association was not statistically significant (OR = 1.98,  $p = 0.238$ ). This suggests that HPE participants were nearly twice as likely to report willingness compared to non-participants, indicating a potentially meaningful relationship that may become clearer in studies with larger samples or longitudinal designs.

Other variables, including age, gender, and occupation, were not significantly associated with willingness to have a will. Taken together, these findings suggest that educational attainment is the strongest predictor of willingness to engage in estate planning, while racial disparities persist and warrant further investigation in

**Table 5:** Bivariate logistic regression results estimating the associations between socio-demographic characteristics and willingness to have a will

Outcome	Predictor	Estimate	p-value	Odds Ratio	N
Willingness to Have a Will	HPE Participation (Yes = 1) Ref: Not participated	0.6822	0.238	1.98	63
	Age (18-64 years = 1) Reference = 65 years or older	0.7040	0.236	2.02	69
	Education (graduate and above = 1) Reference: undergraduate or below	1.3793	0.00586 **	3.97	72
	Gender (Female = 1) Reference: Male	-0.4138	0.394	0.66	69
	Occupation (Farmers = 1) Reference: all other occupations	-0.1942	0.796	0.82	70
	Race (Black = 1) Reference: all other races	-0.9923	+0.0529	0.37	74

Note: \*\* $p < 0.01$ ; + $p < 0.10$

future research.

The regression results (Tables 2 through 5) indicate that race and education were the most consistent predictors across all outcomes. Higher education increased HPE

participation, while Black respondents were more likely to report heirs' property issues, land loss, and lower willingness to have a will. Other variables showed no significant effects. Table 6 below summarizes these

**Table 6:** Predictors of Heirs' Property Education Outcomes: Summary of Key Associations

Outcome	Significant Predictors	Interpretation of the findings
HPE Participation	Education (+), Race (-)	Educated individuals are more likely to attend HPE educational events. African Americans are less likely to participate.
Heirs' Property Experience	Age (-), Race (+, marginal)	Older individuals (65+) are more likely to report heirs' property issues African American respondents are nearly three times more likely to experience heirs' property problems than other races.
Land Loss	Race (+, marginal)	African Americans are nearly three times more likely to report land loss, but findings are marginal.
Willingness to Have a Will	Education (+), Race (-, marginal)	Respondents with higher education are significantly more likely to plan for a will. African Americans are less likely to plan a will, with a marginally significant association.

findings.

### Discussion

This study examined how socio-demographic characteristics relate to heirs' property education participation, reported experiences of heirs' property, land loss, and estate planning behavior. The results show that race and education are the most consistent predictors across all four outcomes.

Education was significantly associated with participation in heirs' property education (HPE) sessions. Individuals with a graduate or professional degree were three and a half times more likely to attend an HPE program compared to those with less formal education ( $p < 0.05$ ). This finding aligns with earlier studies suggesting that higher education is linked to increased legal awareness and engagement in estate planning processes (Carpenter & Waddell, 2021; Zabawa, 1991).

Race, particularly identifying as Black or African American, was consistently associated with increased exposure to heirs' property challenges and reduced access to preventative education. Black respondents were significantly less likely to attend an HPE program ( $OR = 0.20$ ,  $p < 0.01$ ), and were marginally more likely to report both heirs' property issues ( $OR = 2.93$ ,  $p < 0.10$ ) and land loss ( $OR = 2.93$ ,  $p < 0.10$ ). They were also less likely to have or intend to create a will ( $OR = 0.37$ ,  $p = 0.053$ ). These findings are consistent with existing literature documenting the long-standing and disproportionate impact of heirs' property on Black communities, which have faced structural barriers to formal title, legal services, and intergenerational land security. (Cook, 2021; Dyer & Bailey, 2008; Mitchell, 2000). The lower likelihood of will-making among Black respondents reinforces research suggesting that cultural, financial, and institutional barriers may discourage formal estate planning (Chang-Cook, 2022; Weller & Roberts, 2021).

Age was also a significant factor in reporting heirs' property experience. Respondents aged 18–64 had significantly lower odds of reporting heirs' property issues than those aged 65 and older ( $OR = 0.15$ ,  $p = 0.006$ ). This likely reflects generational exposure, with older individuals more frequently encountering unresolved inheritance issues due to the longer passage of time and historical context of informal land transfers.

In contrast, gender and occupation were not statistically significant predictors across most models. While farmers showed somewhat higher odds of participation in HPE and younger adults had slightly greater participation odds, these differences were insignificant. This suggests that race and education, rather than occupational status or age group, may be more relevant when designing outreach strategies or assessing vulnerability to heirs' property issues.

The finding that participation in HPE was associated with higher willingness to create a will ( $OR = 1.98$ ), although not statistically significant, indicates a potential positive effect of education programs on estate planning intentions. However, the lack of significance suggests that

a single workshop may not be enough to shift behaviors, especially in communities with longstanding mistrust in legal systems or limited access to legal resources.

### Limitations

This study has a few limitations that should be acknowledged. First, the total sample size ( $N = 78$ ) limits the statistical power of the analysis and restricts the ability to detect significant differences across all demographic subgroups. Second, the data were collected through self-administered post-event surveys, which rely on participant recall and self-reporting. As such, the accuracy of responses related to property status, land loss, and estate planning behavior may be affected by recall bias or respondent interpretation. Third, the analysis used bivariate binary logistic regression models to explore unadjusted associations between independent and outcome variables; therefore, this design could not account for potential confounding factors. Finally, the study was geographically limited to selected counties in Maryland, and findings may not be generalizable to populations in other regions with different legal contexts or land tenure histories.

Future research can explore multivariate models to adjust for potential confounding variables and further clarify the independent effects of socio-demographic factors. Longitudinal studies are also needed to assess whether participation in heirs' property education programs leads to lasting behavioral changes, such as the creation of a will or resolving ownership disputes. Additionally, expanding this research to other states or rural regions with a high prevalence of heirs' property could provide broader insights into regional variation and inform the design of more inclusive, effective outreach strategies.

### CONCLUSION

This study provides empirical evidence that race and education are key socio-demographic factors associated with exposure to heirs' property challenges and participation in legal education programs. Respondents with higher educational attainment were significantly more likely to attend heirs' property education (HPE) sessions. At the same time, Black or African American participants were significantly less likely to participate, despite being more likely to report heirs' property complications, land loss, and lower rates of estate planning. These patterns underscore persistent disparities in access to legal knowledge and planning tools, particularly in historically marginalized communities. Although the association between HPE participation and willingness to have a will was not statistically significant, the positive direction of the effect suggests that legal education may support proactive estate planning when reinforced over time. The results highlight the need for targeted, community-centered outreach strategies that address cultural, structural, and disinformation barriers. Future interventions should prioritize educational equity, sustained engagement, and inclusive programming to

reduce the risk of involuntary land loss and promote secure ownership among vulnerable populations.

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