In 2011, brothers Melvin Davis and Licurtis Reels went to court over waterfront land their family had occupied for generations in North Carolina. They refused to obey an order requiring them to stay off the disputed property. The judge jailed them for civil contempt, a legal measure intended to compel compliance with a court order. They remained incarcerated for nearly eight years. Their confinement arose from a civil property dispute, not a criminal conviction. Their family's land had provided homes, livelihoods, and a gathering place for Black residents during segregation. By the time the brothers were jailed, courts recognized someone else as the owner of the waterfront portion (ProPublica; North Carolina Court of Appeals features.propublica.org).

Understanding how that happened requires understanding title, the legal ownership rights in property. A deed is the document used to transfer an ownership interest; title is the right being transferred (Investopedia investopedia.com). Living in a home, repairing it, and knowing its family history can be evidence relevant to a dispute, but those facts do not automatically settle competing ownership claims. The financial consequences are enormous. A house can provide shelter without monthly rent. Land can produce agricultural income or become more valuable over time. Losing ownership can remove several benefits at once, including the ability to leave the property to children. The dollar value listed beside an address captures only part of what a family stands to lose.

Mitchell Reels, the brothers' grandfather, died in 1970 without a will. According to ProPublica's reporting, he distrusted the courts and wanted the land kept in the family. His daughter Gertrude subsequently obtained a court judgment recognizing his children and descendants as owners. The family therefore did take legal action to establish its rights; this was not simply a case of relatives ignoring paperwork (ProPublica features.propublica.org). Someone who dies intestate dies without a valid will, leaving state law to determine the inheritance of property not transferred through another legal arrangement. A will provides legally recognized instructions for distributing the property it governs after death (Investopedia www.investopedia.com). The difficult lesson here is that avoiding a will does not keep government rules away from a family's property. It leaves those rules to supply instructions the owner did not formally provide.

Inherited property can then have several owners through tenancy in common. Under this arrangement, each person holds a share of the whole property rather than automatically receiving a separate physical section. An owner's share can pass to that person's heirs, so the number of owners may increase across generations (Investopedia investopedia.com). Suppose a family inherits one house with equal interests shared among several siblings. A sibling who lives elsewhere may still own an interest. The sibling living inside the house does not automatically become its sole owner. If additional relatives inherit those shares, decisions can involve people with very different needs: one wants housing, another needs money, and another wants to preserve the property. Heirs' property commonly describes inherited family property with shared interests and incomplete or unclear ownership documentation. The Department of Agriculture, the federal department responsible for agricultural programs, has identified its vulnerability

to ownership disputes and forced sales, including among Black farming families (United States Department of Agriculture www.farmers.gov).

The Reels dispute involved an additional legal mechanism. A relative, Shedrick Reels, secured registered ownership of approximately thirteen waterfront acres through a proceeding based on adverse possession—a legal method of obtaining ownership by meeting specific requirements concerning possession of land over time. In this case, the court recognized his claim through North Carolina's Torrens registration process, a procedure for judicially establishing title. Shedrick later transferred the waterfront property to developers in 1985. In 2004, a court recognized Adams Creek Associates as its owner and ordered the brothers to remove their structures and stay off it. Later appeals upheld the controlling ownership determination (North Carolina Court of Appeals dig.abclocal.go.com). Their family's history and their conviction that the land belonged to them could not undo the legal rulings. A will alone cannot be presented as a guaranteed solution to everything that occurred in this complicated case.

For Black America, this reveals a part of the wealth gap that a comparison of salaries cannot show. A family can acquire property, use it productively, and still face the loss of that accumulated resource through an ownership dispute. When a home leaves family ownership, descendants may lose housing they could otherwise have occupied. When income-producing land is lost, its future earnings also leave. These are financial consequences extending beyond the generation that originally purchased it. Research published by the United States Forest Service, the federal agency responsible for national forests and related research, identifies unclear inherited ownership as an obstacle to development in Black communities in the rural South. It also identifies historical mistrust of the legal system and dispossession as part of the background to these ownership arrangements (United States Forest Service research.fs.usda.gov). The record calls for more than telling families to work harder or buy something. It calls for protecting what their work has already purchased.

For inherited land or a family home, the useful starting point is a title search, an examination of public records to identify ownership and claims affecting the property. An attorney or title professional can investigate the recorded documents and identify problems requiring legal resolution (Investopedia www.investopedia.com). Gather the deed, documents from previous owners' estates, and any court papers concerning the property. Have an attorney who handles inheritance and real estate in that state establish whose interests exist and what remains unresolved. For property you currently own, legally effective inheritance instructions can reduce uncertainty for the people receiving it. For property already shared among relatives, planning must address those existing interests. A family's understanding of who owns the land becomes financially useful when it agrees with ownership rights that can be documented and defended.