

A. Mechele Dickerson
Arthur L. Moller Chair in Bankruptcy Law and Practice
University Distinguished Teaching Professor

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UNIVERSITY EXPERIENCE

University of Texas
2005-present

- **Law School**

- Teaching: federal civil procedure, remedies, consumer debt
- Awards: 2006–2007 Texas Exes Faculty Teaching Award
- Administrative Duties: Associate Dean for Academic Affairs (2006-2011)
- Committee service:
 - Colloquium Committee (2016-2017)
 - Student Affairs Office Advisory Committee (2015-2016)
 - Career Services Oversight (2012-2014)
 - Admissions Director Search (2013)
 - Faculty Appointments (2006-2011)
 - Budget (2006-2011)
 - Curriculum (2006)

- **University**

- Teaching: Undergraduate seminar (Good Debt, Bad Debt, Ugly Debt)
- Awards: Academy of Distinguished Teachers (2015)
- Service:
 - Police Oversight Committee (2016-present)
 - Intercollegiate Athletics Council for Women (2014-present)
 - University of Texas Opportunity Forum (Faculty Affiliate: 2014-present)
 - Institute for Urban Policy Research & Analysis Advisory Board (2015-present)
 - Council for Racial and Ethnic Equity and Diversity (2015-2016)
 - Longhorn Foundation Advisory Council (*ex officio* member: 2014-present)
 - Campus Carry Advisory Committee (2015)

- B-4 Student Athletes and Activities Committee (2015-2016)

William and Mary - Williamsburg, Virginia

Professor of Law (2000-2005); *Associate Professor* (1999-2000); *Assistant Professor* (1995-1999)

- Teaching: civil procedure and bankruptcy
- Awards: William & Mary Alumni Fellowship Award (2000); Walter L. Williams, Jr. Teaching Award (2005, 1998)
- Service: University (faculty hearing); Law School (dean search; dean's advisory; appointments; curriculum)

EDUCATION

1988 **Harvard Law School - J.D.**

1984 **Harvard-Radcliffe Colleges - B.A.**

PUBLICATIONS – BOOKS

The Neglected Middle Class: Inequality, Race, and the Looming Economic Crisis (forthcoming, Harvard University Press)

Homeownership and America's Financial Underclass: Flawed Premises, Broken Promises, New Prescriptions (Cambridge University Press 2014), www.cambridge.org/9781107663503

PUBLICATIONS – ARTICLES

Revitalizing Urban Cities: Linking the Past to the Present, 46 U. of Mem. L. REV. 973 (2016)

Financial Scarcity and Financial Decision-making, 58 ARIZ. L. REV. 137 (2016)

Millennials, Affordable Housing and the Future of Homeownership, 24 J. AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW 435 (2016)

Sorting the Neighborhood, 93 TEX. L. REV. 179 (2014), reprinted in 23 JOURNAL OF AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW 311 (2015)

Race Matters in Bankruptcy Relief, 20 ABI L. REVIEW 623 (2012)

Public Interest, Public Choice, and the Cult of Homeownership, 2 U.C. IRVINE L. REV. 843 (2012)

Insolvency Principles: The Missing Link in the Odious Debt Debate, in SOVEREIGN DEBT: FROM SAFETY TO DEFAULT 261 (2011)

Vanishing Financial Freedom, 61 ALA. L. REV. 1079-1120 (2010)

The US Subprime Housing Crisis and the Global Over-consumption of Consumer Debt, 36 FORDHAM URBAN L.J. 395 (2009)

Privatizing Ethics in Corporate Reorganizations, 93 MINN. L. REV. 875 (2009)

The Myth of Homeownership, and Why Home Ownership is not Always a Good Thing, 84 IND. L.J. 189 (2009)

Insolvency Principles and the Odious Debt Doctrine: The Missing Link in the Debate, in ODIUS DEBTS: CONTEMPORARY ISSUES 80 (M. N. Bhavani ed., 2008) (reprint of *Insolvency Principles and The Doctrine of Odious Debts: The Missing Link in the International Human Rights Debate*)

Consumer Over-Indebtedness: A U.S. Perspective, 43 TEX. INT'L L.J. 135 (2008)

Insolvency Principles and the Doctrine of Odious Debts: The Missing Link in the International Human Rights Debate, 70 L. & CONTEMP. PROBS. 53 (2007)

Regulating Bankruptcy: Public Choice, Ideology and Beyond, 84 WASH. U. L. REV. 1861 (2007)

The Story of Patterson: Plainly Protecting Pensions, in BANKRUPTCY STORIES (Foundation Press 2007)

Race Matters in Bankruptcy Reform, 71 Mo. L. REV. 920 (2007)

Words that Wound: Defining, Discussing, and Defeating Bankruptcy 'Corruption', 54 BUFF. L. REV. 629 (2006)

Colliding Judgments: Applying the Rooker-Feldman Doctrine in Bankruptcy Cases, 14 J. BANKR. L. PRAC. 5 (no. 4, 2005)

Caught in the Trap: Pricing Racial Housing Preferences, 103 MICH. L. REV. 1273 (2005)

Race Matters in Bankruptcy, 61 WASH. & LEE L. REV. 1725 (2004)

Bankruptcy and Mortgage Lending: The Homeowner Dilemma, 38 J. MARSHALL L. REV. 19 (2004)

A Politically Viable Approach to Sovereign Debt Restructuring, 53 EMORY L. REV. 997 (2004)

The Many Faces of Chapter 11: A Reply to Professor Baird, 12 ABI L. REV. 109 (2004)

Approving Employee Retention and Severance Programs: Judicial Discretion Run Amuck?, 11 ABI L. REV. 93 (2003)

A Behavioral Approach to Analyzing Corporate Failures, 38 WAKE FOREST L. REV. 101 (2003)

Does the Public's Interest in Bankruptcy Cases Justify Non-Consensual Searches of Debtors' Homes?, 11 WILLIAM & MARY BILL OF RIGHTS J. 267 (2003)

Using Criminal Law Remedies to Unearth Hidden Assets, 10 J. BANKR. LAW & PRAC. 541 (2001)

Bankruptcy Reform: Does The End Justify The Means?, 75 AM. BANKR. L.J. 243 (2001)

America's Uneasy Relationship with the Working Poor, 51 HASTINGS L.J. 17 (1999)

Can Shame, Guilt, or Stigma Be Taught? Why Credit-Focused Debtor Education May Not Work, 32 LOY. L.A. L. REV. 945 (1999)

From Jeans to Genes: The Evolving Nature of Property of the Estate, 15 BANKR. DEV. J. 285 (1999)

To Love, Honor, and (oh!) Pay: Should Spouses Be Forced to Pay Each Other's Debts? 78 B. U. L. REV. 961 (1998)

"Family Values" and the Bankruptcy Code: A Proposal to Eliminate Bankruptcy Benefits Awarded Based on Marital Status 67 FORDHAM L. REV. 69 (1998)

Lifestyles of the Not-So-Rich of Famous: The Role of Choice and Sacrifice in Bankruptcy, 45 BUFF. L. REV. 629 (1997)

CONGRESSIONAL TESTIMONY

The Future of Housing in America: Government Regulations and the High Cost of Housing, Subcommittee on Housing and Insurance (Committee on Financial Services) (Mar. 22, 2016), <http://financialservices.house.gov/calendar/eventsingle.aspx?EventID=400463>

MEDIA APPEARANCES

Television

- Real Money with Ali Velshi, *Homeownership: Is the Love Affair Over?* 1/8/15

Radio

- On Point with Tom Ashbrook, *Middle Class And Cash Poor* (<http://wbur.fm/24jQdVN>) 4/27/2016
- The Matt Townsend Show, *The American Dream* (<http://bit.ly/1V3wHex>) 4/7/2016
- KUT News, *Why the Oil Bust Could Lead to a Litigation Boom* (<http://kut.org/post/why-oil-bust-could-lead-litigation-boom>) 3/7/2016
- Central Time with Rob Ferrett and Veronica Rueckert, *American Middle Class No Longer The Majority* (<http://www.wpr.org/american-middle-class-no-longer-majority>) 12/23/2015
- In Black America: <http://kut.org/post/homeownership-and-americas-financial-underclass-flawed-premises-broken-promises-new> 6/3/2015
- Central Time with Rob Ferrett and Veronica Rueckert, *Middle Class and Fearful* (<http://www.wpr.org/listen/764161>) 5/27/2015
- Top of Mind with Julie Rose (<http://bit.ly/1F3gRJv>) 5/1/2015

- KCBS News (Dave Padilla and Janice Wright anchors) 2/21/2015
- To The Point, *Is America Losing Its Middle Class?* (<http://bit.ly/1BZhoYb>) 12/23/14

Print or Online

- NEW YORK TIMES: *Room for Debate*
 - *A Decline in Homeownership is not Necessarily Bad for Lower-Income People* (<http://nyti.ms/2aZfU8U>) 8/2/16
 - *The Uselessness of the Mortgage Interest Deduction*, (nyti.ms/1Ow0x4U) 4/14/2015
 - *Stricter Rules for Refinancing Your House? Tougher Standards Would Ensure Stability* ([HTTP://NYTI.MS/1GUZQCP](http://nyti.ms/1GUZQCP)) 11/20/14
- THE GUARDIAN
 - *Black people won't stop being poorer unless banks stop discriminating* (<http://bit.ly/1BDLXpN>) 6/25/15
 - *Why does America continue to subsidize housing for the wealthy?* (<http://trib.al/WgEgOIc>) 3/10/15
- THE NEW REPUBLIC
 - *Here's why it's so hard to help the middle class*, (<http://bit.ly/1DBU2rs>) 2/3/15
 - *Obama's Housing Plan Ignores Why the Middle Class Can't Afford Homes*, (<http://bit.ly/1CKSUDp>) 1/27/15
- NEWSWEEK
 - *Presidential Who's Up, Who's Down After the GOP Debate*, (<http://www.newsweek.com/whos-whos-down-after-gop-debate-388364>) 10/29/15
- TIME.COM
 - *Presidential Candidates Who Ignore Race are Making a Mistake*, (<http://ti.me/1DaJvIx>) 7/29/15
- HOUSTON CHRONICLE
 - *Affordable housing: now it's a problem for the middle-class too*, 6/29/15
 - *Federal housing initiatives ignore renters*, 1/28/15

- AUSTIN AMERICAN-STATESMAN
 - *The middle-class renter is invisible*, (<http://ow.ly/HPqmo>) 1/23/15
 - *Why blacks are really leaving Austin*, (7/22/14)
 - *Choose economics over emotion* (5/23/08)
- Multiple outlets:
 - *Lawmakers need to tweak mortgage laws to protect homeowners* (Aug. 2016) - AUSTIN AMERICAN-STATESMAN, FT. WORTH STAR-TELEGRAM
 - *The Middle Class is being Guttled in Texas* (Jan. 2016) - AMARILLO GLOBE-NEWS, AUSTIN AMERICAN-STATESMAN, CORPUS CHRISTI CALLER-TIMES, FT. WORTH STAR-TELEGRAM, HOUSTON CHRONICLE, MCALLEN MONITOR, SAN ANTONIO EXPRESS-NEWS
- *Gender Bias and the American Dream*, The MReport Magazine, (<http://bit.ly/1N2s0fy>) 8/2015
- *U.S. Housing Policies Should Reflect Millennials' Post-Crisis Reality*, American Banker (<http://bit.ly/1R8J44V>) 3/11/15
- *Obama's college plan may be Texas' least bad option*, TribTalk (<http://bit.ly/1Dm9Jmt>) 2/28/15
- *The invisible middle-class US renters*, MCALLEN MONITOR (<http://bit.ly/1H3CEOc>) 2/16/15
- *Angry US middle classes feel the squeeze*, BBC (<http://bbc.in/1ERhcOa>) 2/8/15
- *The incredible shrinking middle class*, NORTH DENVER NEWS (<http://bit.ly/18niLWa>) 2/3/15
- *The middle-class renter is invisible*, CORPUS CHRISTI CALLER-TIMES (<http://ow.ly/HPq6s>) 1/23/15
- *L.A.'s Affordable Housing Crisis Can Be Fixed: What L.A. Can Learn from Austin*, Zocalo Public Square (<http://bit.ly/1rQJMcg>) 7/30/14
- *Homeownership has risks*, Guest Column, ATLANTA JOURNAL-CONSTITUTION, 9/19/12
- *Even Before the New Changes, Bankruptcy Laws Were Racially Biased*, BOSTON REVIEW, Sept./Oct. 2005, at 19
- Columnist for The Conversation – Debt: The Good, the Bad and the Ugly, <https://theconversation.com/us/columns>
- Contributor to Huffington Post, <http://www.huffingtonpost.com/mechele-dickerson/>

- Contributor to National Mortgage News,
<http://www.nationalmortgagenews.com/authors/a-mechele-dickerson-1116.html>
- Quoted in
 - <http://www.austinchronicle.com/news/2015-11-13/codenext-prepares-to-rewrite-austin/>
 - <http://www.theamericanconservative.com/olmstead/forsaking-cars-and-homes/>
 - CQ Roll Call (3/12/2015)

INVITED LECTURES/KEYNOTE SPEECHES

Keynote Speaker

Uniting Our Divided City: Closing the Racial Wealth Gap, UT Opportunity Forum, University of Texas (4/22/2016) - <http://bit.ly/1TCPxmB>

2015 Housing Summit, Office of the Mayor, San Antonio, TX (5/15/2015)

The Decision Making Process When Incurring Consumer Debt, 22nd Annual Hal J. Bonney Seminar on Bankruptcy Law and Practice, Tidewater Bankruptcy Bar Association (2/21/2014)

Consumer Over-indebtedness: A US Perspective, Annual Meeting of the Consumer and Antitrust Division of the Federal Office of the Attorney General (Brasilia, Brazil) and the Federal University of Rio Grande do Sul (Porto Alegre, Brasil) (10/2-3/2007)

Invited Talks

The Center for Ethics and Leadership Speaker Series, *Homeownership: What is was, is, and should be*, St. Edward's University (4/21/2016)

Tarlton Talk, University of Texas School of Law (11/12/2012)

Meador Lecture on Freedom, *Vanishing Financial Freedom*, University of Alabama School of Law (3/31/2009)

Kelly Distinguished Fellow for Teaching Excellence, *Tackling Tricky Teaching Topics*, William & Mary School of Law (1/18/2008)

Blackstone Lecture Series, *Lifestyle Issues in Bankruptcy*, William and Mary Law School (9/16/1997)

Faculty Workshop

Arizona State School of Law (4/11/2016); SMU Dedman Law School (3/25/2009)

PROFESSIONAL ACTIVITIES AND DISTINCTIONS

American College of Bankruptcy: Fellow (elected 2011)

American Law Institute: Member (elected 2001)

American Bar Association Site Inspection Teams: Chair (NYU, Emory, Arizona State University, University of Maryland); Member (Harvard; University of Southern California; Tulane; Vanderbilt; Willamette Law School)

ALI-ABA's Commercial Law Advisory Panel (2009-2011)

Planning Committee: American Association of Law Schools New Law School Teachers Workshop (2009)

2007 Southeastern Bankruptcy Law Institute Distinguished Visiting Professor

American Bankruptcy Institute Law Review: Editorial Board (2000-2007)

Mid-Atlantic People of Color Conference: Program Chair (2004-2006)

PRESENTATIONS AND CONFERENCES

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| 4/8/2016 | Speaker, <i>Inequality & Human Rights: Debts and the Production of Inequality</i> , Symposium, University of Texas School of Law |
| 3/18/2016 | Speaker, <i>Urban Revitalization: The Legal Implications of Remaking a City</i> , Symposium, University of Memphis School of Law |
| 1/29/2016 | Moderator, <i>The Constitution & Economic Inequality: Constitutional Political Economy II – Monetary, Fiscal, and Trade Policy</i> , Symposium, University of Texas School of Law |
| 10/16/2015 | Panelist, <i>Uniting Our Divided City: Addressing Racial and Ethnic Inequalities in Austin</i> , UT Opportunity Forum, University of Texas School of Law
(https://mediasite.law.utexas.edu/UTMediasite/Play/a5fdfd2bea7c417c937d9a3d4e6dbc061d) |
| 10/9/2015 | Panelist, <i>Faculty and their Work for Social Change</i> , University of Texas School of Law |
| 4/17/2015 | Panelist, <i>Symposium Honoring Jean Braucher</i> , University of Arizona James E. Rogers College of Law |
| 10/11/2013 | Participant, <i>Reimagining Homeownership: Financial and Regulatory Aspects of Homeownership—Consumer Markets</i> , Conference sponsored by Bank of America, Notre Dame Law School |

10/19/2012	Panelist, <i>Bankruptcy and Race: Is there a Relation</i> , St. John's School of Law
4/13/2012	Panelist, <i>Business Law as Public Interest Law Symposium</i> , UC Irvine School of Law
2008-2010	Panelist, <i>Scholarship: Strategies to Success</i> , AALS Workshop on Retention of Minority Law School Teachers
1/10/2009	Panelist, <i>Real Estate Transactions in Troubled Times</i> , AALS Annual Meeting
6/4-6/2008	Panelist, <i>The US Housing Crisis and the Global Over-Consumption of Debt</i> , Fundacao Getulio Vargas (FGV) School of Law (Rio De Janeiro, Brazil) and the Ninth Annual Conference on Consumer Law (Brasilia, Brazil)
4/18/2008	Speaker, <i>The 40th Anniversary of the Fair Housing Act: Continuing Housing Inequality and Ideas for Change</i> , 14 th Annual Paul Robeson Conference, Columbia School of Law
1/26/2008	Panelist, <i>Insolvency Principles and the Doctrine of Odious Debt</i> , Duke Law School
1/9/2008	Presenter, <i>Teaching and Learning Colloquium: Innovations and Basics for Learning: Difficult Dialogues - Getting Them to Talk</i> , University of Texas at Austin
3/30/2007	Speaker, <i>If I Only Knew Then What I Know Now...</i> , Women in Leadership at the University of Texas at Austin
1/27/2007	Panelist, <i>You've Published it, Now what?</i> , Mid-Atlantic People of Color Conference, Richmond Virginia
4/14/2006	Panelist, <i>F. Hodge O'Neal Workshop on Regulating Business: Beyond the Doctrine</i> , Washington University School of Law
2/24/2006	Panelist, <i>Interdisciplinary Perspectives on Bankruptcy Reform</i> , University of Missouri-Columbia School of Law
1/6/2006	Panelist, <i>Beyond Theory: Empiricism and the Law of Creditors' and Debtors' Rights</i> , AALS Annual Meeting
9/9/2005	Panelist: <i>Courting Failure? The Effects of Venue Choice on Big Bankruptcies</i> , University of Wisconsin Law School
7/20/2005	<i>The Hows and Whys of Empirical Legal Scholarship</i> , SEAALS Annual Meeting
3/3/2005	Presenter, <i>Reenvisioning Law</i> , University of Houston
2/4/2005	Presenter, <i>Scholarship: Scholars Speak on Perspective Writing, Setting A Research Agenda, Meshing Scholarship with Teaching and Service</i> , Annual Mid-Atlantic People of Color Legal Scholarship Conference, Louis D. Brandeis School of Law
7/25/2004	Presenter, <i>Supreme Court Preview</i> , SEAALS Annual Meeting

1/4/2004 Presenter, *Financial Literacy Education for the Consumer Debtor: Evaluating, Exploring and Assessing the Options*, AALS Bankruptcy Section Program,

PUBLICATIONS – SHORTER WORKS

Why I Wrote This Book, Hamilton and Griffin on Rights (<http://bit.ly/1EYzMVd>), Dec. 2, 2014

Why the New U.S. Bankruptcy Law May Not Pay Off for the Credit Card Industry, REBUILDING SUCCESS, Fall 2006, at 19

To Slaughter the Hog, Or Not: High Risk Asset Protection Planning, Vol. XX, No. 1 *Bankruptcy Law News* (Winter 2004)

Sovereign Immunity in Bankruptcy, Vol. XVII, No. 3, *Bankruptcy Law News* 1 (Fall 2001)

Separation of Church and Estate, Vol. XVI, No. 1, *Bankruptcy Law News* 9 (Summer 2000)

Foreclosure Following Filing: Can This Sale Be Saved?, Vol. 21, No. 3, *Virginia Bar Association Journal* 13-17 Summer 1995

WORKSHOP FACILITATOR

Federal Judicial Center Workshop for Bankruptcy Judges (2013, 2008-2009, 2004-2006, 2002, 2000, 1998)

Consumer Protection Issues in Financial Services in the Caribbean, Tobago (November 2011)

Middle District of Florida Judicial Retreat (July 26-28, 2004)

JUDICIAL AND CLE CONFERENCES

4/4/2014 *The Decision Making Process and Consumer Bankruptcy*, Austin Bar Association, Bankruptcy Section

4/12/2003 *Consumer Privacy – Traps for the Unwary*, 21st Annual Meeting, American Bankruptcy Institute, Washington, DC

7/6/2011 Summer School in Consumer Law, University of Quebec at Montreal

2005, 2009 24th and 28th Annual Jay W. Westbrook Bankruptcy Conference, University of Texas CLE

2005-2007 Annual Meeting of the National Conference of Bankruptcy Judges
2002, 1999

2004, 2003 Virginia CLE Seminars

8/1-4/2001 *Using Criminal Law Remedies to Unearth Hidden Assets*, American Bankruptcy Institute
Southeast Bankruptcy Conference, Amelia Island, Florida

OTHER WORK EXPERIENCE

1992 to 1995 Associate, Hunton & Williams LLP - Norfolk, Virginia

1990 to 1992 Associate, Shea & Gardner (now, Goodwin Proctor LLP) - Washington, D.C.

1988 to 1989 Judicial Clerk, Hon. Nathaniel R. Jones, Sixth Circuit Court of Appeals

PERSONAL

Alumni interviewer for Harvard University. Hobbies consist of attending my sons' athletic events and cheering for UT Longhorn athletic teams.