

A. Mechele Dickerson

Arthur L. Moller Chair in Bankruptcy Law and Practice

University Distinguished Teaching Professor

UT Faculty Athletics Representative

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Employment

2005-present Professor, University of Texas-Austin School of Law
Professor (courtesy appointment), LBJ School of Public Affairs and Liberal Arts Honors
Associate Dean for Academic Affairs (2006-2011)

Prior employment

Professor, William and Mary Law School

Associate, Hunton & Williams (now Hunton Andrews Kurth LLP) and Shea & Gardner
(now Goodwin Procter LLP)

Judicial Clerk, Hon. Nathaniel R. Jones, 6th Cir. Court of Appeals

Admissions Officer, Harvard University

Education

Harvard Law School (J.D.) and Harvard-Radcliffe Colleges (B.A.)

Research

Book

- *The Middle-Class New Deal: Restoring Upward Mobility and the American Dream* (forthcoming University of California Press)
- *Homeownership and America's Financial Underclass: Flawed Premises, Broken Promises, New Prescriptions* (Cambridge University Press 2014), www.cambridge.org/9781107663503

Academic Journal Articles

- *Chasing the American Dream: Young Adults in Financial Crisis*, __ BROOKLYN JOURNAL OF CORPORATE, FINANCIAL AND COMMERCIAL LAW__ (2025)
- *Protecting Process, Norms and the Rule of Law*, 57 UNIVERSITY OF TOLEDO LAW REVIEW __ (2025)
- *Shining A Bright Light on the Color of Wealth*, 120 MICH. L. REV. 1085 (2022)

- *Protecting the Pandemic Essential Worker*, 85 L. & CONTEMP. PROBS. 177 (2022)
- *The “Ideal Debtor” and the “Traditional” American Household*, 38 EMORY DEV. J. 185 (2022)
- *Profiting from Race*, 96 BUS. HIST. REV. 203 (2022)
- *Systematic Racism and Housing*, 70 EMORY L. J. 1535 (2021)
- *Designing Slavery Reparations: Lessons from Complex Litigation*, 98 TEX. L. REV. 1255 (2020)
- *Hurricane Harvey and the Houston Housing Market*, 96 TEX. L. REV. ONLINE (2018)
- *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)
- *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)
- *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)
- *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)

Edited Volumes/Book Chapters

- *Insolvency Principles: The Missing Link in the Odious Debt Debate*, in *Sovereign Debt: From Safety to Default* 261 (2011)
- *Insolvency Principles and the Odious Debt Doctrine: The Missing Link in the Debate*, in *Odious 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*)
- *The Story of Patterson: Plainly Protecting Pensions*, in *Bankruptcy Stories* (Foundation Press 2007)

Shorter Publications

- *Why I Wrote This Book*, Hamilton and Griffin on Rights (<http://bit.ly/1EYzMVd>), 12/2/14
- *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

Teaching

University of Texas Law School

Federal Civil Procedure, Remedies, Procedure and Politics, Remedies and Politics, College Sports, Money and Student-Athletes, COVID courses (COVID and Financially Vulnerable Americans, COVID and the Law, Race, Class and COVID), America's Neglected Middle Class

University of Texas

- COVID and Financially Vulnerable Americans, The Neglected Middle Class (Liberal Arts Honors)
- Good Debt, Bad Debt, Ugly Debt (2013-2015, Undergraduate Studies)

William and Mary

- Federal Civil Procedure and Bankruptcy

Legislative and Media Appearances

United States Congress

- *Smart Tax Reform: The Republican Tax Plan and the Mortgage Interest Deduction*, Congressional Briefing, U.S. Capitol Visitor Center, Room SVC 208 (10/17/17), <https://www.youtube.com/watch?v=IPYwsA3DejY>
- *The Future of Housing in America: Government Regulations and the High Cost of Housing*, Subcommittee on Housing and Insurance (Committee on Financial Services) (3/22/16), <http://financialservices.house.gov/calendar/eventsingle.aspx?EventID=400463>

Television

Interviewed on various local and national news shows including NBC News and CBS Austin

Radio

Interviewed on various local and national news shows including keranews.org, texasstandard.org, Bloomberg.com, wbur.fm, wpr.org, and kut.org

Print or Online News

- Published in various print and online national and international news outlets, including the NEW YORK TIMES (*Room for Debate*), BBC, FORTUNE MAGAZINE, THE GUARDIAN, BOSTON REVIEW, THE NEW REPUBLIC, NEWSWEEK, TIME.COM, The American Banker
- Published in various Texas print and online national news outlets, including the AUSTIN AMERICAN-STATESMAN, HOUSTON CHRONICLE, SAN ANTONIO EXPRESS-NEWS
- Quoted in various news outlets, including USA TODAY, LOS ANGELES TIMES, www.marketwatch.com, theamericanconservative.com, shelterforce.org, bloomberglaw.com, philly.com

Awards/Achievements

- University of Texas-Austin School of Law: Massey Teaching Excellence Award (2022)
- National Conference of Bankruptcy Judges: Excellence in Education Award (2016)
- University of Texas-Austin: Academy of Distinguished Teachers (2015)
- Texas Exes: Faculty Teaching Award (2006–2007)
- American College of Bankruptcy: Fellow (elected 2011)
- American Law Institute: Member (elected 2001)

Other Professional Activities

Keynote Speeches

- *Gaining Momentum: Racial Wealth Gap Forum*, Austin Community College (2022-2023)
- *A Conversation on Economic Mobility and the Racial Wealth Gap*, Austin Community Foundation (3/11/19)

- *Uniting Our Divided City: Closing the Racial Wealth Gap*, UT Opportunity Forum, University of Texas (4/22/16) - <http://bit.ly/1TCPxmB>
- *2015 Housing Summit*, Office of the Mayor, San Antonio, TX (5/15/15)
- *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) (10/2-3/07)

Moderator or Meeting Facilitator

- Reviving the American Middle Class: Building Wealth Initiatives in our Communities, HousingWorks Austin Summit on *Housing + Equitable Communities: Building with Purpose* (3/1/19)
- Credit, Debt, and Intergenerational Wealth, HousingWorks Austin Summit on *Housing + Economic Opportunity: Reimagining the American Dream* (2/9/18)
- *The Constitution & Economic Inequality: Constitutional Political Economy II – Monetary, Fiscal, and Trade Policy*, Symposium, University of Texas School of Law (1/29/16)
- 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 (11/11)
- Middle District of Florida Judicial Retreat (7/26-28/04)

Invited/Conference Papers

- *Symposium Honoring Jean Braucher*, University of Arizona James E. Rogers College of Law (4/17/15)
- *Insolvency Principles and the Doctrine of Odious Debt*, Duke Law School (1/26/08)
- *F. Hodge O'Neal Workshop on Regulating Business: Beyond the Doctrine*, Washington University School of Law (4/14/06)
- *Interdisciplinary Perspectives on Bankruptcy Reform*, University of Missouri-Columbia School of Law (2/24/06)
- *Courting Failure? The Effects of Venue Choice on Big Bankruptcies*, University of Wisconsin Law School (9/9/05)

Guest Lectures and Conference Presentations

- *Bankruptcy and Race: A Conversation with Professor A. Mechele Dickerson*, University of Oregon Business Law Program (3/5/2021)
- *Housing Affordability and the Happy Homeownership Narrative*, Sociological Inquiry Seminar (Housing Policy), Heller School for Social Policy and Management, Brandeis University (2021, 2023)
- *America's Struggling Middle Class*, Baylor School of Law (10/15/2020)
- *Regulatory Abdication & Student Loans*, AALS Annual Meeting (1/2/2020)
- *The Neglected Middle Class*, University of Kentucky Randall Park Speaker Series (11/19/2019)
- *Consumer Arbitration*, University of Texas, Texas Student Chapter of The Federalist Society (11/5/2019)
- 5th Annual Civil Procedure Workshop, University of Texas School of Law (10/26/2019)
- SCOTUS Review (*Lamps Plus, Inc. v. Varela*), University of Texas School of Law (8/30/2019)

- *Reuniting America: Can We Be Part of the Answer?*, Panelist, Virginia Bar Association Annual Meeting (1/26/19)
- *Law and Policy of the Trump Presidency: Economic Policies*, University of Texas School of Law (2/1/2017)
- *Addressing Structural Racism in Consumer Financial Markets & Social Insurance*, University of North Carolina Center for Civil Rights, Chapel Hill, NC (12/2/2016)
- *The Neglected Middle Class*, Aggie Agora Friday Lecture Series, Texas A&M University (11/18/2016)
- Osher Lifelong Learning Institute at UT Austin, UT LAMP, *The Neglected Middle Class*, Thompson Conference Center (9/27/2016)
- *Inequality & Human Rights: Debts and the Production of Inequality*, Symposium, University of Texas School of Law (<https://www.youtube.com/watch?v=2avOhqf2XC0>) (4/8/2016)
- *Urban Revitalization: The Legal Implications of Remaking a City*, Symposium, University of Memphis School of Law (3/18/2016)
- *Uniting Our Divided City: Addressing Racial and Ethnic Inequalities in Austin*, UT Opportunity Forum, University of Texas School of Law (<https://mediasite.law.utexas.edu/UTMediasite/Play/a5fdfd2bea7c417c937d9a3d4e6dbbc061d>) (10/16/2015)
- *Faculty and their Work for Social Change*, University of Texas School of Law (10/9/2015)
- *Reimagining Homeownership: Financial and Regulatory Aspects of Homeownership—Consumer Markets*, Conference sponsored by Bank of America, Notre Dame Law School (10/11/2013)
- *Bankruptcy and Race: Is there a Relation*, St. John's School of Law (10/19/2012)
- *Business Law as Public Interest Law Symposium*, UC Irvine School of Law (4/13/2012)
- *Scholarship: Strategies to Success*, AALS Workshop on Retention of Minority Law School Teachers (2008-2010)
- *Vanishing Financial Freedom*, Meador Lecture on Freedom, University of Alabama School of Law (3/31/2009)
- *The US Housing Crisis and the Global Over-Consumption of Debt*, Fundacao Getulio Vargas (FGV) School of Law (Rio De Janeiro, Brazil) and the Ninth Annual Conference on Consumer Law (Brasilia, Brazil) (June 4-6/2008)
- *The 40th Anniversary of the Fair Housing Act: Continuing Housing Inequality and Ideas for Change*, 14th Annual Paul Robeson Conference, Columbia School of Law (4/18/2008)
- Kelly Distinguished Fellow for Teaching Excellence, *Tackling Tricky Teaching Topics*, William & Mary School of Law (1/18/2008)
- Presenter, *Teaching and Learning Colloquium: Innovations and Basics for Learning: Difficult Dialogues - Getting Them to Talk*, University of Texas at Austin (1/9/2008)
- *If I Only Knew Then What I Know Now...*, Women in Leadership at the University of Texas at Austin (3/30/2007)
- *You've Published it, Now what?*, Mid-Atlantic People of Color Conference, Richmond Virginia (1/27/2007)
- *Beyond Theory: Empiricism and the Law of Creditors' and Debtors' Rights*, AALS Annual Meeting (1/6/2006)
- *The Hows and Whys of Empirical Legal Scholarship*, SEAALS Annual Meeting (7/20/2005)
- *Reenvisioning Law*, University of Houston (3/3/2005)
- *Scholarship: Scholars Speak on Perspective Writing, Setting A Research Agenda, Meshing Scholarship with Teaching and Service*, Annual Mid-Atlantic People of Color Legal Scholarship Conference, Louis D. Brandeis School of Law (2/4/2005)

- *Financial Literacy Education for the Consumer Debtor: Evaluating, Exploring and Assessing the Options*, AALS Bankruptcy Section Program (1/4/2004)
- Blackstone Lecture Series, *Lifestyle Issues in Bankruptcy*, William and Mary Law School (9/16/1997)

Workshop Presentations

- Indiana University-Bloomington Maurer School of Law (4/4/17)
- Arizona State School of Law (4/11/16)
- SMU Dedman Law School (3/25/09)

Judicial and Continuing Legal Education Presentations

- Austin Bar Association, Bankruptcy Section (4/4/14); 21st Annual Meeting, American Bankruptcy Institute, Washington, DC (4/12/03); Summer School in Consumer Law, University of Quebec at Montreal (7/6/11); 24th and 28th Annual Jay W. Westbrook Bankruptcy Conference, University of Texas (2005, 2009); Annual Meeting of the National Conference of Bankruptcy Judges (2005-2007, 2002, 1999); Virginia CLE Seminars (2004, 2003); American Bankruptcy Institute Southeast Bankruptcy Conference, Amelia Island, Florida (8/1-4/01)

Service

University of Texas

- Faculty Athletics Representative (2022-present)
- Student-Athlete Pre-Law Organization (Faculty Advisor: 2022-present)
- Center for the Study of Race and Democracy Faculty Fellow (2020-2023)
- Intercollegiate Athletics Council (2020-2022)
- UT Austin Faculty Awards Selection Committee (2020-2021)
- Rapoport Center for Human Rights and Justice Affiliate (2018-present)
- University of Texas Opportunity Forum (Faculty Affiliate: 2014-2019)
- Police Oversight Committee (2016-2018; Chair 2016-2017)
- Council for Racial and Ethnic Equity and Diversity (2015-2016)
- Campus Carry Advisory Committee (2015)
- Institute for Urban Policy Research & Analysis Advisory Board (2015-2017)
- Intercollegiate Athletics Council for Women (2014-2018)
- Dissertation Committee Member
 - Jenny Hall, Ph.D. Cockrell School of Engineering
 - Delaney Beck, JD/PhD, Law and Economics (Vanderbilt University)
 - Awais Azhar, Ph.D. Community and Regional Planning

University of Texas, School of Law

- Faculty Advisor: Texas Law Review (2020–present)
- Student Journal Review Committee (Chair 2022)
- Curriculum Committee, Chair (2019-2020, 2021-2022)

- LLM Bar Prep, Lecturer (2021-2022)
- Floyd Taylor Arbery Response Team (Chair 2020)
- *Ad hoc* Committee on Academic Planning (2020)
- *Ad hoc* Committee on COVID Grading Policies (2020)
- 1L Exam Review Committee (2019)
- Technology Committee (2016-2018)
- Dean's Review Committee (2018)
- Student Affairs Office Advisory Committee (2015-2016)
- Career Services Oversight Committee (2012-2014)
- Admissions Director Search (2013)
- Faculty Appointments and Budget Committee (2006-2011)
- Curriculum Committee (2006)

Professional Research Activities

- Executive Committee Remedies Section, American Association of Law Schools, (2023-present)
- Federal Reserve Bank of Dallas, Advance Together Steering Committee, <https://www.dallasfed.org/cd/at/steering.aspx> (2019-2023)
- American College of Bankruptcy's Select Commission on Diversity, Equity and Inclusion (2021-2022)
- American Association of Law Schools: Planning Committee
 - Program for the 2022 Annual Meeting (2021)
 - New Law School Teachers Workshop (2009)
- ALI-ABA's Commercial Law Advisory Panel (2009-2011)
- *American Bankruptcy Institute Law Review*: Editorial Board (2000-2007)
- Mid-Atlantic People of Color Conference: Program Chair (2004-2006)
- American Bar Association Site Inspection Teams: Chair (University of Wisconsin, NYU, Emory, Arizona State University, University of Maryland); Member (Harvard; University of Southern California; Tulane; Vanderbilt; Willamette Law School)