

1. PROFILE

Mehrsa Baradaran

Professor of Law



Expertise:

Banking law, contracts, property, housing, inequality

Background:

Mehrsa Baradaran is a professor of law at UCI Law.

Previously, she was the Robert Cotten Alston Chair in Corporate Law and Associate Dean for strategic initiatives with a focus on diversity and inclusion efforts and national and international faculty scholarship recognition at the University of Georgia School of Law.

Baradaran writes about banking law, financial inclusion, inequality, and the racial wealth gap. Her scholarship includes the books *How the Other Half Banks* and *The Color of Money: Black Banks and the Racial Wealth Gap*, both published by the Harvard University Press. The *Color of Money: Black Banks and the Racial Wealth Gap* was awarded the Best Book of the Year by the Urban Affairs Association, the PROSE Award Honorable Mention in the Business, Finance & Management category. Baradaran was also selected as a finalist at the 2018 Georgia Author of the Year Awards for the book in the category of history/biography.

Baradaran has also published articles including "Jim Crow Credit" in the *Irvine Law Review*, "Regulation by Hypothetical" in the *Vanderbilt Law Review*, "It's Time for Postal Banking" in the *Harvard Law Review Forum*, "Banking and the Social Contract" in the *Notre Dame Law Review*, "How the Poor Got Cut Out of Banking" in the *Emory Law Journal*, "Reconsidering the Separation of Banking and Commerce" in the *George Washington Law Review* and "The ILC and the Reconstruction of U.S. Banking" in the *SMU Law Review*. Of note, her article "The New Deal with Black America" was selected for presentation at the 2017 Stanford/Harvard/Yale Junior Faculty Forum.

Baradaran and her books have received significant national and international media coverage and have been featured in the [New York Times](#), the [Atlantic](#), [Slate](#), [American Banker](#), the [Wall Street Journal](#) and [Financial Times](#); on National Public Radio's "Marketplace," C-SPAN's "Washington Journal" and Public Broadcasting Service's "NewsHour;" and as part of [TEDxUGA](#). She has advised U.S. Senators and Congressmen on policy, testified before the U.S. Congress, and spoken at national and international forums like the U.S. Treasury and the World Bank.

She earned her bachelor's degree *cum laude* from Brigham Young University and her law degree *cum laude* from NYU, where she served as a member of the *New York University Law Review*.

(Log in to view full course descriptions in the [UCI Law Course Catalog](#))

RECENT PUBLICATIONS

Books:

- *The Color of Money: Black Banks and the Racial Wealth Gap*, (Harvard Press) (2019)
- *How the Other Half Banks: Exclusion, Exploitation and the Threat to Democracy* (Harvard Press) (2015)

Journal Articles:

- "Banking on Democracy" in the *Washington University Law Review* (forthcoming 2020)
- "Talking about Black Lives Matter and #MeToo" in the *Wisconsin Journal of Law, Gender and Society* (2019)
- "Jim Crow Credit" in the *UC Irvine Law Review* (2019)
- "Regulation by Hypothetical" in the *Vanderbilt Law Review* (2014)
- "It's Time for Postal Banking" in the *Harvard Law Review Forum* (2014)
- "Banking and the Social Contract" in the *Notre Dame Law Review* (2014)
- "How the Poor Got Cut Out of Banking" in the *Emory Law Journal* (2012)

RECENT AND UPCOMING EVENTS

- **Nov. 2020**
Panelist, What's Next? The State of the American Economy, L.A. Times Festival of Books, Online
- **Oct. 2020**
Speaker, "Reflecting on the 1619 Project in 2020: The Long Legacy of Slavery and the Current State of Race, UCI Humanities Center, Online
- **Sept. 2020**
Panelist, "Race Matters," Teach-In on Racial Justice and the Law, Cincinnati Law, Online
- **June 2020**
Testified before U.S. House Committee on Financial Services Virtual Hearing on Inclusive Banking During a Pandemic

- **July 2019**
Presenter, The Color of Money, Economic Policy Institute, Washington, DC
- **April 2019**
Testified before U.S. House of Representatives Subcommittee on Consumer Protection and Financial Institutions, Washington, DC
- **December 2018**
Keynote Speaker, Money as a Democratic Medium conference, Harvard Law, Cambridge, MA

IN THE MEDIA

- Getting Curious with Jonathan Van Ness: [LISTEN](#): Prof. Baradaran discusses banking, inequality, and the racial wealth gap
- TechCrunch: Prof. Baradaran's book "The Color of Money" named among best books for 2020 recommended by COO of Urban Us
- Roll Call: Prof. Baradaran featured for role on Biden transition team
- Intel IT Peer Network: Prof. Baradaran's paper "Jim Crow Credit" highlighted for research into historical inequalities in banking and borrowing
- Coindesk: Prof. Baradaran highlighted for role on Biden's financial oversight transition team and her expertise in banking law and financial inclusion
- Law.com: Prof. Baradaran highlighted for role on Biden transition teams
- Reuters: Prof. Baradaran highlighted for role on Biden transition team and her research on racial inequities in banking
- Wall Street Journal: Prof. Baradaran quoted on Black-owned banks and Black entrepreneurialism
- The Regulatory Review: Prof. Baradaran and UCI Law 2L C. Dylan Durham write op-ed calling for a new oversight agency to monitor the Federal Reserve's effort to reduce racial inequality
- MarketWatch: Prof. Baradaran discusses her book "The Color of Money" and her research on the racial wealth gap
- UCI Humanities Center: [WATCH](#): Prof. Baradaran participates in panel discussion on "Financial Legacies: Slavery and the History of Banking"
- Center for American Progress: Prof. Baradaran co-writes article on structural inequity and benefits of postal banking system

- Vox's Who We Are Podcast: LISTEN: Prof. Baradaran discusses how discriminatory housing policies, unequal access to credit and predatory banking contribute to the racial wealth gap
- Huff Post: Prof. Baradaran quoted on backlash over Wells Fargo CEO's memo on diversity and hiring practices
- Spectacular Failures Podcast: LISTEN: Prof. Baradaran discusses racial disparities in housing and mortgage loans
- Orange Coast Magazine: Dean Richardson, Prof. Baradaran, Prof. Goodwin and UC Irvine Law Review executive board highlighted among '35 Kickass Women in O.C.'
- CNBC: WATCH: Prof. Baradaran discusses the racial wealth gap and the legacy of exclusion and inequality in the U.S.
- MarketWatch: Prof. Baradaran quoted on caregiving work and the need to increase resources to underbanked communities
- New York Times: Prof. Baradaran quoted on Heather Boushey's role as an economic advisor to Joe Biden
- Los Angeles Times: Prof. Baradaran quoted on merger of two Black-led banks, racial inequality and the racial wealth gap
- American Banker: LISTEN: Prof. Baradaran discusses postal banking and financial inclusion –
- Vox: Prof. Baradaran quoted on financial deregulation
- American Banker: Prof. Baradaran quoted on the impact of proposed bank mergers on low-income and minority communities
- Fast Company: Prof. Baradaran quoted on JPMorgan Chase postal banking pilot and antitrust laws
- American Banker: Prof. Baradaran quoted on potential JPMorgan Chase partnership with USPS
- Fortune: Prof. Baradaran's book "The Color of Money" cited for her description of how institutionalized racism reinforced cycles of segregation and poverty
- Bloomberg: Prof. Baradaran quoted on Harris's track record with Wall Street, Biden's economic agenda

- Los Angeles Times: Prof. Baradaran quoted on the CARES Act restrictions tied to small-business loans
- Chicago Booth Review: Prof. Baradaran’s book “The Color of Money” highlighted for analysis of the Freedman’s Bank
- Forbes: Prof. Baradaran highlighted for House Committee on Financial Services hearing testimony on FedAccounts
- New York Times: Prof. Baradaran’s book “The Color of Money” highlighted for examination of how racist laws and policies contributed to the racial wealth gap and racial injustice
- Bloomberg: Prof. Baradaran quoted on Black banks and structural racism
- Bloomberg TV: Prof. Baradaran discusses what effect the Fed has on racial economic inequality
- Mother Jones: Prof. Baradaran quoted on Biden’s racial equity economic recovery plan
- Quartz: Prof. Baradaran comments on public policy, banks, consumer loans and reparations
- BBC: Prof. Baradaran quoted on Black banks, reparations and closing the racial wealth gap
- Huff Post: Prof. Baradaran quoted on benefits of a postal banking system
- UCI Law: UCI Law Professor of Law Mehrsa Baradaran Named Associate Dean for Equity, Diversity and Inclusion
- Reuters: Prof. Baradaran quoted on what the Fed can do to combat economic inequality
- PBS Amanpour and Company: WATCH: Prof. Baradaran discusses her book “The Color of Money,” the racial wealth gap, and structural racism
- BBC World: LISTEN: Prof. Baradaran discusses devaluation of properties in Black communities and the need for systemic foundational change, public banking systems and reparations
- Yahoo Money: WATCH: Prof. Baradaran discusses the racial wealth gap in the U.S.
- Ms. Magazine: Prof. Baradaran interviewed on her book “The Color of Money,” the racial wealth gap and public banking

- The Indicator: LISTEN: Prof. Baradaran discusses the racial wealth gap and the importance of Black banks
- CNN Business: Prof. Baradaran comments on the racial wealth gap and how economic recession impacts ecosystem of opportunities
- Forbes: Prof. Baradaran quoted on flaws related to administering PPP loans
- New York Times: Prof. Baradaran writes op-ed on the private equity industry, neoliberal ideology, and the myth of free markets
- MarketPlace: LISTEN: Prof. Baradaran discusses Netflix's move to deposit \$100M in Black-owned banks
- New York Times: Prof. Baradaran's book 'The Color of Money' inspires Netflix's move to shift \$100M into financial institutions, organizations that support Black communities
- Netflix: Prof. Baradaran credited for inspiration behind Netflix's decision to move \$100M to financial institutions focused on supporting Black communities
- MarketWatch: Prof. Baradaran quoted on Jim Crow credit, student loans
- American Banker: Prof. Baradaran quoted on unlikely regulation in the financial system
- Forbes: Prof. Baradaran highlighted for testimony on FedAccounts and postal banking
- Roll Call: Prof. Baradaran quoted on concerns over digital payment solutions to deliver COVID-19 federal aid
- MarketWatch: Prof. Baradaran quoted on how the Tulsa Race Massacre impacted black businesses across the country
- American Prospect: Prof. Baradaran writes on nationwide protests, redlining and racial wealth gap
- MarketPlace: LISTEN: Prof. Baradaran comments on PPP loans and the CARES Act
- Pymnts.com: Prof. Baradaran's U.S. House Financial Services hearing testimony on postal banking highlighted
- FCW: Prof. Baradaran testifies on postal banking services at U.S. House Financial Services Committee hearing

- **ProMarket:** Prof. Baradaran interviewed on current protests, COVID-19, the racial wealth gap, and her book “The Color of Money”
- **Equitable Growth:** Q&A with Prof. Baradaran on racial wealth gap, financial inclusion and public policymaking
- **UCI Law:** UCI Law Professor of Law Mehrsa Baradaran to Testify Before US House of Representatives Committee on Financial Services
- **1A: LISTEN:** Prof. Baradaran discusses corporate social justice and activism
- **Forbes:** Prof. Baradaran to testify at House Financial Services Committee hearing on inclusive banking and digital tools to deliver stimulus payments
- **Huff Post:** Q&A interview with Prof. Baradaran on systemic racism in the U.S., reparations, and her book “The Color of Money”
- **Huffington Post:** Prof. Baradaran quoted on the racial wealth gap
- **Morning Brew:** Prof. Baradaran’s book “The Color of Money” featured in Brew’s Bookshelf
- **The Hill:** Prof. Baradaran quoted on economic impact of discrimination
- **Forbes:** Prof. Baradaran quoted on the role of banks in facilitating financial assistance to small businesses affected by COVID-19
- **Salon:** Prof. Baradaran quoted on flaws associated with small business coronavirus relief loans
- **Austin Weekly News:** Prof. Baradaran’s book “The Color of Money” highlighted for analysis of the Freedmen’s bill and the Jim Crow credit market
- **Just Money:** Prof. Baradaran: How the Right Used Free Market Capitalism Against the Civil Rights Movement
- **Inc.:** Prof. Baradaran quoted on flaws of the PPP loan program
- **Vox:** Prof. Baradaran’s book “The Color of Money” cited for explanation of black-owned businesses’ difficulties accessing government funds
- **NBC News:** Prof. Baradaran quoted on structural flaws, credit disparities in PPP loan program
- **WHCU Radio:** Prof. Baradaran quoted on postal banking and financial inclusion
- **Mashable:** Prof. Baradaran discusses politics and myths surrounding history of government aid policies

- Mother Jones: Prof. Baradaran quoted coronavirus relief loans, black businesses and racial inequality
- Macro Musings: LISTEN: Prof. Baradaran discusses how COVID-19 is exposing societal wealth gaps and financial assistance challenges
- WBUR On Point: LISTEN: Prof. Baradaran discusses federal coronavirus relief funds and small businesses
- NBC News: Prof. Baradaran quoted on structural flaw in small-business loan program
- American Banker: Prof. Baradaran comments on small-business loan program
- The Bottom Line: Prof. Baradaran comments on how the Federal Reserve could offer financial relief through the municipal bond market
- The American Prospect: Prof. Baradaran writes on lessons learned from the coronavirus outbreak
- Bloomberg Tax: WATCH: Prof. Baradaran discusses how opportunity zone investments work
- Forbes: Prof. Baradaran's book "The Color of Money" highlighted for statistics on the racial wealth gap
- Jacksonville Free Press: Prof. Baradaran quoted on how segregation patterns impacted black entrepreneurs
- Pitchfork Economics: LISTEN: Prof. Baradaran discusses the costs of banking while poor and payday lending
- Forbes: Prof. Baradaran quoted on racial discrimination, segregation, and black entrepreneurship
- American Banker: Prof. Baradaran comments on lack of banks in rural areas
- American Banker: Prof. Baradaran quoted on regulation of big tech and financial services
- NPR Weekend Edition: LISTEN: Prof. Baradaran discusses inaccessibility issues related to college admissions
- Marketplace: Prof. Baradaran comments on how bank branch closures affect rural areas
- New Yorker: Prof. Baradaran calls for 21st Century Homestead Act to help remedy the racial wealth gap

- CNN Business: Prof. Baradaran quoted on concerns over Facebook's Libra currency
- City Lab: Prof. Baradaran quoted on Jim Crow credit and redlining
- Fast Company: Prof. Baradaran discusses proposal to let the U.S. Postal Service provide basic banking services
- CNN Business: Prof. Baradaran quoted on loss of support of Facebook's Libra
- Roosevelt Forward: Prof. Baradaran joins Roosevelt Institute as a fellow
- CNN Business: Prof. Baradaran quoted on Facebook's Libra cryptocurrency and regulation
- The American Prospect: Prof. Baradaran comments on postal banking
- Fortune: Prof. Baradaran comments on how cashless businesses impact low-income people
- City Lab: Prof. Baradaran quoted on FHA home loans, Jim Crow credit, and racial wealth gap
- The Real News Network: LISTEN: Prof. Baradaran discusses how housing policy has contributed to the racial wealth gap
- New York Times Magazine: Prof. Baradaran writes on the history of slavery, banks, currency and commodity markets in the U.S.
- American Banker: Prof. Baradaran quoted on cryptocurrency policy problems
- Roll Call: Prof. Baradaran discusses blockchain and regulation of digital assets
- Pymnts.com: Prof. Baradaran testifies at Senate hearing on cryptocurrency, oversight
- CityLab: Prof. Baradaran discusses "Homestead Act for the 21st Century," federal housing policy
- UCI Law: Prof. Baradaran Testifies Before Senate Committee on Banking, Housing and Urban Affairs
- Yahoo Finance: Prof. Baradaran to testify at Senate Banking Committee hearing on cryptocurrencies and blockchain
- Wall Street Journal: Prof. Baradaran profile
- New York Times: Prof. Baradaran op-ed: The Real Roots of 'Black Capitalism'
- PBS Newshour TV Interview: Prof. Baradaran interviewed on Morehouse College gift



Contact Information

401 East Peltason Drive
Law 4800S
Irvine, CA 92697-8000

Related Links

[Professor Baradaran's Scholarship on SSRN](#)

Education

- Bachelor's, *cum laude*, Brigham Young University
- J.D., *cum laude*, NYU
- Faculty
 - Full-Time Faculty
 - Adjunct Faculty
 - Librarians
 - Affiliated Faculty
 - Visiting Faculty
 - Lecturers
 - Research/Clinical Fellows
- Faculty Scholarship
- Academic Workshops
- News

©2021 University of California, Irvine School of Law

401 E. Peltason Drive, Suite 1000, Irvine, CA 92697-8000(949) 824-0066

- Jobs at UCI Law
- Privacy Notice
- Copyright Inquiries
- Consumer Information (ABA Required Disclosures)
- Contact Us
- Facebook
- Twitter
- Instagram
- LinkedIn
- YouTube
- iTunes
- SoundCloud
- Snapchat
- Flickr
- Current Students Toggle Menu

- Faculty Toggle Menu
- Staff Toggle Menu
- Alumni Toggle Menu
- Public Toggle Menu
-