

ROSS MATTHIAS BATZER

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Citizenship: USA

EDUCATION

PhD in Economics, University of Minnesota, Twin Cities, 2022

Dissertation Committee: V.V. Chari, Chris Phelan, Kjetil Storesletten, Erik Loualiche

MA in Economics, University of Minnesota, Twin Cities, 2019

BS in Economics, University of Minnesota, Twin Cities, 2015

POSITIONS

Senior Economist, Federal Housing Finance Agency, 2024 – present

Economist, Federal Housing Finance Agency, 2022 – 2024

Research Analyst, Federal Reserve Bank of Minneapolis, 2017 – 2022

Research Assistant, Stanford University, 2017 – 2021

Head Teaching Assistant, University of Minnesota, 2016 – 2017

WORKING PAPERS

Mortgage Debt and the Response to Fiscal Transfers, R&R at Review of Economic Dynamics

The Lock-In Effect of Rising Mortgage Rates, with [Jonah Coste](#) (FHFA), [Will Doerner](#) (FHFA), and [Michael J. Seiler](#) (William & Mary), R&R at Journal of Banking and Finance

Debt Accumulation and Default in Low-Income Countries, with Kadidiatou Doucouré (Loyola Maryland)

Optimal History-Dependent Income Taxation in General Equilibrium

WORKS IN PROGRESS

Optimal Default and Redistributive Policies, with [Monica Tran-Xuan](#) (IMF)

What's Yours Isn't Mine: Joint Taxation and Labor Supply, with [Amy Handlan](#) (Brown)

Quantifying the Housing Finance Channel of Monetary Policy

Updated August 2025

POLICY BLOGS

Mortgage Debt and the Response to Fiscal Transfers, May 2024

What Do the UAD Aggregate Statistics Reveal About Rising Home Appraisals During the Pandemic?, with Lawrence Costa, November 2022

What Do the UAD Aggregate Statistics Reveal About Home Sizes During the Pandemic?, with Lawrence Costa, November 2022

CONFERENCES AND PRESENTATIONS

2024/25: FHFA Working Paper Seminar, Mortgage Market Research Conference (Philadelphia Fed), Mortgage Bankers Association, Freddie Mac, AREUEA National, Fannie Mae, Southern Economic Association Meetings (Washington, DC)

2022/23: Bank of Canada, Institute for Defense Analyses, FHFA, Western Economic Association Meetings (Portland, OR), Southern Economic Association Meetings (Ft. Lauderdale, FL), AREUEA National (discussant), Midwest Macroeconomics Meetings (Texas Tech University)

AWARDS AND HONORS

Bruce and Mildred Mudgett Fellowship, University of Minnesota, 2015 - 2016

Johnson Scholar, University of Minnesota, 2015

Gold National Scholarship, University of Minnesota, 2013 - 2015

Charter Scholarship, University of Georgia, 2012 - 2013

PROGRAMMING

Python/Anaconda (NumPy, pandas, TensorFlow, scikit-learn), Stata, SQL, Fortran, Julia, Matlab