

Chandler Lutz

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Contact

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Citizenship: USA

Education

- PhD in Economics, University of California Riverside, 2011.
- Master of Arts in Economics, University of California Riverside, 2008.
- BSc in Mathematics and Economics, University of Redlands, 2006.

Research Fields

- Housing and Real Estate Economics, Financial Economics, Monetary Policy, Labor Economics.

Employment

- Associate Professor of Finance & Steven Ott Distinguished Scholar in Real Estate, University of North Carolina, Charlotte, 2024 – Present.
- Financial Economist, Office of Risk Analysis, Division of Economic and Risk Analysis. U.S. Securities and Exchange Commission, 2018 – 2024.
- Associate Professor with Tenure, Department of Economics, Copenhagen Business School, Denmark, 2016 – 2018.
- Assistant Professor, Department of Economics, Copenhagen Business School, Denmark, 2011 – 2016.
- Research Fellow, UCLA Ziman Center for Real Estate, University of California, Los Angeles, Anderson School of Business, July 2013 – Present.

Visiting Positions

- Visiting Scholar, Federal Reserve Bank of Boston, Department of Research, Boston, USA, 2017 – 2018. Contact: Paul Willen.
- Visiting Scholar, Department of Finance, Anderson School of Business, University of California, Los Angeles, USA, Summer 2015. Contact: Professor Stuart Gabriel.
- Visiting Scholar, Department of Economics, York University, Canada, Summer 2013. Contact: Professor Ben Sand.
- Visiting Scholar, Department of Finance, Anderson School of Business, University of California, Los Angeles, USA, Spring 2013. Contact: Professor Stuart Gabriel.

Awards

- SEC, Winner of SEC Best Economic Research Award, 2020.
- Best Teacher Award, Copenhagen Business School, Applied Econ and Finance, 2014, 2015, 2016, 2017, 2018.

Grants

- UCLA Ziman Center Research Fellowship, University of California, Los Angeles, 2013, 2014, 2015, 2016, 2018, 2020, 2022.
- Otto Monsteds Fond Travel Grant, Copenhagen, Denmark, 2015.
- Chancellor’s Distinguished Fellow, University of California Riverside, 2006 – 2011.
- Graduate Research Mentor Fellowship, University of California Riverside 2009 – 2010.

Policy Work

- SEC DERA – IOSCO Committee of Emerging Risk (CER), 2020 – 2024.
- SEC DERA – IOSCO Alternative Benchmark Rates Assessment, 2022 – 2024.
- SEC DERA – *DERA Economic and Risk Outlook*, Lead Economist, 2019 – 2022. [Link](#).
- SEC DERA – “Updating EDGAR Filing Requirements and Form 144 Filings.” Lead Economist. 2022.
- SEC DERA – Qualified Residential Mortgage (QRM) Rule, SEC Lead Economist, 2018 – 2021.
- SEC DERA – “U.S. Credit Markets Interconnectedness and the Effects of the COVID-19 Economic Shock.” Author. [Link](#).

Teaching Appointments

- Online Course in Applied Econometrics (Cross-Section and Time Series – MBA level), CBS, 2017
Average Overall Evaluation: 4.65 / 5.00
- Advanced Financial Econometrics (Time Series – PhD level), CBS, 2011 – 2018
Average Overall Evaluation: 4.50 / 5.00
- Applied Econometrics (Cross-Section and Time Series – MBA level), CBS, 2011 – 2018
Average Overall Evaluation: 4.65 / 5.00
- The Stock Market (Undergraduate level), UCR, 2010
Average Overall Evaluation: 4.40 / 5.00

Conferences and Seminars

- Academy of Behavioral Finance and Economics Annual Meeting (2010), International Symposium of Forecasting (2010), University of California, Riverside (2010), California State University, Fullerton (2011), Freddie Mac (2011), Copenhagen Business School (2011), UCLA/Federal Reserve Bank of San Francisco Conference on Housing and the Macroeconomy (2013), UCLA (2013), WFA (2013), NBER (2013), AREUEA International Conference (2013), SF Fed-UCLA Housing and Monetary Policy (2014), Deutsche Bank Global Quantitative Strategy Conference London (2014), Deutsche Bank Finance Conference Zurich (2014), University of College Dublin (2015), Conference on Housing Affordability (2015), ReCapNet Conference on Real Estate, Financial Stability, and the Macroeconomy (2015), Federal Reserve Bank of Atlanta Real Estate Finance Conference (2015, 2017), Workshop on the Appropriate Government Role in U.S. Mortgage Markets (Federal Reserve Bank of New York, 2017), SEC (2018), Eastern Economic Association (2019), Baruch (2021), Office of Financial Research (2021), AREUEA International Conference (2022), American Economic Association (2014, 2015, 2017, 2018, 2019, 2020, 2022), Freddie Mac (2023), University of North Carolina Charlotte (2023), Copenhagen Business School (2024).

Referee Requests

- American Economic Journal: Economic Policy, Applied Economics, Applied Economics Letters, Canadian Journal of Economics, Contemporary Economic Policy, Economics Letters, Journal of Applied Econometrics, Journal of Banking and Finance, Journal of Financial Intermediation, Journal of Financial and Quantitative Analysis, Journal of Housing Economics, Journal of Labor Economics, Journal of Macroeconomics, Journal of Money Credit and Banking, Journal of Real Estate Finance and Economics, Journal of Urban Economics, Macroeconomic Dynamics, Real Estate Economics, Regional Science and Urban Economics, Review of Finance, Review of Financial Studies, Southern Economic Journal, Urban Studies.

Working Papers:

1. Lutz, C.; and Sand, B., “Highly Disaggregated Land Unavailability.” 2023.

Published and Forthcoming Articles:

1. Backman, C.; and Lutz, C. “Mortgage Innovation and House Price Booms.” 2023. Accepted, *Journal of Urban Economics*.
2. Gabriel, S.; and Lutz, C., “The Impact of Crisis-Period Interest Rate Declines on Distressed Borrowers.” 2023. Forthcoming, *Review of Financial Studies*.
3. Han, L.; Lutz, C.; Sand, B.; and Stacey, D., “The Effects of a Targeted Financial Constraint on the Housing Market.” *Review of Financial Studies*. 2021. 34:8, p. 3742–3788. DOI: <https://doi.org/10.1093/rfs/hhab047>
4. Gabriel, S.; Iacoviello, M.; and Lutz, C., “A Crisis of Missed Opportunities? Foreclosure Costs and Mortgage Modification During the Great Recession.” *Review of Financial Studies*. 2021. 34:2, p. 864-906. DOI: <https://doi.org/10.1093/rfs/hhaa059>
5. Backman, C.; and Lutz, C., “The impact of interest-only loans on affordability.” *Regional Science and Urban Economics*. 2020. p. 0166-0462. DOI: <https://doi.org/10.1016/j.regsciurbeco.2018.06.004>

6. Albouy, D.; Lutz, C.; and Warman, C., “Local Labor Markets in Canada and the United States.” *Journal of Labor Economics*. 2019. 37, no. S2. S533-S594. DOI: <https://doi.org/10.1086/703579>
7. Asplund, M.; Jinkins, D.; Lutz, C.; and Paizs, G., “Winners and Losers from an announced durable tax hike: Tesla in Denmark.” *Applied Economics*. 2019. 51:7, p. 722-730. DOI: <https://doi.org/10.1080/00036846.2018.1520963>
8. Chauvet, M.; Gabriel, S.; and Lutz, C., “Mortgage Default Risk: New Evidence From Internet Search Queries.” *Journal of Urban Economics*. 2016. 96, p. 91 – 111. DOI: <http://dx.doi.org/10.1016/j.jue.2016.08.004>
9. Lutz, C., “The Asymmetric Effects of Investor Sentiment,” *Macroeconomic Dynamics*. 2016. 20(6), p. 1477–1503. DOI: <http://dx.doi.org/10.1017/S1365100514000996>
10. Lutz, C., “Systematically Important Banks and Increased Capital Requirements in the Dodd-Frank Era,” *Economics Letters*. 2016. 138, p. 75-77. 2015. DOI: <http://dx.doi.org/10.1016/j.econlet.2015.11.034>
11. Lutz, C., “The Impact of Conventional and Unconventional Monetary Policy on Investor Sentiment,” *Journal of Banking & Finance*. 2015. 61, p. 89-105. DOI: <http://dx.doi.org/10.1016/j.jbankfin.2015.08.019>
12. Lutz, C., “The International Impact of US Unconventional Monetary Policy,” *Applied Economics Letters*. 2015. 22.15, p. 955-959. DOI: <http://dx.doi.org/10.1080/13504851.2014.990616>