



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Biographies

Hua Kiefer **Financial Economist**

Hua Kiefer is a Financial Economist in the Credit Risk Analysis Division of the Office of the Comptroller of the Currency (OCC).

Dr. Kiefer's current research interests include spatial relationships in housing market, households' social interaction behavior, and spatial patterns of mortgage defaulting decision.

Before joining the OCC in 2008, Dr. Kiefer taught at Texas Tech University. She received her doctorate in economics from Ohio State University.

Her fields of interest include urban, real estate and regional economics, spatial econometrics, and applied microeconomics.

