

ALEXANDER J. RYAN

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Updated: September 9, 2026

EDUCATION

Ph.D in Applied Economics, Ohio State University *May 2027 (Expected)*
Dept. of Agricultural, Environmental, and Development Economics
Co-Advisers: Ani Katchova, Gabriel Lade
Committee: Yongyang Cai, Sathya Gopalakrishnan, Yao Wang

M.S. in Applied Economics, Ohio State University *May 2025*
Dept. of Agricultural, Environmental, and Development Economics

B.S. in Economics & Finance (Double Major), John Carroll University *Dec. 2018*
Dept. of Finance and Economics Overall GPA: 3.9

RESEARCH INTERESTS

Primary: Regional Economics, Real Estate Economics
Secondary: Community Development Economics, Financial Economics, Climate Change Economics

WORKS IN PROGRESS

1. Job Market Paper: "The Role of Access to Community Bank Capital in Place-Based Policies" (2027)
2. "Financial risks in flooding: U.S. Bank response to rising disaster risk" (2026)
3. "Agricultural Management Practices and Water Pollution: An Application to the Maumee River Watershed" (with Yongyang Cai, 2026)

PEER-REVIEWED PUBLICATIONS

1. Donou-Adonsou, F., Ryan, A.J. (2024) "[Financial impacts of climate change.](#)" *Applied Economics*, 56(58): 8546–8560.
2. Calkins, L.N., Ryan, A.J., Zlatoper, T.J. (2023). "[The political economy of recreational marijuana laws in the U.S.: A spatial approach.](#)" *Journal of Regional Analysis and Policy*, 53: 59-81.
3. Calkins, L.N., Ryan, A.J., Zlatoper, T.J. (2021). "[The political economy of medical marijuana laws revisited.](#)" *Atlantic Economic Journal*, 49: 241-243.
4. Ryan, A.J., Calkins, L.N., Donou-Adonsou, F. (2019). "[Subsidizing the sun: The impact of state policies on electricity generated from solar photovoltaic.](#)" *Economic Analysis and Policy*, 63: 1-10.

BOOKS

1. Ryan, A.J. (2021). "[Myth or mayor – The search for my family’s legacy.](#)" *Scott Ryan Productions.*

CERTIFICATIONS

Certified Business Economist® - National Association for Business Economists *2020 - Present*

OUTREACH REPORTS

1. "Who taxes you in Ohio?" with Gabriel Lade (June 2026)
2. "What kinds of taxes do we pay in Ohio" with Gabriel Lade (July 2026)
3. "Rural lending and the need for expanded access to credit: Evaluating and expanded threshold for defining rurality" with Ani Katchova and Micah Mensing, Farm Credit Mid-America (July 2026)
4. "What can each Ohio government actually tax" with Gabriel Lade (July 2026)
5. "Who collects Ohio's \$72 billion in taxes?" with Gabriel Lade (August 2026)
6. "What do Ohio taxes buy?" with Gabriel Lade (August 2026)
7. "Still lending local: The continued role of mutual banks in mortgage finance" with Daniel Brown, ABA (Forthcoming)

FELLOWSHIPS

Distinguished University Fellowship (2 years tuition and stipend)	<i>2022 - 2026</i>
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HONORS & AWARDS

Accepted to the Philadelphia Fed Regional Economics Mentoring Program	<i>Fall 2026</i>
First Place, OSU Hayes Advanced Graduate Research Forum, Poster Session	<i>Spring 2025</i>
AEDE Best Second Year Manuscript Winner	<i>Fall 2024</i>
Ohio State Graduate Associate Teaching Award Nominee	<i>Fall 2023</i>

ACADEMIC EXPERIENCE

Graduate Research Assistant @ Ohio State University Project: "Analyzing Ohio Property Tax Abolishment" Advisor: Gabriel Lade Funding: Ohio Corn & Wheat	<i>Summer 2026</i>
Graduate Research Assistant @ Ohio State University Project: "Defining Rurality and Access to Capital" with Farm Credit Mid America Advisor: Ani Katchova Funding: Farm Income Enhancement Endowment	<i>Spring 2026</i>
Graduate Research Assistant @ Ohio State University Project: "Dynamics of Integrated Socio-Environmental Systems: Coproducing Actionable Science to Understand, Mitigate, and Adapt to Harmful Algal Blooms" Advisor: Yongyang Cai Funding: National Science Foundation	<i>Spring 2024 - Autumn 2025</i>
Graduate Teaching Assistant @ Ohio State University Course: Advanced Quantitative Methods (1st Year PhD Course) Professor: Yongyang Cai	<i>Fall 2023</i>

PROFESSIONAL EXPERIENCE

Consultant , Economic Research @ American Bankers Association	<i>June 2024 - Present</i>
Senior Associate , Economic & Valuation Services @ KPMG Chicago	<i>2020-2022</i>
Associate , Economic & Valuation Services @ KPMG Chicago	<i>2019-2020</i>
Intern , Supervision Credit Risk and Statistics @ Federal Reserve Bank of Cleveland	<i>2018</i>
Financial Management Intern @ Defense Finance and Accounting Services	<i>Summer 2017</i>

PRESENTATIONS & CONFERENCES

FDIC Bank Research Conference @ Arlington, VA Poster: The Role of Access to Capital in Place-Based Policies	<i>September 2026</i>
AAEA Annual Meeting (lighting session) @ Kansas City, MO Paper: The Role of Community Banks and Access to Capital in Place-Based Policies	<i>July 2026</i>
2025 HMDA Data & Mortgage Trends @ ABA Other Panelists: Daniel Brown, Senior Economist, ABA Audience: +750 member banks	<i>May 2026</i>
2025 HMDA Data & Mortgage Trends @ ABA Other Panelists: Daniel Brown, Senior Economist, ABA Audience: +750 member banks	<i>May 2026</i>
2025 November Agriculture and Rural Presentation @ FRB Kansas City Audience: FRB KC Agg. and Rural Economists	<i>November 2025</i>
2024 Mortgage Trends Uncovered: Insights from HMDA Data @ ABA Other Panelists: Daniel Brown, Senior Economist, ABA Audience: +750 member banks	<i>October 2025</i>
Beyond the Flood Zones: Hidden Risks and the Role of Lenders @ ABA Other Panelists: Scott Giberson, Principal, Cotality (f/k/a Corelogic) David Maurstad, Principal, Maurstad Advisory Audience: +500 member banks	<i>September 2025</i>
AAEA Annual Meeting @ Denver, CO Paper: Financial Risks in Flooding	<i>July 2025</i>
Hayes Advanced Graduate Research Forum @ OSU Poster: Financial Risks in Flooding	<i>March 2025</i>
Midwest Economic Association @ Chicago, IL 2024 CFAES Research Forum Poster Contest @ OSU	<i>March 2024</i> <i>April 2024</i>

REFeree REPORTING

<i>Journal of Policy Analysis and Management</i>	<i>2025</i>
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SERVICE

Founder and Trustee @ Late Night Scholarships	<i>2019-present</i>
Chief Financial Officer @ Fayetteville Mafia Press	<i>2019-present</i>
Board of Directors, Treasurer @ Massillon High School Girl's Flag Football	<i>2025-present</i>
Graduate Student Association Vice Presidency @ Ohio State University	<i>2023-2025</i>

OTHER SKILL

Software

Econometrics	Python, R, STATA
Structural Modeling	MATLAB, GAMS
Data Analysis	Python, R, MS Office Suite, Alteryx, SharePoint
Word Processor	L ^A T _E X, MS office

Miscellaneous

Citizenship	United States
Memberships	National Association of Business Economists, AAEA, AREUEA, AERE

REFERENCES

1. **Ani Katchova**
Professor and Farm Income Enhancement Chair
AEDE, Ohio State University
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2. **Gabriel Lade**
Associate Professor and C. Williams Swank Chair in Rural-Urban Policy
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