David Wilson

Georgia Institute of Technology, School of Economics
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Education

Georgia Institute of Technology Expected May 2027
Ph.D., Economics
Advisor: Dylan Brewer
Minor: Teaching in Higher Education

Georgia Institute of Technology May 2025
M.S., Economics

Georgia State University May 2022
B.S., Economics

Research Interests

Environmental Economics, Urban Economics, Applied Microeconomics, Labor Economics

Working Papers

Effects of Flood Risk Disclosure on Housing Prices: Evidence from South Carolina

The empirical literature on climate risk capitalization has shown that consumers regularly undercapitalize natural disaster risks. Prevailing explanations point either to distorted incentives from subsidized federal flood insurance or to information frictions that cause buyers to underweight hazard exposure, but disentangling these channels has proven difficult. I exploit South Carolina's 2013 statewide flood-disclosure reform as a natural experiment that exogenously moved standardized flood-risk information earlier in the transaction timeline, isolating the information channel from contemporaneous federal insurance reform. Using a difference-in-differences design, I find that the mandate reduced prices for properties in Special Flood Hazard Areas by approximately 5.4 percent relative to non-SFHA properties in the same county and month. A risk-interacted difference-in-differences specification further shows that disclosure steepened the price–risk gradient within the floodplain: a one standard deviation increase in continuous flood risk is associated with an additional 4.1 percent post-mandate discount. A triple-difference (DDD) design benchmarking South Carolina against a neighboring state exposed to the same contemporaneous federal insurance rate reforms confirms that both the average price effect and the steepening of the risk gradient are attributable to the state disclosure mandate rather than to national insurance-pricing changes under the Biggert–Waters Act. The effect is strongest in coastal markets, where pre-mandate flood-zone premia were largest, and is robust to narrowing bandwidths around the SFHA boundary, to donut specifications that exclude properties nearest the cutoff, and to a repeat-sales design that absorbs unobserved property-level heterogeneity. Together, these findings indicate that information frictions, not just insurance pricing distortions, are a meaningful driver of climate risk mispricing, and that standardized, transaction-timed disclosure can correct it.

SDG-ing ECON: Enriching Economics Education through UN Sustainable Development Goals and Ethical Perspectives (with Aselia Urmanbetova and Ana Mazmishvili)

We propose an approach that integrates traditionally excluded topics into economics curricula without major redesign costs. Using Fink's significant learning objectives, we operationalize SDG learning outcomes and develop a generalized template for converting traditional objectives into sustainability-rich lesson plans.

Works in Progress

"Pricing Flood Risk and Shaping Development: Evidence from the Biggert-Waters Act." *Working Paper.*
"The Unintended Consequences of California's Rooftop Solar Mandate." (with Dylan Brewer) *Working Paper.*
"Is the Grass Always Greener?" *Working Paper.*
"Toxic Exposure and Health: Evidence from Military Service." *Working Paper.*

Research Experience

Economics Research Analyst, Federal Reserve Bank of Atlanta May 2024–Present

- "Post-Pandemic Life After Leisure" with Julie Hotchkiss and Melinda Pitts (Spring 2025)
- "The Role of Social Costs in Response to Labor Market Opportunities" with Julie Hotchkiss (Fall 2024)

Graduate Research Assistant, Georgia Institute of Technology May 2023–May 2024

- Environmental Effects of Electric Vehicle Adoption (with Dylan Brewer), Spring 2024
- UN Sustainable Development Goals in Economics Education (with Aselia Urmanbetova), Fall 2023
- Behavioral Health Economics (with Mayra Pineda-Torres), Summer 2023

Teaching Experience

Graduate Teaching Assistant
ECON 6110: Corporate Strategy (Spring 2023)
ECON 2101: The Global Economy (Spring 2023)
ECON 4510: Health Economics (Fall 2022)
ECON 4060: Money & Capital Markets (Fall 2022)
ECON 3120: Advanced Macroeconomics (Fall 2022)
Instructor
3rd Combat Communications Group, U.S. Air Force - Tinker AFB (2012 - 2013)

Seminars & Presentations

2027: American Economics Association* (D.C.)
2026: Ivan Allen College Student Research Conference (Atlanta), Urban Economics Association Summer Workshop (London School of Economics), Camp Resources* (NC State), Southern Economics Association* (Houston)
2025: American Economics Association (San Francisco), Atlanta Federal Reserve Brownbag Series (Atlanta), Atlanta Economics PhD Summer Symposium (Atlanta), Southern Economics Association (D.C.)
2024: Conference on Teaching & Research in Economic Education (Atlanta), Southern Economics Association (D.C.)
(* indicates scheduled)

Professional Service

Peer Review Service
Cogent Economics & Finance, AERE Conference Submission Reviewer

Professional Activities

Associations

American Economic Association (AEA), Association of Environmental and Resource Economists (AERE), Urban Economics Association (UEA)

Activities and Service

Economics Collaborative in the Atlanta Area Academic Institutions (Eco3AI), Graduate Student Advisor Omicron Delta Epsilon (ODE), Graduate Student Advisor Econ Club, Graduate Student Advisor Student Veterans Association, Undergraduate Student Mentor

Professional Experience

Economics Research Analyst, Federal Reserve Bank of Atlanta	2024–Present
Associate Extern, Analysis Group, Boston MA	Summer 2026
Program Manager, United States Air Force, Joint Base San Antonio TX	2016–2018
Unit Deployment & Security Manager, USAF, Joint Base San Antonio TX	2014–2016
Quality Assurance Manager, USAF, Joint Base San Antonio TX	2013–2014
Squad Leader, USAF, Tinker AFB OK	2009–2013