

David Wilson

Georgia Institute of Technology, Federal Reserve Bank of Atlanta
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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

Housing Economics, Environmental Economics, Community Development, Labor Economics

Working Papers

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

Flood risk remains incompletely capitalized in U.S. housing markets, raising concerns about household welfare, financial stability, and climate adaptation. I exploit South Carolina's 2013 flood disclosure reform, which required sellers to disclose flood-zone status, prior flood damage, flood insurance coverage, premiums, and claims history before buyers submitted offers. Using transaction-level data linked to parcel-level flood risk measures, I find that disclosure reduced floodplain property prices by approximately 5 percent and steepened the price-risk gradient within floodplains. Effects are strongest in coastal markets and in lower- and middle-income census tracts, suggesting that transaction-timed disclosure improves risk capitalization, especially where information frictions are most binding. Results are robust to floodplain boundary comparisons, donut specifications, repeat-sales models, and triple-difference estimates using Georgia as a comparison state.

Flood Risk Mispricing in a Housing Market Frenzy: Evidence from the COVID-19 Boom

Flood risk capitalization was stable from 2000–2019 but reversed sign during 2020–2021, coinciding with the COVID-19 housing boom and reduced buyer due diligence. Using nationwide CoreLogic transactions linked to First Street parcel-level flood risk scores, I show that states with mandatory flood disclosure requirements exhibited significantly more stable risk pricing throughout the pandemic than non-disclosure states. The findings suggest that standardized disclosure can act as a structural safeguard for climate risk pricing during periods of market frenzy.

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

Risk-Based Pricing and the Affordability Cost of Adaptation: Evidence from Insurance Reform. *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, Georgia Institute of Technology

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 Economic Association* (D.C.)

2026: Ivan Allen College Student Research Conference (Atlanta), Urban Economic Association Summer Workshop (London School of Economics), Camp Resources (NC State), Southern Economic Association* (Houston)

2025: American Economic Association (San Francisco), Atlanta Federal Reserve Brownbag Series (Atlanta), Atlanta Economics PhD Summer Symposium (Atlanta), Southern Economic Association (D.C.)

2024: Conference on Teaching & Research in Economic Education (Atlanta), Southern Economic 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