

# ALLAN DAVIDS

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Housing · Household Finance

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## EMPLOYMENT

2023–	Senior Lecturer, School of Economics, University of Cape Town
2025–	Director, Financial Innovation Hub, University of Cape Town
2022–2023	South African Reserve Bank Research Chair in Financial Stability
2020–2022	Lecturer, School of Economics, University of Cape Town

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## AFFILIATIONS

2025–	Research Fellow, Centre for Household Finance, Stellenbosch University
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## EDUCATION

2022	PhD in Economics, University of Cape Town
2017	Visiting PhD student, Stern School of Business, New York University
2016	MCom Economics <i>with distinction</i> , Stellenbosch University

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## VISITING POSITIONS

2019	Visiting Researcher – Department of Finance, Imperial College Business School
2017	Visiting Researcher – Institute for New Economic Thinking, University of Oxford

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## RESEARCH

### Publications

‘Social learning in a Covid-19 Network Model’ (with Gideon du Rand, Co-Pierre Georg, Tina Koziol, Joeri Schasfoort) - **Journal of Economic Behaviour and Organization** 213, 2023, p. 271–304

### Working Papers

“Diffuse Bunching with Frictions: Theory and Estimation” (with Santosh Anagol, Ben Lockwood and Tarun Ramadorai), October 2025

“Home Foreclosure Discounts in Auctions Without Reserve Prices: Evidence from Cape Town” - **ERSA Working Paper No. 903**, April 2025 - **R&R, Real Estate Economics**

“The Cape of Good Homes: Exchange Rate Depreciations, Foreign Demand and House Prices”, May 2020

## In Progress

The Mortgage Elasticity of Demand in South Africa (with Gemma Earl)

The value of reliable electricity: The impact of load shedding mitigation on property prices in Cape Town (with Joshua Budlender)

The Impact of Airbnb on Cape Town's Residential Property Market and Construction Dynamics (with Kristoff Potgieter)

## Policy-related

1. "The distributional impact of liquidity regulation on mortgage lending", *South African Reserve Bank Financial Stability Topical Briefing*, 2025
2. "The consumer credit landscape in South Africa" (with Esti Kemp), *South African Reserve Bank Financial Stability Topical Briefing*, January 2017
3. "Understanding Housing Markets: using municipal data" (with the Centre for Affordable Housing Finance in Africa), *World Bank Report*, 2016

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## TEACHING

2026–	Digital Economics (Postgraduate - ECO4131S), School of Economics, UCT
2021–	Econometrics (Postgraduate), School of Economics, UCT
2020–2024	Policy Analysis (Postgraduate ), School of Economics, UCT
2020-2022	Quantitative Methods in Economics (Undergraduate), School of Economics, UCT
2020-2022, 2024	Public Sector Economics (Undergraduate), School of Economics, UCT
2017	Risk Management Computing Skills (Postgraduate), AIFMRM, UCT

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## SUPERVISION

Honours	8 Completed, 1 Ongoing
Masters	5 Completed, 5 Ongoing

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## CONFERENCES AND SEMINARS

2025	Allied Social Sciences Association (ASSA) Annual Meeting* · ESSA Biennial Conference
2024	ERSA Cities Conference, University of Pretoria, Urban Economics Annual Meeting
2023	ESSA Biennial Conference · International Institute of Public Finance Annual Meeting#* · New York University* · NBER Spring Public Finance Meeting
2022	Ashoka University · NEUDC* · University of Pretoria · UNC Charlotte* · LMU Munich* · CREST* · Toulouse School of Economics*
2021	Journées Louis-André Gérard-Varet (LAGV) · University of Cape Town · South African Revenue Services · ERSa Public Finance Seminar · ABM4Policy Seminar* · George Mason University* · European Bank for Reconstruction and Development*

(past five years, \*: presentation by co-author, #: scheduled)

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## DISCUSSIONS

2022                      American Finance Association (AFA) Annual Meeting: “How do Taxes Affect the Trading Behavior of Private Investors? Evidence from Individual Portfolio Data” - Buhlmann, Dörrenberg, Loos & Voget

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## PROFESSIONAL ACTIVITIES

### Refereeing activities

Review of Financial Studies · Mathematics and Financial Economics · Journal of Economics and Statistics · ERSA Working Paper Series

### Organizer

2023                      Co-organizer - South African Reserve Bank Financial Stability Conference

2023                      Organizer - Special Session on “Housing and Household Finance” at the Economic Society of South Africa (ESSA) Biennial Conference

### Academic service

2025–2028              External examiner, Honours Econometrics, Stellenbosch University

2023–2025              Council member of the Economic Society of South Africa

2022–                      Degree convener, Masters in Financial Technology, UCT

2022–                      Convener, Fintech: Disruption in Finance Short Course, GetSmarter & UCT

2022–                      Convener, Blockchain and Digital Currency Short Course, GetSmarter & UCT

2022–                      External examiner, Masters Econometrics, AIFMRM, UCT

2022–                      External examiner, Econometrics, Cape Peninsula University of Technology

2020–2024              Member, University of Cape Town Senate

### Non-academic service

2024                      Member of Statistics South Africa CPI user advisory committee

2021                      Statistics South Africa - developing a [Residential Property Price Index](#) for South Africa

2009–2011              Junior Mayor, City of Cape Town

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## AWARDS AND GRANTS

2025                      IGC Grant for ‘Urban and Regional Economics in Africa’ (with Kristoff Potgieter)

2025                      IGC Grant for ‘Urban and Regional Economics in Africa’ (with Joshua Budlender)

2024                      South African Reserve Bank Financial Stability Research Grant

2024                      ERSA Research Grant for ‘The Role of Cities as Drivers of Growth and Employment’

2024–2025              Interledger Foundation Education Grant

2022–2023              South African Reserve Bank Research Chair in Financial Stability

2018	South African Reserve Bank Financial Stability Research Grant
2017–2019	Volkswagen Foundation & AIFMRM PhD Scholarship
2014	National Research Foundation Research and Innovation Research Grant

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## MEDIA COVERAGE

### News articles and media

[“How to make Cape Town cheaper”](#), *CapeTalk*, February 2025.

[“Making digital financial inclusion a reality”](#), *UCT News*, October 2024.

[“Here’s what the many different models predict about Covid-19”](#), *The Citizen*, May 2020.

[“The blame game”](#), *Business Day Homefront*, June 2017.

### Podcasts

[“Interledger on Campus;”](#), *Interledger Future Money Podcast S01 EP11*, July 2024.

Last Update: October 9, 2025