

ALLAN DAVIDS

School of Economics, University of Cape Town

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Housing · Household Finance

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 *with distinction*, 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

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| 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 |

SUPERVISION

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

CONFERENCES AND SEMINARS

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| 2025 | Allied Social Sciences Association (ASSA) Annual Meeting* · ESSA Biennal Conference |
| 2024 | ERSA Cities Conference, University of Pretoria, Urban Economics Annual Meeting |
| 2023 | ESSA Biennal 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)

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

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| 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 |

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