

Employment

Wisconsin School of Business, UW Madison Assistant Professor of Risk and Insurance	2023–Present
U.S. Treasury, Office of Financial Research Research Affiliate	2024–Present
U.S. Treasury, Office of Financial Research Postdoctoral Researcher	2022–2023
Federal Reserve Bank of New York Research Analyst	2015–2017

Education

The Wharton School, PhD in Applied Economics	2022
Kalamazoo College, B.A. in Mathematics, Economics <i>summa cum laude</i>	2015
London School of Economics, General Course, Mathematics	2014

Research

Published Papers

Risk Rating without Information Provision

(with Carolyn Kousky)

American Economic Association Papers & Proceedings (2023)

Working Papers

Pricing Protection: Credit Scores, Disaster Risk, and Home Insurance Affordability

(with Joshua Blonz, Mallick Hossain, Ben Keys, and Joakim Weill)

Revisions Requested – Journal of Finance

Money to Burn: Crowdfunding Wildfire Recovery

(with Tony Cookson and Emily Gallagher)

Conditionally Accepted – Journal of Finance

Coverage Neglect in Homeowners Insurance

(with Tony Cookson and Emily Gallagher)

Global Banks and Natural Disasters

(with Francisco Ilabaca and Robert Mann)

Revisions Requested – Journal of International Economics

Property Insurance and Disaster Risk: New Evidence from Mortgage Escrow Data

(with Ben Keys)

Does Good News Wash out the Bad? Belief Updating and Climate Risk Information

(with Lynn Conell-Price)

Mismeasuring Risk: The Welfare Effects of Flood Risk Information

What's at Stake? Understanding the Role of Home Equity in Flood Insurance Demand

(with Yanjun Liao)

Revisions Requested – Management Science

Neglected No More: Housing Markets, Mortgage Lending, and Sea Level Rise

(with Benjamin J. Keys)

Revisions Requested – Review of Financial Studies

Dynamic Adverse Selection in Flood Insurance

Teaching

Courses and Lectures

Risk Analytics and Behavioral Science (UW Madison: 2024-2026)

Topics in Climate Finance (UW Madison 2026)

Making Better Strategic Decisions in an Uncertain World (UW Madison Executive Education Lecture: Summer 2024)

PhD Committees

Shimeng Huang (UW Madison 2025) – Purdue University

Professional Service

Referee

General Economics: AEJ Applied Economics, AEJ Economic Policy, American Economic Review, AER Insights, Applied Economics Letters, JPE Microeconomics, Journal of Public Economics, Quarterly Journal of Economics, Review of Economics and Statistics

Environmental Science and Economics: Ecological Economics, Environmental and Resource Economics, Environmental Systems and Decisions, Journal of the Association of Environmental and Resource Economists, One Earth, PNAS Nexus, Review of Environmental Economics and Policy

Finance: Journal of Finance, Management Science, Review of Financial Studies

Urban and Real Estate: Journal of Housing Economics, Journal of Real Estate Finance and Economics, Journal of Regional Science, Journal of Urban Economics, Real Estate Economics, Regional Science and Urban Economics

Risk Management: Journal of Pension Economics and Finance, Journal of Risk and Insurance, Risk Analysis

Program and Review Committee

2026: ARIA Annual Meeting, European Finance Association

2025: ASSA American Real Estate and Urban Economics Association, European Finance Association, ARIA Hagen Travel Award, Baruch-JFQA Climate Finance Conference, Canada Social Sciences and Humanities Research Council

2024: European Finance Association

Session Chair

2026: ASSA AERE

2025: ASSA AREUEA, ARIA Annual Meeting

Seminars and Conference Presentations

2026: ASSA (AEA, AERE, AFA), Penn State, USAA Insurance Climate Workshop

2025: U South Carolina Finance, MFA, UNC-Duke Corporate Finance Conference, USAA Insurance, Risk Theory, NBER Insurance Spring Meeting, Senate Spotlight Hearing on Homeowners Insurance, MIT CEEPR Spring Research Workshop, NBER EEE SI, NBER Real Estate SI, ARIA Annual Meeting, San Francisco Fed, Philadelphia Fed, Oberlin, University of British Columbia, AERE Fall Workshop, University of Cincinnati

2024: FSU Risk Management and Insurance Symposium, University of Alaska Anchorage Economics, SFS Cavalcade NA, Freddie Mac, Fannie Mae, Treasury OCC, HUD, St. John's University Risk and Insurance, Philadelphia Fed, Fall FHFA Econ Summit

2023: ASSA AEA, Homer Hoyt Institute, WFA, ARIA Annual Meeting, Freddie Mac, NBER Public Economics Fall Meeting, American Academy of Actuaries

2022: Cornell Real Estate, Treasury OCC, UW Madison Risk and Insurance, American University Finance, U Florida Finance, EPA, Berkeley Finance, CBO, New York Fed, NYU Finance, U Southern California Finance, Treasury OTA, Treasury OFR, UEA London, Risk Theory, UEA DC, DC Housing Statistics User Group, Cleveland Fed Conference on Financial Stability, UW Madison Real Estate, MIT Conference on Real Estate and Sustainability

2021: ASSA AREUEA, OSU PhD Real Estate Finance, NBER Real Estate Summer Institute, Philadelphia Fed, Temple

2020: UEA Virtual Meeting

Discussant

2026: ASSA AERE

2025: Baruch Climate Finance, MFA, ARIA Annual Meeting

2024: MFA, Society for Financial Studies Cavalcade North America, Syracuse-Chicago Webinar Series on Property Tax Administration and Design

2023: ASSA AREUEA, ASSA AEA

2022: OSU PhD Real Estate Finance, AREUEA National Meeting, UEA London, Urban Economics Association DC

2021: AREUEA National Meeting

Awards

NSF Industry-University Cooperative Research Center Grant (2026, Co-PI)

Wisconsin Alumni Research Foundation Fall Research Competition (2025)

American Academy of Actuaries Award for Research (2023)

Ernst Meyer Prize in Risk and Insurance (2023)
AREUEA Homer Hoyt Dissertation Honorable Mention (2022)
Russell Ackoff Doctoral Student Fellowship (2020 – 2022)
Bradley Graduate Fellowship (2019, 2020)
Amy Morse Award (2018)
William G. Howard Memorial Prize in Economics (2015)
Kalamazoo College Senior Leadership Award (2015)
Turner Davis Senior Thesis Award (2014)
Kalamazoo College Heyl Scholarship (2011 – 2015)