

EDUCATION

Ph.D. Economics

University of Delaware, Newark, DE Expected May 2026
Dissertation: Essays on Parental Co-Residence, Wealth, and Family Formation
Related Courses: Household Finance: Theory, Household Finance: Empirics, Cross-Section and Panel Data, Time Series Econometrics, Topics in Dynamic Modeling, Topics in Labor Economics, Workshop in Finance: Empirical, Benefit-Cost Analysis

M.S. Economics and Applied Econometrics

University of Delaware, Newark, DE May 2022

B.A. Economics and Psychology

CUNY Baruch College, New York, NY, *Summa Cum Laude* May 2020

FIELDS

Household Finance, Housing Economics, Family Economics, Consumption

RESEARCH

“The Dynamics of Co-Residence, Wealth, and Family Formation” (Job Market Paper)

Abstract: Parental co-residence has become an increasingly popular choice for young adults. This paper examines how co-residence status influences net worth and family formation decisions. Using dynamic event studies, I analyze outcomes around a move into and out of the parental home. An instrumental variable (IV) approach is employed to estimate the causal effects of co-residence on expected household formation. While the event studies reveal no significant net worth differences between co-residing and non-co-residing young adults, moving out is positively associated with a higher likelihood of marriage and larger family sizes. For the IV analysis, predicted state unaffordability is used as an instrument for co-residence. The findings offer insights into the complex relationship between living arrangements, financial well-being, and household formation.

“Parental Co-Residence and Asset Accumulation”

Abstract: This paper develops and solves a model to examine how young adults’ savings decisions are affected by co-residence and student loan payments. Co-residence is generally chosen when individuals are poorer and younger, making it difficult in general to save as much as those who do not co-reside. Young adults are also more likely to choose co-residence when housing costs are high and the preference for independent living is low. The model predicts that without the obligation of rental payments, the extra savings during co-residence are used to pay off student loans.

“Parental Co-Residence and Marital Transitions” (ongoing)

Abstract: A structural model is built to examine the relationship between parental co-residence and marriage timing. I study how living arrangements may delay marriage, incorporating housing costs, preferences for independence, and match quality.

TEACHING EXPERIENCE

ECON 101: Introduction to Microeconomics, University of Delaware, Teaching Assistant	Spring 2025
ECON 306: Introduction to Econometrics, University of Delaware, Teaching Assistant	Fall 2023/2020, Spring 2021
ECON 823: Econometric Theory II, University of Delaware, Teaching Assistant	Spring 2022
ECON 822: Econometric Theory I, University of Delaware, Teaching Assistant	Fall 2021

RESEARCH EXPERIENCE

Research Assistant, University of Delaware, Professor Tom Eisenberg	2024, Spring 2023
Research Assistant, University of Delaware, Professor Olga Gorbachev	Fall 2022

TECHNICAL SKILLS

Stata, GitHub, L^AT_EX, Python, Julia

ADDITIONAL PROFESSIONAL TRAINING

Innovative Teaching Strategies, IT-Academic Technology Services, University of Delaware 2025

REFERENCES

Hans Holter (Main Advisor)
Associate Professor of Economics
University of Delaware
hansholt@udel.edu

Jeremy Tobacman
Associate Professor of Economics
University of Delaware
tobacman@udel.edu

Matthew White
Principal Developer
Econ-ARK
mnwhite@gmail.com