

**WAI TING JACINDA SZE**  
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## EDUCATION

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<b>Ph.D. Economics</b>	Expected 2026
University of Delaware, Newark, DE	
Dissertation: “Essays on Parental Co-Residence, Wealth, and Family Formation”	
Related Coursework: Household Finance (Theory & Empirics), Cross-Section and Panel Data, Time Series Econometrics, Topics in Dynamic Modeling, Topics in Labor Economics, Workshop in Finance: Empirical, Benefit-Cost Analysis	
<b>M.S. Economics and Applied Econometrics</b>	2022
University of Delaware, Newark, DE	
<b>B.A. Economics and Psychology</b>	2020
CUNY Baruch College, New York, NY, <i>Summa Cum Laude</i>	

## FIELDS

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Household Finance, Housing Economics, Family Economics, Consumption

## RESEARCH

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

*Abstract:* It has been increasingly common for adult children to live in their parents’ home. This paper studies the causes and consequences of co-residence from the perspective of young adults. There are three main results. First, event studies indicate that household finances are surprisingly disconnected from co-residence changes. Second, marriage and fertility correlate strongly with housing independence. Third, plausibly exogenous rental housing unaffordability estimates only modestly affect co-residence. These findings should inform structural work and forecasts of housing demand.

“[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 typically chosen by individuals who are younger and have lower incomes, making it more challenging for them to save compared to those who do not co-reside. Additionally, young adults are more likely to co-reside when housing costs are high and their preference for independent living is low. The model predicts that without the obligation of rental payments, extra savings during co-residence are used to pay off student loans.

“[Parental Co-Residence and Marital Transitions](#)” (In Progress)

*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

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**Teaching Assistant, University of Delaware**

ECON 101: Introduction to Microeconomics	Spring 2025
ECON 306: Introduction to Econometrics	Fall 2023, Spring 2021, Fall 2020
ECON 823: Econometric Theory II (Ph.D. level)	Spring 2022
ECON 822: Econometric Theory I (Ph.D. level)	Fall 2021

## WORK EXPERIENCE

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### Research Assistant, University of Delaware

Professor Tom Eisenberg Fall 2024, Spring 2024, Spring 2023  
 Cleaned and structured coal mine data using Stata to create a reliable dataset for future analysis.  
 Professor Olga Gorbachev Fall 2022  
 Applied difference-in-differences models to analyze financial institution visit patterns.

### Intern, Economatrix Research Associates, Inc.

Summer 2019

Supported preliminary economic damage analysis by reviewing depositions and replicating damage valuations to verify accuracy.

## PROFESSIONAL TRAINING

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

## SKILLS

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Software: Stata, GitHub, L<sup>A</sup>T<sub>E</sub>X, Python, Julia

## REFERENCES

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Hans Holter (Main Advisor)  
 Associate Professor of Economics  
 University of Delaware  
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Jeremy Tobacman  
 Associate Professor of Economics  
 University of Delaware  
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