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EDUCATION

Ph.D. Economics	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	
M.S. Economics and Applied Econometrics	2022
University of Delaware, Newark, DE	
B.A. Economics and Psychology	2020
CUNY Baruch College, New York, NY, <i>Summa Cum Laude</i>	

FIELDS

Household Finance, Housing Economics, Family Economics, Consumption

RESEARCH

“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

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

Research Assistant, University of Delaware

Professor Tom Eisenberg 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

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

SKILLS

Software: Stata, GitHub, L^AT_EX, Python, Julia

REFERENCES

Hans Holter (Main Advisor)	Jeremy Tobacman	Matthew White
Associate Professor of Economics	Associate Professor of Economics	Principal Developer
University of Delaware	University of Delaware	Econ-ARK
hansholt@udel.edu	tobacman@udel.edu	mnwhite@gmail.com