

## **EDUCATION**

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### **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**

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Household Finance, Family Economics, Housing Economics, Consumption, Behavioral Economics

## **RESEARCH**

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“From Parents’ Home to One’s Own: 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”

## **TEACHING EXPERIENCE**

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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**

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

## **TECHNICAL SKILLS**

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

## **ADDITIONAL PROFESSIONAL TRAINING**

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

## **REFERENCES**

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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