

# Eduard Nilaj

(917) 239 - 1709 | enilaj10@gmail.com | eduardnilaj.com

## Education

---

### Ph.D in Economics

The New School For Social Research

2025

### M.Sc. in Economics

The New School For Social Research

2017

### BBA (Honors)

CUNY Lehman College

2012

## Research Interests

---

Empirical Economics, Labor Economics, Higher Education and Student Debt, Economic Inequality, History of Economic Thought, Climate Technology Economics.

## Professional Experience

---

### The Century Foundation

Visiting Senior Fellow

New York, NY

Sep. 2025 - Present

- Lead data analysis for joint TCF–Protect Borrowers research on household debt (student loans, credit cards, auto loans, and utility bills) using nationally representative consumer credit panel data.
- Co-authored four reports on the household debt crisis; findings covered by national press (CNBC, NPR) and cited by members of Congress.
- Translate findings on borrower outcomes and household financial distress into actionable policy recommendations.

### Protect Borrowers

Fellow

Washington, DC

Jun. 2025 - Present

- Support research on student loan borrower outcomes and consumer protection, drawing on expertise in credit panel data and higher education finance.

### Jain Family Institute

Fellow

New York, NY

Sep. 2025 - Present

- Continue research collaborations on student debt, higher education finance, and climate technology economics.

### Jain Family Institute

Senior Research Associate

New York, NY

Mar. 2020 - Sep. 2025

- Conducted policy-relevant research on student debt and its socioeconomic impacts, producing actionable insights for higher education finance reform.
- Designed and implemented econometric models to assess the impact of debt cancellation on labor market outcomes and financial stability.
- Investigated the economics of modeling emerging climate technologies, contributing to the development of sustainable solutions and policies.
- Managed and processed large datasets using R and Python, delivering high-quality analyses for reports and publications.

## The New School

Data Analyst

New York, NY

Oct. 2015 - Mar. 2020

- Analyzed enrollment trends and student outcomes, contributing to data-driven decision-making processes.
- Identified inefficiencies in processing workflows and implemented Python-based solutions to enhance system efficiency.

## Research and Teaching Experience

### Milano School of Policy, Management, and Environment

Teaching Assistant (Quantitative Methods)

New York, NY

Jan. 2018 - Dec. 2019

- Instructed graduate students on econometric techniques and statistical modeling using R, with applications to labor market and public policy analysis.
- Developed weekly assignments utilizing real-world survey data to enhance students' practical analytical skills and applied understanding of statistical methods.

### The New School for Social Research

Research Associate

New York, NY

Jun. 2019 - Sep. 2019

- Investigated the role of industrial policy on labor market dynamics during the Great Recession, with implications for public economics research.

### The New School for Social Research

Research Assistant

New York, NY

Dec. 2018 - May. 2019

- Investigated various undergraduate business curricula from colleges and universities across the United States, gathering insights to inform academic planning.

### Milano School of Policy, Management, and Environment

Teaching Assistant (GIS for International Crises, Development and the Environment)

New York, NY

Jan. 2018 - Dec. 2019

- Conducted weekly lab sessions to teach students fundamental spatial thinking skills, emphasizing applications in disaster management, humanitarian aid, and international development contexts.
- Assisted students in developing their own GIS (Geographic Information System) projects, providing tailored guidance and support throughout the process.

## Research Output

Valle Gutierrez, L., Mikkilineni, T., Nilaj, E., Hanks, A., & Canchola Bañez, A. (2026). When the Wheels Come Off: How Surging Auto Loan Debt Is Hurting Households. The Century Foundation.

Zhang, J., Nilaj, E., Pierce, M., & Margetta Morgan, J. (2026). Interest Nation: The State of America's Credit Card Debt Crisis. The Century Foundation.

Granville, P., Nilaj, E., Zhang, J., & Canchola Bañez, A. (2026). Trump's Student Loan Delinquency Crisis, Unmasked. The Century Foundation.

Margetta Morgan, J., Pierce, M., & Nilaj, E. (2025). Fueling Debt: How Rising Utility Costs Are Overwhelming American Families. The Century Foundation.

Allen, J., & Nilaj, E. (2025). Benchmarking Opportunity in Transition-Critical Mineral Markets. Jain Family Institute.

Nilaj, E., Beamer, L., Fouzia, S., Landry, J., Pierce, M., Pinto, S., & Steinbaum, M. (2025). Student Debt Cancellation: Evidence from Credit Reporting Panel Data. Jain Family Institute.

Beamer, L., Landry, J., Nilaj, E., Pinto, S., & Steinbaum, M. (2024). A First Look at Student Debt Cancellation. Jain Family Institute.

Nilaj, E., & Moore, K. K. (2023). Student Debt and Homeownership Barriers in DC. Jain Family Institute; Economic Policy Institute.

Beamer, L., Nilaj, E., Pinto, S., & Steinbaum, M. (2023). The Repayment Pause and the Continuing Crisis of Non-Repayment. Jain Family Institute.

Beamer, L., & Nilaj, E. (2022). Student Debt and Young America in 2022. Jain Family Institute.

Abraham, S., Mustafa Bishop, J., Collier, D., Nilaj, E., Steinbaum, M., & Taylor, A. (2022). The Right Way to Cancel Student Debt. Jain Family Institute.

Beamer, L., & Nilaj, E. (2022). Cost Deception at Elite Private Colleges. Jain Family Institute.

Nilaj, E. (2021). Homeownership & the Student Debt Crisis. Phenomenal World.

Beamer, L., & Nilaj, E. (2021). Student Debt and Young America. Jain Family Institute.

Beamer, L., Nilaj, E., & Tseng, F. (2020). Unceasing Debt, Disparate Burdens: Student Debt and Young America. Jain Family Institute.

## Relevant Skills

---

### Programming Languages

R, Python, STATA, SQL, Apache Spark

### Statistical Analysis

Econometrics, regression models, causal inference, Bayesian statistics

### Data Analysis and Visualization

Data wrangling, Advanced visualizations (ggplot2, matplotlib), interactive dashboards (RShiny, Plotly), publication-ready charts and maps, survey data analysis

### Cloud Computing & Data Management

Azure Cloud Storage, Delta Lake, Google Cloud Platform, SQL databases

### Tools & Platforms

RStudio, Visual Studio Code, Jupyter Notebook, Microsoft AzureML, Git/GitHub

## Scholarships and Awards

---

Heilbroner Center for Capitalism Studies Graduate Fellowship

2019 - 2020

The New School for Social Research Merit Scholarship

2017 - 2020