

# Jessica Min

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**Graduate Administrator**    Laura Hedden      [lhedden@princeton.edu](mailto:lhedden@princeton.edu)    609-258-4006

## Graduate Studies

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### Princeton University

2019 –

PhD Candidate in Economics

Expected Completion Date: June 2025

### REFERENCES

Professor Janet Currie  
Department of Economics  
Princeton University  
609-258-7393  
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Professor Owen Zidar  
Department of Economics  
Princeton University  
609-258-2791  
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Professor Zachary Bleemer  
Department of Economics  
Princeton University  
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## Prior Education

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### Harvard University

2014 – 2018

B.A. in Economics, *Magna Cum Laude with Highest Honors*

## Fields

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PRIMARY      Labor Economics, Public Economics

SECONDARY    Health Economics

## Job Market Paper

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[“Causes and Consequences of Rising Employer-Sponsored Health Insurance Costs: Evidence from Insurer Mergers”](#). 2024.

U.S. employer-sponsored health insurance costs have quadrupled over the past four decades, placing a significant burden on employers. This paper asks how these rising costs impact U.S. labor markets. I exploit local differences in exposure to national health insurer mergers between 1999 and 2019. Using new administrative data and a difference-in-differences research design, I estimate that insurer mergers account for 22 percent of the overall cost increase in the past two decades. Firms facing higher costs experience employment losses, concentrated among middle-income workers without a college education. I calculate an estimated loss of 5.2 percent for less-educated workers. While some workers reallocate between firms, aggregate employment declines within merger-exposed markets. The resulting increase in unemployment raises government spending on unemployment insurance by 15 percent. Incorporating these

findings into a competitive labor market model and comparing the U.S. to Canada, I show that rising health insurance costs due to insurer mergers explain 10 percent of the 3 percentage point excess job loss among U.S. workers without a college education.

## Working Papers

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1. [“The Effect of Personal Income Taxes on Inflation: Evidence from U.S. States”](#). 2024.

This paper studies the effect of taxes for different income groups on inflation. Using a difference-in-differences approach, I compare states that enact large tax changes to states that do not have personal taxes from 1978 to 2017. I find tax cuts are inflationary. A 1 percentage point decrease in the state income average tax rate for lower-income groups increases prices by 2.5 percent, while a 1 percentage point decrease for higher-income groups increases prices by 1.5 percent. My results suggest the positive relationship between tax cuts and price growth is largely driven by consumer demand and employment growth.

2. [“Does Curriculum Matter? The Impact of HIV/AIDS vs. Comprehensive Sex Education on Fertility”](#), with Rachel Fung. 2024.

Current debates about sex education center around whether curricula should be comprehensive or more narrowly defined. This paper exploits the introduction of HIV/AIDS-specific and comprehensive sex education mandates following the AIDS epidemic to study how sex education and its curriculum shape fertility. Using a difference-in-differences strategy, we compare cohorts of women in treated states attending school to those who had recently graduated when the mandates were implemented, relative to women in control states without mandates. We show that teen births increased by 5.8 per 1,000 women in states mandating HIV/AIDS-specific education but not comprehensive sex education, bringing forward the timing of first births without affecting lifetime fertility. In contrast, we do not find fertility effects in states mandating both HIV/AIDS-specific and comprehensive sex education. The findings suggest that narrowly defined sex education curricula can lead to unintended increases in teen childbearing.

## Teaching

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Data Science Consultant for the Economics Statistical Services Lab	2022 – 2024
Racial Inequality in the 20th Century U.S. (undergraduate)	2023
TA for Professor Ellora Derenoncourt (rating: 5/5, department average: 4.2/5)	
Junior Independent Work (undergraduate)	2021 – 2022
TA for Professor Natalie Cox (rating: 5/5, department average: 4.5/5)	
Microeconomic Analysis for Policymakers (MPA)	2021
TA for Professors Owen Zidar and Henrik Kleven (rating: 4.3/5, department average: 4.2/5)	

## Research Experience

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Research Assistant to Professor Henrik Kleven	2020
Research Assistant to Professor Martin Feldstein	2015

## Honors, Fellowships, and Grants

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Harold W. Dodds Fellowship, Princeton University	2024 – 2025
University-wide Fellowship recognizing “outstanding performance and professional promise”	
Dissertation Research Grant, Russell Sage Foundation (\$10,000)	2024 – 2025
Griswold Center for Economic Policy Studies Fellowship, Princeton University	2023 – 2024
Doctoral Fellowship, Princeton University	2019 – 2025
Phi Beta Kappa, Harvard University	2018
Thomas T. Hoopes Prize (for an outstanding undergraduate thesis), Harvard University	2018

## Professional Activities

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### Presentations and Seminars (including scheduled)

Up to 2023   Princeton University, Urban Economics Association

### Refereeing

*American Economic Journal: Applied Economics*

### Data Clearances

*U.S. Census Bureau Special Sworn Status*

## Other Activities

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Resident Graduate Student, Rockefeller College, Princeton University	2022 –
Resident Graduate Student, Freshman Scholars Institute, Princeton University (to support first-generation, low-income students)	2020, 2021
Director, Harvard Square Homeless Shelter	2014 – 2018

## Personal

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Citizenship: Australian

Languages: English (native), Mandarin (fluent), French (intermediate)

*Last updated: October 2024*