

Jessica Min

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Graduate Studies

Princeton University 2019 –

PhD Candidate in Economics

Expected Completion Date: June 2025

REFERENCES

Professor Janet Currie	Professor Owen Zidar	Professor Zachary Bleemer
Department of Economics	Department of Economics	Department of Economics
Princeton University	Princeton University	Princeton University
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Prior Education

Harvard University 2014 – 2018

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

Fields

PRIMARY Labor Economics, Public Economics

SECONDARY Health Economics

Job Market Paper

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

This paper shows how health insurer mergers have contributed to the striking rise in employer-sponsored health insurance costs in the U.S. and examines how these rising costs impact the labor market. I exploit differences in local markets’ exposure to national mergers over the last two decades. Using administrative data and a difference-in-differences research design, I find that insurer mergers increase premiums for fully-insured firms by 10 percent. As a result, firms facing higher premiums suffer employment losses of 4.4 percent, concentrated among noncollege-educated, middle-income workers. Workers partially reallocate between firms, but aggregate employment falls by 1.2 percent within merger-exposed markets resulting in higher government spending on unemployment insurance payments. Incorporating my findings into a competitive labor market model, I show that rising employer-sponsored health insurance costs due to insurer mergers account for 22 percent of the overall premium increase and 10 percent of the U.S.-specific decline in employment among noncollege-educated workers from 1999 to 2019.

Working Papers

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

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

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

Honors, Fellowships, and Grants

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

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

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

Citizenship: Australian

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

Last updated: October 2024