

Jessica Min

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Graduate Studies

Princeton University 2019 –

PhD Candidate in Economics

Expected Completion Date: June 2025

REFERENCES

Professor Janet Currie
Department of Economics
Princeton University
609-258-7393
jcurrie@princeton.edu

Professor Owen Zidar
Department of Economics
Princeton University
609-258-2791
ozidar@princeton.edu

Professor Zachary Bleemer
Department of Economics
Princeton University
609-258-5445
bleemer@princeton.edu

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 occurring 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. While workers partially reallocate between firms, aggregate employment falls by 1.2 percent within merger-exposed markets, leading to increased 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. [“Mandated HIV/AIDS Education and Teen Childbearing”](#), with Rachel Fung. 2024.

Slides and working paper available upon request.

Teaching

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

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 University-wide Fellowship recognizing “outstanding performance and professional promise”	2024 – 2025
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