

# Rubén Hernández-Murillo

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## Biography

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Rubén Hernández-Murillo is a senior policy economist at the Federal Reserve Bank of Cleveland. He received a MA and a PhD in economics from the University of Rochester in 1998 and 2001, respectively, and a BA in economics from ITAM (Instituto Tecnológico Autónomo de México) in 1995. His research interests include Public Finance, Public Economics, Real Estate Economics, Regional and Urban Economics, Industrial Organization, and Political Economy.

## Education

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2001	PhD in Economics. University of Rochester.
1998	MA in Economics. University of Rochester.
1995	BA in Economics <i>summa cum laude</i> . ITAM (Instituto Tecnológico Autónomo de México).

## Appointments Held

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### Federal Reserve Bank of Cleveland

2015–Present Senior policy economist.

### Federal Reserve Bank of St. Louis

2005–2015 Senior economist.

2000–2005 Economist.

### Washington University in St. Louis

2013 (summer) Adjunct Lecturer. Olin Business School.

### ITAM (Instituto Tecnológico Autónomo de México)

2002 (spring) Visiting assistant professor. CIE (Centro de Investigación Económica).

1994–1995 Research assistant. CAIE (Centro de Investigación y Análisis Económico).

1994 Instructor: Introductory Microeconomics.

1992–1994 Teaching assistant. Department of Economics.

### University of Rochester

1999, 2000 Research assistant to professor Per Krusell.

1998, 1999 Instructor: Intermediate Microeconomics.

## Areas of Interest

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Public Finance, Public Economics, Real Estate Economics, Regional and Urban Economics, Industrial Organization, and Political Economy.

## Writings and Publications

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### Working Papers

- 2015 A. Y. Guisinger, R. Hernández-Murillo, M. T. Owyang, and T. M. Sinclair, "A state level analysis of okun's law," Federal Reserve Bank of St. Louis, Working Paper No. 2015-029A, 2015. Available Online: <https://research.stlouisfed.org/wp/2015/2015-029.pdf>
- 2014 R. Hernández-Murillo, "Interjurisdictional competition and location decisions of firms," Federal Reserve Bank of St. Louis, Working Paper No. 2014-036A, 2014. Available Online: <http://research.stlouisfed.org/wp/2014/2014-036.pdf>
- 2013 R. Hernández-Murillo, M. T. Owyang, and M. Rubio, "Clustered housing cycles," Federal Reserve Bank of St. Louis, Working Paper No. 2013-021A, 2013. Available Online: <http://research.stlouisfed.org/wp/2013/2013-021.pdf>
- 2012 R. Hernández-Murillo, "Interjurisdictional competition with adverse selection," Federal Reserve Bank of St. Louis, Working Paper No. 2012-052B, 2012. Available Online: <http://research.stlouisfed.org/wp/2012/2012-052.pdf>
- 2011 R. Hernández-Murillo, A. D. Murphy, and R. Sengupta, "The effect of neighborhood spillovers on mortgage selection," Federal Reserve Bank of St. Louis, Working Paper No. 2011-036B, 2011. Available Online: <http://research.stlouisfed.org/wp/2011/2011-036.pdf>

### Articles Published in Peer-Reviewed Journals

- 2015 A. C. Ghent, R. Hernández-Murillo, and M. T. Owyang, "Did affordable housing legislation contribute to the subprime securities boom?" *Real Estate Economics*, vol. 43, pp. 820–854, Winter 2015. doi: [10.1111/1540-6229.12110](https://doi.org/10.1111/1540-6229.12110)
- 2014 A. C. Ghent, R. Hernández-Murillo, and M. T. Owyang, "Differences in subprime loan pricing across races and neighborhoods," *Regional Science and Urban Economics*, vol. 48, pp. 199–215, Sep. 2014. doi: [10.1016/j.regsciurbeco.2014.07.006](https://doi.org/10.1016/j.regsciurbeco.2014.07.006)
- 2013 R. Hernández-Murillo and N. Gandelman, "What do happiness and health satisfaction data tell us about relative risk aversion?" *Journal of Economic Psychology*, vol. 39, pp. 301–312, Dec. 2013. doi: [10.1016/j.joep.2013.09.005](https://doi.org/10.1016/j.joep.2013.09.005)
- 2010 R. Hernández-Murillo, G. Llobet, and R. Fuentes, "Strategic online banking adoption," *Journal of Banking and Finance*, vol. 34, no. 7, pp. 1650–1663, Jul. 2010. doi: [10.1016/j.jbankfin.2010.03.011](https://doi.org/10.1016/j.jbankfin.2010.03.011)
- 2009 M. T. Armesto, R. Hernández-Murillo, M. T. Owyang, and J. Piger, "Measuring the information content of the Beige Book: A mixed data sampling approach," *Journal of Money, Credit and Banking*, vol. 41, no. 1, pp. 35–55, Feb. 2009. doi: [10.1111/j.1538-4616.2008.00186.x](https://doi.org/10.1111/j.1538-4616.2008.00186.x)
- 2007 C. C. Coughlin, T. A. Garrett, and R. Hernández-Murillo, "Spatial dependence in models of state fiscal convergence," *Public Finance Review*, vol. 35, no. 3, pp. 361–384, May 2007. doi: [10.1177/1091142106295766](https://doi.org/10.1177/1091142106295766)
- 2006 R. Hernández-Murillo and M. T. Owyang, "The information content of regional employment data for forecasting aggregate conditions," *Economics Letters*, vol. 90, no. 3, pp. 335–339, Mar. 2006. doi: [10.1016/j.econlet.2005.08.023](https://doi.org/10.1016/j.econlet.2005.08.023)

- 2006 R. Hernández-Murillo and G. Llobet, "Patent licensing revisited: Heterogeneous firms and product differentiation," *International Journal of Industrial Organization*, vol. 24, no. 1, pp. 149–175, Jan. 2006. doi: [10.1016/j.ijindorg.2005.03.008](https://doi.org/10.1016/j.ijindorg.2005.03.008)
- 2004 N. Gandelman and R. Hernández-Murillo, "Tax competition and tax harmonization with evasion," *Topics in Economic Analysis and Policy*, vol. 4, no. 1, May 2004. doi: [10.2202/1538-0653.1219](https://doi.org/10.2202/1538-0653.1219)
- 2004 R. Hernández-Murillo and J. Knowles, "Racial profiling or racist policing? Bounds tests in aggregate data," *International Economic Review*, vol. 45, no. 3, pp. 959–989, Aug. 2004. doi: [10.1111/j.0020-6598.2004.00293.x](https://doi.org/10.1111/j.0020-6598.2004.00293.x)

#### Articles Published in the Federal Reserve Bank of St. Louis Review

- 2015 N. Gandelman and R. Hernández-Murillo, "Risk aversion at the country level," *Federal Reserve Bank of St. Louis Review*, vol. 97, no. 1, pp. 53–66, First Quarter 2015. Available Online: <http://research.stlouisfed.org/publications/review/2015/q1/53-66GandelmanHernandez.pdf>
- 2011 R. Hernández-Murillo, L. S. Ott, M. T. Owyang, and D. Whalen, "Patterns of interstate migration in the United States from the Survey of Income and Program Participation," *Federal Reserve Bank of St. Louis Review*, vol. 93, no. 3, pp. 169–186, May/Jun. 2011. Available Online: <http://research.stlouisfed.org/publications/review/11/05/169-186Hernandez.pdf>
- 2011 K. M. Engemann, R. Hernández-Murillo, and M. T. Owyang, "Regional aggregation in forecasting: An application to the Federal Reserve's Eighth District," *Federal Reserve Bank of St. Louis Review*, vol. 93, no. 3, pp. 207–222, May/Jun. 2011. Available Online: <http://research.stlouisfed.org/publications/review/11/05/207-222Engemann.pdf>
- 2010 A. Chiodo, R. Hernández-Murillo, and M. T. Owyang, "Nonlinear effects of school quality on house prices," *Federal Reserve Bank of St. Louis Review*, vol. 92, no. 3, pp. 185–204, May/Jun. 2010. Available Online: <http://research.stlouisfed.org/publications/review/10/05/Chiodo.pdf>
- 2009 N. Gandelman and R. Hernández-Murillo, "The impact of inflation and unemployment on subjective personal and country evaluations," *Federal Reserve Bank of St. Louis Review*, vol. 91, no. 3, pp. 107–126, May/Jun. 2009. Available Online: <http://research.stlouisfed.org/publications/review/09/05/Gandelman.pdf>
- 2008 E. M. Dinlersoz, R. Hernández-Murillo, H. Li, and R. Sherman, "Drug prices under the medicare drug discount card program," *Federal Reserve Bank of St. Louis Review*, vol. 90, no. 6, pp. 643–666, Nov./Dec. 2008. Available Online: <http://research.stlouisfed.org/publications/review/08/11/Dinlersoz.pdf>
- 2007 R. Hernández-Murillo, "Experiments in financial liberalization: The Mexican banking sector," *Federal Reserve Bank of St. Louis Review*, vol. 89, no. 5, pp. 415–432, Sep./Oct. 2007. Available Online: <http://research.stlouisfed.org/publications/review/07/09/HernandezMurillo.pdf>
- 2006 C. C. Coughlin, T. A. Garrett, and R. Hernández-Murillo, "The geography, economics, and politics of lottery adoption," *Federal Reserve Bank of St. Louis Review*, vol. 88, no. 3, pp. 165–180, May/Jun. 2006. Available Online: <http://research.stlouisfed.org/publications/review/06/05/Coughlin.pdf>
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- 2005 T. A. Garrett, R. Hernández-Murillo, and M. Owyang, "Does consumer sentiment predict regional consumption?" *Federal Reserve Bank of St. Louis Review*, vol. 87, no. 2, Part 1, pp. 123–135, Mar./Apr. 2005. Available Online: <http://research.stlouisfed.org/publications/review/05/03/part1/GarrHernOwy.pdf>
- 2003 —, "Strategic interaction in tax policies among states," *Federal Reserve Bank of St. Louis Review*, vol. 85, no. 3, pp. 47–56, May/Jun. 2003. Available Online: <http://research.stlouisfed.org/publications/review/03/05/Hernandez.pdf>
- 2002 E. M. Dinlersoz and R. Hernández-Murillo, "Did "right-to-work" work for Idaho?" *Federal Reserve Bank of St. Louis Review*, vol. 84, no. 3, pp. 29–42, May/Jun. 2002. Available Online: <http://research.stlouisfed.org/publications/review/02/05/29-42DinlersoHernandez2.pdf>

#### Articles Published in the Federal Reserve Bank of St. Louis *The Regional Economist*

- 2013 R. Hernández-Murillo and E. Marifian, "Urban areas host the largest manufacturing and service employers," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 21–22, Jul. 2013. Available Online: [http://www.stlouisfed.org/publications/pub\\_assets/pdf/re/2013/c/dist\\_overview.pdf](http://www.stlouisfed.org/publications/pub_assets/pdf/re/2013/c/dist_overview.pdf)
- 2012 R. Hernández-Murillo and E. Marifian, "Manufacturing and construction decline in the ranks of top 10 employers," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 14–16, Oct. 2012. Available Online: [http://www.stlouisfed.org/publications/pub\\_assets/pdf/re/2012/d/industry.pdf](http://www.stlouisfed.org/publications/pub_assets/pdf/re/2012/d/industry.pdf)
- 2011 —, "Which came first — better education or better health?" *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 6–7, Apr. 2011. Available Online: [http://research.stlouisfed.org/publications/regional/11/04/health\\_education.pdf](http://research.stlouisfed.org/publications/regional/11/04/health_education.pdf)
- 2011 —, "Hispanics play different role in District's growth than in nation's," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 22–23, Jul. 2011. Available Online: [http://stlouisfed.org/publications/pub\\_assets/pdf/re/2011/c/district\\_overview.pdf](http://stlouisfed.org/publications/pub_assets/pdf/re/2011/c/district_overview.pdf)
- 2011 —, "Immigrants: skills, occupations and locations," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 18–19, Oct. 2011. Available Online: [http://stlouisfed.org/publications/pub\\_assets/pdf/re/2011/d/immigrants.pdf](http://stlouisfed.org/publications/pub_assets/pdf/re/2011/d/immigrants.pdf)
- 2010 —, "The dismal science tackles happiness data," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 14–15, Jan. 2010. Available Online: <http://research.stlouisfed.org/publications/regional/10/01/well-being.pdf>
- 2010 C. P. Aubuchon, S. Bandyopadhyay, R. Hernández-Murillo, and C. J. Martinek, "Eighth District fares better than nation in job losses," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 20–22, Jan. 2010. Available Online: <http://research.stlouisfed.org/publications/regional/10/01/district-overview.pdf>
- 2010 R. Hernández-Murillo and C. J. Martinek, "In some cases, a sick economy can be a prescription for good health," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 8–9, Oct. 2010. Available Online: <http://research.stlouisfed.org/publications/regional/10/10/recession.pdf>
- 2009 R. Hernández-Murillo and C. J. Martinek, "Corporate social responsibility can be profitable," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 4–5, Apr. 2009. Available Online: <http://research.stlouisfed.org/publications/regional/09/04/socialresponsibility.pdf>
- 2009 C. P. Aubuchon, S. Bandyopadhyay, R. Hernández-Murillo, and C. J. Martinek, "Employment growth mixed across Eighth District," *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 20–21, Jan. 2009. Available Online: [http://research.stlouisfed.org/publications/regional/09/01/dist\\_ovrvw.pdf](http://research.stlouisfed.org/publications/regional/09/01/dist_ovrvw.pdf)

- 2009 —, “District fares better than nation as prime-mortgage problems escalate,” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 20–21, Jul. 2009. Available Online: [http://research.stlouisfed.org/publications/regional/09/07/dist\\_ovrvw.pdf](http://research.stlouisfed.org/publications/regional/09/07/dist_ovrvw.pdf)
- 2008 R. Hernández-Murillo and C. J. Martinek, “Which came first—democracy or growth?” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 4–6, Apr. 2008. Available Online: <http://research.stlouisfed.org/publications/regional/08/04/democracy.pdf>
- 2008 C. P. Aubuchon, S. Bandyopadhyay, R. Hernández-Murillo, and C. J. Martinek, “Eighth District population growth follows national pattern,” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 18–19, Jul. 2008. Available Online: [http://research.stlouisfed.org/publications/regional/08/07/dist\\_overview.pdf](http://research.stlouisfed.org/publications/regional/08/07/dist_overview.pdf)
- 2008 R. Hernández-Murillo, “Reader exchange: What is the Beige Book, and how is it useful?” *Federal Reserve Bank of St. Louis The Regional Economist*, p. 23, Oct. 2008. Available Online: [http://research.stlouisfed.org/publications/regional/08/10/reader\\_exchange.pdf](http://research.stlouisfed.org/publications/regional/08/10/reader_exchange.pdf)
- 2007 R. Hernández-Murillo and C. J. Martinek, “U.S. exporters: rare but beneficial,” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 12–13, Oct. 2007. Available Online: <http://research.stlouisfed.org/publications/regional/07/10/exporters.pdf>
- 2007 S. Bandyopadhyay, R. Hernández-Murillo, E. La Jeunesse, and C. J. Martinek, “Employment growth slows in the Eighth District,” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 16–17, Oct. 2007. Available Online: <http://research.stlouisfed.org/publications/regional/07/10/overview.pdf>
- 2006 R. Hernández-Murillo and D. Roisman, “Employment trends in nearby metro areas take different paths,” *Federal Reserve Bank of St. Louis The Regional Economist*, p. 17, Jan. 2006. Available Online: [http://research.stlouisfed.org/publications/regional/06/01/overview\\_MEM.pdf](http://research.stlouisfed.org/publications/regional/06/01/overview_MEM.pdf)
- 2006 —, “Professional and business services bounce back in Memphis,” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 16–16, Jul. 2006. Available Online: [http://research.stlouisfed.org/publications/regional/06/07/overview\\_mem.pdf](http://research.stlouisfed.org/publications/regional/06/07/overview_mem.pdf)
- 2006 R. Hernández-Murillo, “Adding up the economic effects of immigration,” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 12–13, Oct. 2006. Available Online: <http://research.stlouisfed.org/publications/regional/06/10/immigration.pdf>
- 2005 R. Hernández-Murillo and D. Roisman, “Health-care industry pulls Memphis out of job slump,” *Federal Reserve Bank of St. Louis The Regional Economist*, p. 16, Jul. 2005. Available Online: [http://research.stlouisfed.org/publications/regional/05/07/overview\\_mphs.pdf](http://research.stlouisfed.org/publications/regional/05/07/overview_mphs.pdf)
- 2005 —, “The economics of charitable giving: What gives?” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 12–13, Oct. 2005. Available Online: [http://research.stlouisfed.org/publications/regional/05/10/charitable\\_giving.pdf](http://research.stlouisfed.org/publications/regional/05/10/charitable_giving.pdf)
- 2004 R. Hernández-Murillo and D. Roisman, “Tough lesson: more money doesn’t help schools; accountability does,” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 12–13, Apr. 2004. Available Online: [http://research.stlouisfed.org/publications/regional/04/04/tough\\_lesson.pdf](http://research.stlouisfed.org/publications/regional/04/04/tough_lesson.pdf)
- 2004 —, “Point and click, or mortar and brick? A look at internet banking in the Eighth District,” *Federal Reserve Bank of St. Louis The Regional Economist*, Oct. 2004. Available Online: [http://research.stlouisfed.org/publications/regional/04/10/point\\_click.pdf](http://research.stlouisfed.org/publications/regional/04/10/point_click.pdf)
- 2003 —, “Innovation: Is the Eighth District catching up with the nation?” *Federal Reserve Bank of St. Louis The Regional Economist*, pp. 12–13, Apr. 2003. Available Online: <http://research.stlouisfed.org/publications/regional/03/04/innovation.pdf>

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### Articles Published in the Federal Reserve Bank of Cleveland *Forefront*

- 2016 R. Hernández-Murillo and S. Mattson, “Rosie the refiner? two manufacturing industries’ rising district importance,” *Forefront. New Ideas on Economic Policy from the Federal Reserve Bank of Cleveland*, vol. 7, no. 3, pp. 15–19, Fall 2016. Available Online: <https://www.clevelandfed.org/newsroom-and-events/publications/forefront/ff-v7n03.aspx>

### Commentary

- 2014 R. Hernández-Murillo and H. Shell, “The rising complexity of the FOMC statement,” *Federal Reserve Bank of St. Louis Economic Synopses*, no. 23, 2014. Available Online: [http://research.stlouisfed.org/publications/es/14/ES\\_23\\_2014-11-05.pdf](http://research.stlouisfed.org/publications/es/14/ES_23_2014-11-05.pdf)
- 2011 R. Hernández-Murillo and C. J. Martinek, “The effects of education on health,” *Federal Reserve Bank of St. Louis Economic Synopses*, no. 11, 2011. Available Online: <http://research.stlouisfed.org/publications/es/11/ES1111.pdf>
- 2011 —, “Immigration at the extremes of the skill distribution,” *Federal Reserve Bank of St. Louis Economic Synopses*, no. 31, 2011. Available Online: <http://research.stlouisfed.org/publications/es/11/ES1131.pdf>
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- 2009 R. Hernández-Murillo, “U.S. migration over the life cycle,” *Federal Reserve Bank of St. Louis Economic Synopses*, no. 33, 2009. Available Online: <http://research.stlouisfed.org/publications/es/09/ES0933.pdf>
- 2008 R. Hernández-Murillo, “Local income inequality,” *Federal Reserve Bank of St. Louis National Economic Trends*, Dec. 2008. Available Online: <http://research.stlouisfed.org/publications/net/20081201/cover.pdf>
- 2008 —, “Strategic social responsibility,” *Federal Reserve Bank of St. Louis National Economic Trends*, Sep. 2008. Available Online: <http://research.stlouisfed.org/publications/net/20080901/cover.pdf>
- 2007 R. Hernández-Murillo, “U.S. exporters: a rare breed,” *Federal Reserve Bank of St. Louis National Economic Trends*, Aug. 2007. Available Online: <http://research.stlouisfed.org/publications/net/20070801/cover.pdf>
- 2006 R. Hernández-Murillo, “New views on immigration,” *Federal Reserve Bank of St. Louis National Economic Trends*, Jun. 2006. Available Online: <http://research.stlouisfed.org/publications/net/20060601/cover.pdf>
- 2005 R. Hernández-Murillo, “The economics of giving,” *Federal Reserve Bank of St. Louis National Economic Trends*, Oct. 2005. Available Online: <http://research.stlouisfed.org/publications/net/20051001/cover.pdf>
- 2004 R. Hernández-Murillo, “Entrepreneurship,” *Federal Reserve Bank of St. Louis National Economic Trends*, May 2004. Available Online: <http://research.stlouisfed.org/publications/net/20040501/cover.pdf>



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- 2003 R. Hernández-Murillo, “Computer use and productivity growth,” *Federal Reserve Bank of St. Louis National Economic Trends*, Dec. 2003. Available Online: <http://research.stlouisfed.org/publications/net/20031201/cover.pdf>
- 2003 —, “Cities as centers of innovation,” *Federal Reserve Bank of St. Louis National Economic Trends*, Mar. 2003. Available Online: <http://research.stlouisfed.org/publications/net/20030301/cover.pdf>
- 2002 —, “Health care costs and coverage,” *Federal Reserve Bank of St. Louis National Economic Trends*, Nov. 2002. Available Online: <http://research.stlouisfed.org/publications/net/20021101/cover.pdf>
- 2001 R. Hernández-Murillo, “The earned income tax credit at work,” *Federal Reserve Bank of St. Louis National Economic Trends*, Apr. 2001. Available Online: <http://research.stlouisfed.org/publications/net/20010401/cover.pdf>
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## Other versions

- 2008 K. M. Engemann, R. Hernández-Murillo, and M. T. Owyang, “Regional aggregation in forecasting: An application to the Federal Reserve’s Eighth District,” *Federal Reserve Bank of St. Louis Regional Economic Development*, pp. 15–29, Oct. 2008. Available Online: <http://research.stlouisfed.org/publications/red/2008/01/Engemann.pdf>

## Referee service

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*Agricultural and Resource Economics Review; Annals of Regional Science; Asia Pacific Management Review; Bulletin of Economic Research; Contemporary Economic Policy; Economic Change and Restructuring; Economic Journal-Features; Economic Inquiry; Economic Systems; Emerging Markets Finance and Trade; Empirical Economics; Industrial Relations; International Economic Review; International Journal of Forecasting; International Regional Science Review; International Review of Economics and Finance; Journal of Business & Economic Statistics; Journal of Economics and Management Strategy; Journal of Financial Stability; Journal of Macroeconomics; Journal of Money, Credit and Banking; Macroeconomic Dynamics; The Manchester School; Papers in Regional Science; Public Choice; The Quarterly Review of Economics and Finance; Rand Journal of Economics; Real Estate Economics; Review of Economic Dynamics; Review of Economic Studies; Regional Science and Urban Economics; Scandinavian Journal of Economics; Scandinavian Journal of Public Health; Southern Economics Journal; Spatial Economic Analysis.*

## Last updated

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January 4, 2017