

Rubén Hernández-Murillo



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Biography

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

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

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

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

Writings and Publications

Working Papers

- 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)

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- 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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- 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
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- 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>
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- 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
- 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
- 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 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>
- 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 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
- 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
- 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>
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- 2005 E. M. Dinlersoz and R. Hernández-Murillo, "The diffusion of electronic business in the United States," *Federal Reserve Bank of St. Louis Review*, vol. 87, no. 1, pp. 11–34, Jan./Feb. 2005. Available Online: <http://research.stlouisfed.org/publications/review/05/01/Dinlersoz.pdf>
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- 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
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- 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>
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Commentary

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Other versions

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Referee service

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