# Rubén Hernández-Murillo

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# **Biography**

Rubén Hernández-Murillo is an 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 current interests include Applied Microeconomics, Econometrics, Forecasting, Regional and Urban Economics, Text Analytics, and Machine Learning.

### **Education**

2001 PhD in Economics. University of Rochester.
1998 MA in Economics. University of Rochester.

1995 BA in Economics summa cum laude. ITAM (Instituto Tecnológico Autónomo de México).

## **Appointments Held**

#### Federal Reserve Bank of Cleveland

2015-Present Policy Economist.

## Federal Reserve Bank of St. Louis

2000–2015 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**

Applied Microeconomics, Econometrics, Forecasting, Regional and Urban Economics, Text Analytics, and Machine Learning  $\it c$ 

# **Writings and Publications**

Articles Published in Peer-Reviewed Journals	<b>Articles</b>	<b>Published</b>	in	Peer-Reviewed	<b>Journals</b>
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2019	R. Hernández-Murillo, "Interjurisdictional competition with adverse selection," <i>Journal of Public Economics</i> , vol. 173, pp. 85–95, May 2019. doi: 10.1016/j.jpubeco.2019.01.012
2018	A. Y. Guisinger, R. Hernández-Murillo, M. T. Owyang, and T. M. Sinclair, "A state level analysis of Okun's Law," <i>Regional Science and Urban Economics</i> , vol. 68, pp. 239–248, Jan. 2018. doi: 10.1016/j.regsciurbeco.2017.11.005
2017	R. Hernández-Murillo, M. T. Owyang, and M. Rubio, "Clustered housing cycles," Regional Science and Urban Economics, vol. 66, pp. 185–197, Sep. 2017. doi: 10.1016/j.regsciurbeco.2017.06.003
2015	A. C. Ghent, R. Hernández-Murillo, and M. T. Owyang, "Did affordable housing legislation contribute to the subprime securities boom?" <i>Real Estate Economics</i> , vol. 43, pp. 820–854, Winter 2015. doi: 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," <i>Regional Science and Urban Economics</i> , vol. 48, pp. 199–215, Sep. 2014. doi: 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?" <i>Journal of Economic Psychology</i> , vol. 39, pp. 301–312, Dec. 2013. doi: 10.1016/j.joep.2013.09.005
2010	R. Hernández-Murillo, G. Llobet, and R. Fuentes, "Strategic online banking adoption," <i>Journal of Banking and Finance</i> , vol. 34, no. 7, pp. 1650–1663, Jul. 2010. doi: 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," <i>Journal of Money, Credit and Banking</i> , vol. 41, no. 1, pp. 35–55, Feb. 2009. doi: 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," <i>Public Finance Review</i> , vol. 35, no. 3, pp. 361–384, May 2007. doi: 10.1177/1091142106295766
2006	R. Hernández-Murillo and M. T. Owyang, "The information content of regional employment data for forecasting aggregate conditions," <i>Economics Letters</i> , vol. 90, no. 3, pp. 335–339, Mar. 2006. doi: 10.1016/j.econlet.2005.08.023
2006	R. Hernández-Murillo and G. Llobet, "Patent licensing revisited: Heterogeneous firms and product differentiation," <i>International Journal of Industrial Organization</i> , vol. 24, no. 1, pp. 149–175, Jan. 2006. doi: 10.1016/j.ijindorg.2005.03.008
2004	N. Gandelman and R. Hernández-Murillo, "Tax competition and tax harmonization with evasion," <i>Topics in Economic Analysis and Policy</i> , vol. 4, no. 1, May 2004. doi: 10.2202/1538-0653.1219
2004	R. Hernández-Murillo and J. Knowles, "Racial profiling or racist policing? Bounds tests in aggregate data," <i>International Economic Review</i> , vol. 45, no. 3, pp. 959–989, Aug. 2004. doi: 10.1111/j.0020-6598.2004.00293.x

### Articles Published in the Federal Reserve Bank of Cleveland Economic Commentary

2020 R. Hernández-Murillo and P. M. Krolikowski, "Assessing layoffs in four midwestern states during the pandemic recession," *Federal Reserve Bank of Cleveland Economic Commentary*, no.

2020-21, Aug. 2020. doi: 10.26509/frbc-ec-202021

R. Hernández-Murillo, "The labor-market skills of foreign-born workers in the united states, 2007–2017," Federal Reserve Bank of Cleveland Economic Commentary, no. 2020-10, May

2020. doi: 10.26509/frbc-ec-202010

## Articles Published in the Federal Reserve Bank of Cleveland District Data Brief

2020 R. Hernández-Murillo and P. M. Krolikowski, "Layoffs during the COVID-19 pandemic: Four findings from WARN Act data," Federal Reserve Bank of Cleveland District Data Brief, no.

2020-08-27, Aug. 2020. doi: 10.26509/frbc-ddb-20200827

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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

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

2011.

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

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.

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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

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

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:

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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," <i>Federal Reserve Bank of St. Louis Review</i> , 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," <i>Federal Reserve Bank of St. Louis Review</i> , vol. 88, no. 3, pp. 165–180, May/Jun. 2006. Available Online: http://research.stlouisfed.org/publications/review/06/05/Coughin.pdf	
2005	E. M. Dinlersoz and R. Hernández-Murillo, "The diffusion of electronic business in the United States," <i>Federal Reserve Bank of St. Louis Review</i> , vol. 87, no. 1, pp. 11–34, Jan./Feb. 2005. Available Online: http://research.stlouisfed.org/publications/review/05/01/Dinlersoz.pdf	
2005	T. A. Garrett, R. Hernández-Murillo, and M. Owyang, "Does consumer sentiment predict regional consumption?" <i>Federal Reserve Bank of St. Louis Review</i> , 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	R. Hernández-Murillo, "Strategic interaction in tax policies among states," <i>Federal Reserve Bank of St. Louis Review</i> , 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?" <i>Federal Reserve Bank of St. Louis Review</i> , 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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2012	R. Hernández-Murillo and E. Marifian, "Manufacturing and construction decline in the ranks of top 10 employers," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , pp. 14–16, Oct. 2012. Available Online: http://www.stlouisfed.org/publications/pub_assets/pdf/re/2012/d/industry.pdf
2011	R. Hernández-Murillo and C. J. Martinek, "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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R. Hernández-Murillo and C. J. Martinek, "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

R. Hernández-Murillo and C. J. Martinek, "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

R. Hernández-Murillo and C. J. Martinek, "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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , 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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , 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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , 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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , pp. 20–21, Jan. 2009. Available Online: http://research.stlouisfed.org/publications/regional/09/01/dist_ovrvw.pdf
2009	C. P. Aubuchon, S. Bandyopadhyay, R. Hernández-Murillo, and C. J. Martinek, "District fares better than nation as prime-mortgage problems escalate," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , pp. 20–21, Jul. 2009. Available Online: http://research.stlouisfed.org/publications/regional/09/07/dist_ovrvw.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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , 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
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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , 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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , p. 17, Jan. 2006. Available Online: http://research.stlouisfed.org/publications/regional/06/01/overview_MEM.pdf
2006	R. Hernández-Murillo and D. Roisman, "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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , 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," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , p. 16, Jul. 2005. Available Online: http://research.stlouisfed.org/publications/regional/05/07/overview_mphs.pdf	
2005	R. Hernández-Murillo and D. Roisman, "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	
2004	R. Hernández-Murillo and D. Roisman, "Tough lesson: more money doesn't help schools; accountability does," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , pp. 12–13, Apr. 2004. Available Online: http://research.stlouisfed.org/publications/regional/04/04/tough_lesson.pdf	
2004	R. Hernández-Murillo and D. Roisman, "Point and click, or mortar and brick? A look at internet banking in the Eighth District," <i>Federal Reserve Bank of St. Louis The Regional Economist</i> , Oct. 2004. Available Online: http://research.stlouisfed.org/publications/regional/04/10/point_click.pdf	
2003	R. Hernández-Murillo, "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	
2001	R. Hernández-Murillo, "Suburban expansion," Federal Reserve Bank of St. Louis The Regional Economist, pp. 12–13, Oct. 2001. Available Online: http://research.stlouisfed.org/publications/regional/01/10/SuburbanExpansion.pdf	
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2011	R. Hernández-Murillo and C. J. Martinek, "The effects of education on health," <i>Federal Reserve Bank of St. Louis Economic Synopses</i> , no. 11, 2011. Available Online: http://research.stlouisfed.org/publications/es/11/ES1111.pdf
2011	R. Hernández-Murillo and C. J. Martinek, "Immigration at the extremes of the skill distribution," <i>Federal Reserve Bank of St. Louis Economic Synopses</i> , no. 31, 2011. Available Online: http://research.stlouisfed.org/publications/es/11/ES1131.pdf
2010	R. Hernández-Murillo and C. J. Martinek, "City growth and industry employment reallocation," <i>Federal Reserve Bank of St. Louis Economic Synopses</i> , no. 13, 2010. Available Online: http://research.stlouisfed.org/publications/es/10/ES1013.pdf
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	R. Hernández-Murillo, "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
2004	R. Hernández-Murillo, "Metropolitan growth: sun belt vs. snow belt," Federal Reserve Bank of St. Louis National Economic Trends, Oct. 2004. Available Online: http://research.stlouisfed.org/publications/net/20041001/cover.pdf
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
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Unpublished Papers	
2014	R. Hernández-Murillo, "Interjurisdictional competition and location decisions of firms," Federal Reserve Bank of St. Louis, Tech. Rep. No. 2014-036A, 2014. Available Online: http://research.stlouisfed.org/wp/2014/2014-036.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, Tech. Rep. No. 2011-036B, 2011. Available Online: http://research.stlouisfed.org/wp/2011/2011-036.pdf
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### Referee service

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; European Journal of Management and Business Economics; Industrial Relations; International Economic Review; International Journal of Forecasting; International Regional Science Review; International Review of Economics and Finance; Journal of Applied Economics; Journal of Business & Economic Statistics; Journal of Economics and Management Strategy; Journal of Financial and Quantitative Anaylsis; Journal of Financial Stability; Journal of Housing Economics; 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; Review of Economic Studies; Regional Science and Urban Economics; Scandinavian Journal of Economics; Scandinavian Journal of Public Health; Socio-Economic Planning Sciences; Southern Economic Journal; Spatial Economic Analysis; Studies in Nonlinear Dynamics & Econometrics.

# Last updated

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