## Rubén Hernández-Murillo

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Citizenship: US

# PhD in Economics. *University of Rochester*.

2001 1998 MA in Economics. University of Rochester.

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

#### WORK EXPERIENCE

#### Research

**EDUCATION** 

Federal Reserve Bank of Cleveland. Senior policy economist. 2015-Present 2005-2015 Federal Reserve Bank of St. Louis. Senior economist.

Federal Reserve Bank of St. Louis. Economist. 2000-2005

- ► Published 20+ scholarly articles and 40+ non-technical articles.
- ► Served as reviewer for 30+ academic journals.
- ► Interests: applied microeconomics, public economics, regional and urban, and real estate economics.

University of Rochester. PhD student. 1995-2000

- Served as research assistant to professor Per Krusell. Wrote Fortran 95 code. (1999, 2000)
- Completed PhD program in Economics. Fields: Industrial organization; political economy. Advisor: Per Krusell. Dissertation: Essays on Economic Competition Among Jurisdictions.

### Policy/Analysis

2000-2015 Federal Reserve Bank of St. Louis.

- Served as reviewer in Federal Reserve System's Comprehensive Capital Analysis and Review (CCAR). (2012-2014)
- ► Chaired Federal Reserve System's Committee on Regional Analysis; organized its Annual Conference. (2013-2014)
- ► Coordinated the St. Louis District's Beige Book. (2002-2014)
- ▶ Briefed the Bank's President, Boards of Directors of the Bank's branches, and industry and community leaders on current economic conditions in the St. Louis District and the nation. (2000-2014)

1994-1995 ITAM, CAIE (Center for Economic Research and Analysis). Junior researcher.

► Wrote periodical reports on economic conditions in Mexico.

### **Teaching**

2013 (summer) Washington University in St. Louis. Olin Business School. Managerial economics.

ITAM. CIE (Center for Economic Research). Intermediate microeconomics; industrial organization (master's). 2002 (spring)

1998, 1999 University of Rochester. Department of Economics. Intermediate microeconomics.

ITAM. Department of Economics. Introductory microeconomics. 1994

## SELECTED PUBLICATIONS

"Differences in Subprime Loan Pricing Across Races and Neighborhoods," (with Andra C. Ghent and Michael T. 2014 Owyang). Regional Science and Urban Economics, 48, pp.199-215.

"Strategic Online Banking Adoption," (with Gerard Llobet and Roberto Fuentes) Journal of Banking and Finance, 34(7), 2010 pp. 1650-1663.

> "Measuring the Information Content of the Beige Book: A Mixed Data Sampling Approach," (with Michelle T. Armesto; Michael T. Owyang; and Jeremy Piger). Journal of Money, Credit and Banking, 41(1), pp. 35–55.

> "Patent Licensing Revisited: Heterogeneous Firms and Product Differentiation," (with Gerard Llobet). International Journal of Industrial Organization, 24(1), pp. 149-175.

> "Racial Profiling or Racist Policing? Bounds Tests in Aggregate Data," (with John Knowles). International Economic Review, 45(3), pp. 959-989.

#### **SKILLS**

2009

2006

2004

- ► Very experienced with MATLAB, STATA, MTEX, Markdown, GNU/Linux.
- ► Familiar with MS Office Suite products, GNU Make, pandoc.
- Languages: English (fluent), Spanish (native).