

# Rubén Hernández-Murillo

Email: [ruben@rubenhm.org](mailto:ruben@rubenhm.org)

Website: [rubenhm.org](http://rubenhm.org)

Formats: Markdown, PDF, HTML.

314-827-6381 (c)

Citizenship: US

## 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)*.

## WORK EXPERIENCE

### Research

- 2005-Present *Federal Reserve Bank of St. Louis*. Senior economist.  
2000-2005 *Federal Reserve Bank of St. Louis*. Economist.
- ▶ Published 20+ scholarly articles.
  - ▶ Published 40+ articles aimed at non-technical audiences.
  - ▶ Served as reviewer for 30+ academic journals.
- 1995-2000 *University of Rochester*. PhD student.
- ▶ Served as research assistant to professor Per Krusell. Wrote Fortran 95 code. (1999, 2000)
  - ▶ Attended PhD program in Economics. Dissertation: *Essays on Economic Competition Among Jurisdictions*.

### Policy/Analysis

- 2000-Present *Federal Reserve Bank of St. Louis*.
- ▶ Served as analyst in the 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 on current economic conditions in the St. Louis District. (2002-2014)
  - ▶ Traveled across the St. Louis District to inform the Boards of Directors of the Bank's branches and industry and community leaders on regional economic conditions. (2000-2013)
- 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 School of Business*. Managerial economics.  
2002 (spring) *ITAM. CIE (Center for Economic Research)*. Introductory microeconomics, industrial organization (master's).  
1998, 1999 *University of Rochester. Department of Economics*. Intermediate microeconomics.  
1994 *ITAM. Department of Economics*. Introductory microeconomics.

## SELECTED PUBLICATIONS

- 2014 "Differences in Subprime Loan Pricing Across Races and Neighborhoods," (with Andra C. Ghent and Michael T. Owyang). *Regional Science and Urban Economics*, 48, pp.199-215.
- 2010 "Strategic Online Banking Adoption," (with Gerard Llobet and Roberto Fuentes) *Journal of Banking and Finance*, 34(7), pp. 1650-1663.
- 2009 "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.
- 2006 "Patent Licensing Revisited: Heterogeneous Firms and Product Differentiation," (with Gerard Llobet). *International Journal of Industrial Organization*, 24(1), pp. 149-175.
- 2004 "Racial Profiling or Racist Policing? Bounds Tests in Aggregate Data," (with John Knowles). *International Economic Review*, 45(3), pp. 959-989.

## SKILLS

- ▶ Very experienced with MATLAB, STATA,  $\text{\LaTeX}$ , Markdown, GNU/Linux.
- ▶ Familiar with MS Office Suite products, GNU Make, pandoc.
- ▶ Languages: English (fluent), Spanish (native).