

Rubén Hernández-Murillo

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Biography

Rubén Hernández-Murillo 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.

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

KeyBank, N.A.

2022–Present Quant Analytics Sr Assoc.

Federal Reserve Bank of Cleveland

2015–2022 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 (<i>spring</i>)	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 .

Writings and Publications

Articles Published in Peer-Reviewed Journals

- 2019 R. Hernández-Murillo, “Interjurisdictional competition with adverse selection,” *Journal of Public Economics*, vol. 173, pp. 85–95, May 2019. doi: [10.1016/j.jpube.2019.01.012](https://doi.org/10.1016/j.jpube.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,” *Regional Science and Urban Economics*, vol. 68, pp. 239–248, Jan. 2018. doi: [10.1016/j.regsciurbeco.2017.11.005](https://doi.org/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](https://doi.org/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?” *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 Cleveland *Economic Commentary*

- 2020 R. Hernández-Murillo and P. M. Krolkowski, “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](https://doi.org/10.26509/frbc-ec-202021)
- 2020 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](https://doi.org/10.26509/frbc-ec-202010)

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

- 2022 R. Hernández-Murillo, “Age-adjusted COVID-19 mortality rates by demographic groups,” *Federal Reserve Bank of Cleveland District Data Brief*, no. 2022-03-23, Mar. 2022. doi: [10.26509/frbc-ddb-20220323](https://doi.org/10.26509/frbc-ddb-20220323)
- 2020 R. Hernández-Murillo and P. M. Krolkowski, “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](https://doi.org/10.26509/frbc-ddb-20200827)

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>

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>
- 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>
- 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 R. Hernández-Murillo, “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
- 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
- 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
- 2011 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
- 2011 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

- 2010 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,” *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
- 2009 C. P. Aubuchon, S. Bandyopadhyay, R. Hernández-Murillo, and C. J. Martinek, “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
- 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
- 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,” *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
- 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,” *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
- 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,” *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
- 2004 R. Hernández-Murillo and D. Roisman, “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
- 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>

Articles Published in the Federal Reserve Bank of St. Louis *National Trends/Economic Synopses*

- 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
- 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 R. Hernández-Murillo and C. J. Martinek, “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>
- 2010 R. Hernández-Murillo and C. J. Martinek, “City growth and industry employment reallocation,” *Federal Reserve Bank of St. Louis Economic Synopses*, 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>
- 2003 R. Hernández-Murillo, "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 R. Hernández-Murillo, "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>
- 2001 R. Hernández-Murillo, "Give me your skilled...." *Federal Reserve Bank of St. Louis National Economic Trends*, Oct. 2001. Available Online: <http://research.stlouisfed.org/publications/net/20011001/cover.pdf>

Alternative 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>

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>
- 2003 C. C. Coughlin, T. A. Garrett, and R. Hernández-Murillo, “Spatial probit and the geographic patterns of state lotteries,” Federal Reserve Bank of St. Louis, Tech. Rep. No. 2003-042B, 2003. Available Online: <https://doi.org/10.20955/wp.2003.042>

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 Analysis; 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; 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; Socio-Economic Planning Sciences; Southern Economic Journal; Spatial Economic Analysis; Studies in Nonlinear Dynamics & Econometrics.

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