

Jose M. Fernandez

Associate Professor and Chair of the Economics Department
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Employment

University of Louisville, Louisville, KY

Chair of the Economics Department 2020 - Present

Associate Professor of Economics 2014 - Present

Assistant Professor of Economics 2008 - 2014

Instructor of Economics 2007 - 2008

Commission on Children and Families, Charlottesville, VA

Research Assistant 2005 - 2006

University of Virginia Law School, Charlottesville, VA

Research Assistant 2004 - 2005

Center for Urban Transportation Research, University of South Florida, Tampa, FL

Research Assistant 2000 - 2001

Office of Human Resource, City of Lakeland, Lakeland, FL

Internship 1999

Education

University of Virginia, Charlottesville, VA, Ph.D. Economics May 2008

University of Virginia, Charlottesville, VA, M.A. Economics May 2002

University of South Florida, Tampa, FL, M.A. Economics May 2000

University of South Florida, Tampa, FL, B.A. Economics May 1999

Publications

Journal Articles

1. Fernandez, José, Mónica García-Pérez, and Sandra Orozco-Aleman. 2023. "Unraveling the Hispanic Health Paradox." *Journal of Economic Perspectives*, 37 (1): 145-68.
2. Lennon, Conor, Jose Fernandez, Stephan Gohmann, and Keith Teltser. 2023. "How Morality and Efficiency Shape Public Support for Minimum Wages" *Journal of Economic Behavior & Organization* Vol 205, pp. 618-637.
3. Fernandez JM, Jayawardhana J. The Effect of Pill Mill Legislation on Suicides. *Health Services Research*. 2022 Oct;57(5):1121-1135. doi: 10.1111/1475-6773.13984.

4. Fernandez, J.M. and Gohmann, S.F. (2022), "Consumers' perceptions of product quality and entrepreneurial survival: evidence from the craft brewery industry", *Journal of Small Business and Enterprise Development*, Vol. 29 No. 3, pp. 441-460. <https://doi.org/10.1108/JSBED-12-2020-0439>
5. Fernandez, Jose, Erin A. Yetter, & Kim Holder (2021) What do economic education scholars study? Insights from machine learning, *The Journal of Economic Education*, 52:2, 156-172, DOI: 10.1080/00220485.2021.1887027
6. Fernandez, Jose M. 2021. "Hurricane Maria and La Crisis Boricua on Health-Care Supply in Puerto Rico." *AEA Papers and Proceedings*, 111: 598-601. DOI: 10.1257/pandp.20211116
7. Jayawardhana, J, Fernandez, JM. The associations of medical marijuana policies with opioid-related health care utilization. *Health Serv Res.* 2021; 56: 299– 309. <https://doi.org/10.1111/1475-6773.13632>
8. Chao, Yong, Jose Fernandez, and Babu Nahata. "Pay-what-you-want pricing under competition: Breaking the Bertrand Trap." *Journal of Behavioral and Experimental Economics* 82 (2019): 101453.
9. Lennon, Conor, Jose Fernandez, Stephan Gohmann, and Keith Teltser. 2019. "Minimum Wages, Morality, and Efficiency: A Choice Experiment." *AEA Papers and Proceedings*, 109 : 176-81.
10. Fernandez, Jose M., Stephan Gohmann, and Joshua Pinkston "Breaking Bad in Bourbon Country: Does Alcohol Prohibition Encourage Methamphetamine Production?" *Southern Economic Journal* 84, no. 4 (2018): 1001-1023.
11. Bogan, Vicki L., and Jose M. Fernandez. 2017. "How Children with Mental Disabilities Affect Household Investment Decisions." *American Economic Review Papers and Proceedings*, 107(5): 536-40
12. Chao, Yong, Jose Fernandez, and Babu Nahata (2015), "Pay-what-you-want pricing: Can it be profitable? *Journal of Behavioral and Experimental Economics*, Vol 57, August: 176-185
13. Dave, Dhaval and Jose Fernandez (2015), "Rising Autism Prevalence: Real or Displacing Other Mental Disorders? Evidence from Demand for Auxiliary Healthcare Workers in California" *Economic Inquiry*, 52(1): 448-468
14. Fernandez, Jose and Matthew Lang (2015), "Suicide and Organ Donors: Spillover Effects of Mental Health Insurance Mandates" *Health Economic*, 24(4): 491-497
15. Fernandez, Jose, Thomas Holman, and John V. Pepper. "The Impact of Living-Wage Ordinances on Urban Crime." *Industrial Relations: A Journal of Economy and Society* 53.3 (2014): 478-500.
16. Gohmann, Stephan and Jose Fernandez (2014), "Proprietorship and Unemployment in the United States" *Journal of Business Venturing*, Volume 29, Issue 2, pages 289-309
17. Fernandez, Jose, David Howard, and Lisa Stohr Korese, (2013), Effect of Cadaveric Kidney Donations on Living Kidney Donations: An Instrumental Variables Approach. *Economic Inquiry*, 51(3): 1696-1714
18. Fernandez, Jose M. (2013), "An Empirical Model of Learning under Ambiguity: The Case of Clinical Trials." *International Economic Review*, 54(2): 549-573

19. Coomes, Paul, Jose Fernandez, and Stephan Gohmann, (2012) "The Rate of Proprietorship among Metropolitan Areas: The Impact of Institutions, Local Economic Environment and Capital Resources" *Entrepreneurship Theory and Practice*, 37(4): 745-770
20. Rey, J. R., Hinebaugh, D., & Fernandez, J. (2002). Analysis of Florida transit bus crashes. *Transportation Research Record: Journal of the Transportation Research Board*, 1791(1), 26-34.

Book Chapters

1. Fernandez, Jose Manuel. 2021. "Health and Healthcare Delivery in Puerto Rico Before and After Hurricane Maria." In *Hurricane Maria in Puerto Rico: Disaster, Vulnerability & Resiliency*, edited by Havidán Rodríguez, Marie T. Mora, and Alberto Dávila, 65–68. Rowman & Littlefield.

Non-Academic Publications

1. PART 1: 2014 Health Economic Research Study Part 1: 2014 Health Economic Research Study by Jose Fernandez PhD, associate professor economics, UofL and and Megan Hardy (UofL student and HEN intern)
2. Part 2: 2014 Health Economic Research Study Part 2: 2014 Health Economic Research Study by Jose Fernandez PhD, associate professor economics, UofL, and Megan Hardy (UofL student and HEN intern)
3. UofL Writing Center: How I Write by Dr. Jose Fernandez
4. Fernandez, Jose. 2020. "Letter from ASHE President." *Hispanic Economic Outlook*, pp. 1-2.
5. Fernandez, Jose. 2021. "Colorism among Hispanic Households." *Hispanic Economic Outlook*, pp.10-13
6. Fernandez, Jose. 2022 "FOCUS Introduction: Economics seminar dynamics revisited", published by *the American Economic Association's Committee on the Status of Women in the Economics Professor*.

Working Papers

1. Fernandez, Jose & Erin Yetter, "Sentiment Analysis of Teaching Evaluations: Evidence from 8 million Rate My Professor Reviews" (Revise and Resubmit)
2. Fernandez, Jose & Jayani Jayawardhana, "The Political Economy of Death: Do Coroners perform as well as Medical Examiners in determining suicide?"
3. Jose M. Fernandez, Elizabeth Munnich, and Noelia Paez "Autism, Parental Age, Education, and Birth Spacing: Can Economics Explain Some of the Rise?"
4. Emily Davis, José Fernandez, Elizabeth L. Munnich, "International Medical Graduates and the US Physician Workforce"

Works in Progress

1. Bogan, Vicki and Jose Fernandez, "A Special Bequest: How Special Needs Children affect Bequest Motives"

TEACHING EXPERIENCE

University of Louisville

Econometrics I, Econometrics II, Health Economics, Healthcare Strategies (MBA), Industrial Organization, Law and Economics, Principles of Macroeconomics, Game Theory, Data Mining for Economists, Behavioral Economics, Economics Principles (MBA), Business Statistics, Introduction to Statistical Packages-R (MSBA), Data Analytics III (MSBA)

University of Virginia

Introduction to Statistical Analysis (instructor), Principles of Macroeconomics (instructor), Law and Economics (teaching assistant), Principles of Microeconomics (teaching assistant)

University of South Florida

Principles of Macroeconomics (teaching assistant)

GRANTS AND AWARDS

Fellow of the Diversity Initiative for Tenure in Economics 2013-2014

University of Louisville

LIAM Program Graduate 2022

University's Distinguished Faculty Service Award 2022

Cardinal Spirit Award 2020

Faculty Service Award College of Business 2018

Undergraduate Teaching Award College of Business 2012

"Faculty Favorites" Award 2011-2012, 2019-2020, 2020-2021

Summer Research Support 2008, 2009, 2010, 2012, 2013, 2017, 2018, 2020

University of Virginia

Snavely Dissertation Prize, University of Virginia 2009

1st Place Robert J. Huskey Graduate Research Poster Presentation, University of Virginia 2006

Bankard Pre-Doctoral Fellowship 2006

Graduate Fellowship 2000-2003

University of South Florida

Graduate Fellowship 1999-2000

Summer Graduate Fellowship 1999

CONFERENCE AND SEMINAR PRESENTATIONS

Conferenes

American Economic Association Conference (2020-2014, 2011)

American Health Economic Conference (2013, 2009)

American Political Science Association Meetings (2009)
American Society of Health Economist Conference (2023-2021, 2019, 2016, 2012, 2010, 2008)
Association of Private Enterprise Education Meetings, Maui, HI, (2020, 2013)
Diversity Initiative for Tenure in Economics-Research Conference (2021, 2014)
European Association for Research in Industrial Economics (2014)
Health and Human Resource Conference, Amelia Island, FL (2007)
IU Health Economics and Policy Conference (2018)
IU-UL-VU Health Economics and Policy Conference - Organizer (2017)
Kentucky Economic Association Meetings (2022, 2020, 2019, 2017)
Midwest Economic Association Meetings (2021, 2017, 2012-2009)
Sixth Annual Southeastern Health Economics Study Group Conference (2008)
Southern Economics Association Meetings (2022-2011, 2008-2006)
Vanderbilt Empirical Applied Microeconomics Festival (2015)
Western Economic Association Meetings (2021,2011)

Invited Seminars

American Medical Association (2023)
Journal of Economic Teaching Symposium on Economics Teaching Conference, Keynote Address (2023)
American Society of Hispanic Economists Virtual Research Seminar (2022)
Western Kentucky University, Bowling Green, KY (2022)
West Virginia University, Morgantown, WVA (2021)
Indiana University - Southeast, New Albany, IN (2015)
Indiana University Purdue University - Indianapolis, (2016, 2008)
Leonard Davis Institute of Health Economics at the University of Pennsylvania (2007)
Michigan State University, East Lansing, Michigan (2007)
University of Kentucky (brown bag seminar), Lexington, KY, 2008
University of Toledo, Toledo, OH (2007)
University of Virginia, Charlottesville, VA (2007)
Western Kentucky University (2021)
West Virginia University (2021)
Xavier University, Cincinnati, OH (2009)

PROFESSIONAL ACTIVITIES

Editorial Board

Journal of Regional Analysis & Policy

Refereeing

American Journal of Health Economics; American Journal of Public Health; Economics and Human Biology; Cardinal Edge (Student Journal); Forum for Health Economics & Policy; Berkeley Electronic Press; The B.E. Journal of Economic Analysis & Policy; Health Policy Open; International Economic Review; Journal of Applied Economics and Policy; Journal of Economic Behavior and Organization; Journal of Business Venturing; Journal of Health Economics; Journal of Law, Economics, and Organization; Journal of Policy Analysis and Management; Journal of Labor Research; Journal of Retailing and Consumer Services; Journal of Substance Abuse; PLOS One; Health Economics Journal; Review of Black Political Economy; Review of Household Economics; Scandinavian Journal of Economics; Southern Economic Journal; Urban Affairs

Service to the Community

[Member of Statutory Committee Consensus Forecasting Group for the Kentucky General Assembly](#)

Guest Speaker for Prospanica, Bingham Fellows of Leadership Louisville, Indiana University - Southeast, Health Enterprise Network, UofL Department of Modern Languages, Al Dia en America, La Esquina, Adelante Hispanic Achievers, Wealth Builders, King's Day Society.

Keynote speaker for Hispanic Heritage Month - U.S. Bureau of Labor Statistics - Republic Bank, Louisville, KY (2021,2022)

[Tradeoffs Podcast](#) - Advisory Board Member(2023) - Research Corner Expert (2022)

Service to the Profession

ASHEcon Conference Health Equity Program Chair (2023)

President of the American Society of Hispanic Economists (2020-2022)

Editor of the Hispanic Economics Outlook, a publication of the American Society of Hispanic Economists 2017 - 2019

Member, Committee on the Status of Minority Groups in the Economics Profession for the American Economic Association 2017 - Present

American Economic Association Mentorship Program

[Anything But Dismal](#)

Dissertation Committee Member: Dongwook Kang (SuNY - Stoney Brook, 2021) and Matt Walton (University of Louisville, 2019)

Membership and Affiliation

American Economic Association; American Society of Health Economist; American Society of Hispanic Economist; Health Enterprise Network - Louisville; Midwest Economic Association; Southern Economic Association; Western Economic Association

SERVICE

University of Louisville

Chair of Performance Review Committee of the College of Business	2023
RPM/Gardner Foundation Project Steering Committee	2022-2023
Retirement Plan Advisory board	2020 - Present
Faculty Senate Executive Committee	2019 - Present
Faculty Senator	2019 - present
University Advising Task Force Member	2019 - 2020
Dissertation Committee Member for Matthew Walton (UofL Social Work)	2018-2019
Summer Data Science Short Camp	2019
College of Business Personnel Committee	2018 - 2020
College of Business MBA Committee	2017-2020
College of Business MSBA Committee	2017 - present
Co-President of the Hispanic/Latino Faculty Staff Association	2014 - 2018
Chair of the Search Committee for Economics	2014 - 2015
University-wide General Education Curriculum Committee	2013 - 2019
University-wide Academic Technology Committee	2013 - present
Member of the College of Business Diversity Committee	2012 - 2014, 2016 - present
Member of the Hispanic/Latino Faculty Staff Association	2011 - present
Hispanic Initiative member	2010 - 2011
Guest Speaker of Summer Medical and Dental Education Program	2010 - 2016
Guest Statistics Instructor for the PhD Program in Entrepreneurship	2009, 2018, 2019, 2022, 2023
Search Committee Member for Economics	2008 - 2016
Search Committee Member for Equine	2018,2020
Search Committee Member for Center of Free Enterprise	2018 - 2021
Search Committee Member for College of Business Marketing	2018
Search Committee Member for Cultural Center Director	2018 - 2019
Search Committee Member for Provost	2017
Faculty Advisor to the Economic Club	2008 - 2014

MEDIA MENTIONS(over 100)

- . Is your money safe in local banks? Experts say yes . Economists are predicting a recession. Does that really mean we'll have one? Jan 30, 2023
- . Wallethub: How to save money on car insurance? Jan. 21, 2023
- . Why has the price of eggs skyrocketed in Louisville? What to know about rising costs Jan. 21, 2023
- . Listen to "Jose Fernandez & Zachary Goldman on The Importance a Consistent Learner-focused Online Learning Experience" by HSC Office of Faculty Development, University of Louisville
- . Recession, Gas Prices, Inflation? UofL professor predicts where the economy goes in 2023 Dec. 27, 2022
- . Management: Steering Your Company Through a Stormy Economy. Dec. 12, 2022
- . Going Beyond Rural Hospital Closures BY JOSE FERNANDEZ, PHD NOVEMBER 8, 2022
- . UofL economics chair explains trends pointing to possible recession Sept. 27, 2022
- . WalletHub: Umbrella Insurance Sept. 27, 2022
- . The Hidden Curriculum podcast Episode 40, American Society of Hispanic Economists with Jose Fernandez Aug. 25, 2022
- . From 'ecstatic' to 'crap,' a range of reactions to Biden student debt plan Aug. 24, 2022
- . Fed diversity is improving, but it still has a long way to go Aug. 22, 2022
- . Every aspect is more expensive right now': Louisville-based businesses feeling affects of inflation July 14, 2022
- . Federal interest rake hike to impact real estate market June 16, 2022
- . Expert: Indiana governor's proposed tax rebate could add fuel to inflation fire June 13, 2022
- . Pain at the pump | Kentucky economists weigh in on skyrocketing gas prices June 4, 2022
- . Food or gas? As Louisville pump prices rise to almost \$5, experts have dire warning June 3, 2022
- . Gas hits \$5 a gallon in Louisville June 1, 2022
- . How to lower your car insurance premium - Wallethub
- . Interview with WHAS11 on recent inflation increase of 7%.
- . Natural gas heating costs are rising nationwide: Here's why and how Kentucky residents can curb the impacts Dec. 5, 2021
- . Why are car insurance laws so different from state to state? Wallethub Nov 17, 2021
- . What is inflation and when will the prices go down? 11/12/2021 Multiple outlets [here](#), [here](#), [here](#) . LG&E customers could see hike in bill as natural gas costs rise . NPR Planet Money: Bobby Bonillia Day, June 25, 2021 . Wallethub-Ask the Experts: Car Insurance
- . UNINVESTIGATED, UNCOUNTED: HOW JUSTICES OF THE PEACE MISS IMPORTANT CLUES IN DEATH INVESTIGATIONS, March 21, 2021

- . Home cultivation of medical marijuana can result in higher hospitalizations and emergency department visits related to opioids 03/30/2021
- . Social media fuels GameStop, AMC stock surge 6:02 PM EST January 29, 2021
- . THE INDICATOR FROM PLANET MONEY The Hispanic Economic Outlook January 26, 20216:20 PM ET
- . Here's how McConnell's \$1 trillion HEALS Act would impact Kentucky businesses and workers July 29, 2020
- . Column: Is Gilead ripping us off with a COVID-19 treatment topping \$3000? June 30, 2020 . 'The floor was taken out from under them': April's massive job losses are hitting these Americans more than others May 9th, 2020
- . COVID-19 Y La Economia a Facebook live event with King's Day of Louisville April 24, 2020
- . COVID-19 con La Esquina de Louisville a Facebook live event. April 23, 2020
- . U of L economist advises against allowing people to return to work without widespread availability of COVID-19 testing April 16th, 2020
- . LATINOS, LOS MÁS AFECTADOS POR LA PANDEMIA Y LOS QUE MENOS AYUDAS TIENEN April 7, 2020
- . \$2 trillion stimulus bill: What local business leaders need to know March 28, 2020
- . These are the life-sustaining businesses that will remain open in Kentucky March 25, 2020
- . Amid coronavirus, Louisville-area restaurants stepping up cleaning efforts March 13, 2020
- . Derby Is Still On For Now, But How Will Coronavirus Fears Affect It? March 11, 2020
- . Doubling the Minimum Wage: How much is labor worth? Aug. 31, 2019
- . UPS raises starting wages for part-time package handlers as part of 5-year increase plan Aug. 3, 2019
- . Study: Washing machine import tariffs cost consumers \$1.5B per year on washers (and dryers)
- . \$12 billion aid combating tariff losses easing farmers' concerns. July 25, 2018
- . UofL Today with Mark Hebert - Autism Study June 18, 2018
- . WHAT DOES KENTUCKY'S NEW TAX PLAN MEAN FOR YOU? April 3, 2018
- . Why a Humana-Walmart merger makes sense - and why not Mar 30, 2018, 3:02pm
- . Tariff tiff: Economists say Trump plan bad for U.S., Kentucky, Louisville By BORIS LADWIG | March 7, 2018
- . Economists: Tax law's impact on economic growth is likely small Dec. 20, 2017
- . How a CVS-Aetna merger could change the health care scene in Louisville Dec. 14, 2017
- . UPDATE: Metro area submits 'strong' application for Amazon headquarters Oct. 2017
- . Amenities Gone Wild: Louisville Magazine 5/16/2017
- . More Behind The Pour: What Heine Brothers' Success Tells Us About Brand Identity 4/28/2017

- . Does Duluth signal a turning point in downtown retail? Experts weigh in 4/20/2017
- . Louisville City FC - build it, or they may leave
- . Will Trump be more friendly to Mega deals like Humanas?
- . What's next for Humana and Aetna?
- . Hispanic and the Louisville Economy
- . Radio Interview with Mark Hebert on the Louisville Economy
- . Was Aetnas Move out of the exchanges really an ultimatum? 8/31/2016
- . Study: Soccer stadium could cost up to \$50 million August 4, 2016
- . Op-Ed piece on Brexit
- . UofL Economic Study draws national attention
- . Report Louisville hotel room rates expected to rise 13.9 percent May 24, 2016
- . Pirates ready to re-board taxpayers' ship May 13, 2016
- . Louisville City FC's future tied to soccer stadium Jan. 26, 2016
- . Jan 11, 2016 UofL Today with Mark Hebert
- . Aetna-Humana, Dow-Dupont: What's behind the merger wave? Dec. 17, 2015
- . Monday Business Briefing: GE-Electrolux postmortem, Brown-Forman to 'vigorously' contest lawsuit, Hyatt renovation follows new hotel openings, and more Dec. 14, 2015
- . Aetna-Humana deal to face tough federal review, Oct. 29, 2015
- . The Heirs of Al Capone, The Economist, Oct. 3rd, 2015
- . These places banned booze. Now they're dealing with something far worse, Sept. 25, 2015 Washington Post Blog,
- . Obamacare reduces maximum out-of-pocket costs, but not enough for some, Aug. 3, 2015
- . Tax expert: Say no to audit protection April 14, 2015
- . State approves millions in tax incentives for Louisville businesses, but do they work? March 4, 2015
- . Local Alcohol-Prohibition Laws May Lead to Less Liquor, but more meth, Economists Say Jan 4, 2015
- . Rise in healthcare spending hits new low Dec. 4, 2014
- . Health Spending Grows by Lowest Ever Rate Dec. 3, 2014
- . Louisville's Gas Price Game Nov. 19, 2014
- . Kentucky Unemployment Rates Drop: State nears full job recovery from recession. Sept. 18, 2014
- . Economics Study Confirms the Growth of Autism Sept. 9, 2014
- . Lou. jobs status unclear as GE sells Appliance Park to Electrolux WHAS 11, Sept. 8, 2014

- . Metro Council members propose ordinance to raise minimum wage in Lou. Sept. 8, 2014
 - . Economists, business owners weigh in on Louisville minimum wage proposal WAVE 3, August 26, 2014
 - . Louisville researcher part of study that says autism over diagnosed
 - . Gas prices hover around \$4 in Louisville area WAVE 3 June 10, 2014
 - . Raising minimum wages has consequences, economist says Feb. 12, 2014
 - . UofL assistant professor discusses potential government shutdown WHAS11 Sept. 30, 2013
 - . Shepard, Josh. "Examining health insurance mandate options." The Lane Report, March 14, 2013
 - . Ungar, Laura. "What do I need to know about the Affordable Care Act?" Courier Journal January, 21, 2013
 - . Papa John's CEO Says Obamacare Will Up Pizza Price WHAS11 November 12, 2012
 - . Mann, David. "State health exchange taking shape as officials weigh impact" Business First, October 19, 2012
 - . Fernandez, Jose. "UofL economics prof analyzes Affordable Care Act impact on Kentucky." The Lane Report, June 29, 2012
 - . Lottery starts Friday for 1800 Ford jobs WDRB July 14, 2011
 - . Rising Gas Prices WHAS11 March 8, 2011
 - . Expert Predicts Higher Prices March 3, 2011
 - . More News on the Pay-What-You-Wish Front
 - . Human Investment Portfolio: Charlottesville/Albemarle County Area, Commission on Children and Families Document, 2006
- Citizenship: United States (Miami, FL); Married
- Languages: English (native), Spanish (fluent), and French (novice)
- Software: MS Office, STATA, SPSS, Matlab, Mathematica, Maple, E-views, Gretl, R, Julia