

## BENJAMIN IVERSON

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### ACADEMIC EMPLOYMENT

2020 – Present      MARRIOTT SCHOOL OF BUSINESS, BRIGHAM YOUNG UNIVERSITY  
Ford Motor Company – Richard E. Cook Associate Professor of Finance

2017 – 2020      MARRIOTT SCHOOL OF BUSINESS, BRIGHAM YOUNG UNIVERSITY  
Ford Motor Company – Richard E. Cook Assistant Professor of Finance

2013 – 2017      KELLOGG SCHOOL OF MANAGEMENT, NORTHWESTERN UNIVERSITY  
Assistant Professor of Finance

### ACADEMIC VISITS

2024      OXFORD SAÏD SCHOOL OF BUSINESS  
Visiting Professor of Finance, Spring Semester

2020      UCLA ANDERSON SCHOOL OF MANAGEMENT  
Visiting Professor of Finance, Winter Quarter

### EDUCATION

2008 – 2013      HARVARD UNIVERSITY  
Ph.D. in Business Economics  
A.M. in Economics

2000 – 2006      BRIGHAM YOUNG UNIVERSITY  
B.A. in Economics  
Double-minor in Mathematics and Business

### OTHER EMPLOYMENT

2006 – 2008      FEDERAL RESERVE BANK OF NEW YORK  
Assistant Economist, Financial Intermediation Research Group

### RESEARCH INTERESTS

Corporate Finance, Corporate Restructuring, Financial Intermediation, Household Finance

### PUBLICATIONS

“Can Small Businesses Survive Chapter 11?” with Edith Hotchkiss and Xiang Zheng, *Journal of Finance*, forthcoming.

- “Financial Costs of Judicial Inexperience,” with Josh Madsen, Wei Wang, and Qiping Xu, *Journal of Financial and Quantitative Analysis* 58, No. 3 (May 2023): 1111-1143.
- “Can Gambling Increase Savings? Empirical Evidence on Prize-linked Savings Accounts,” with Shawn Cole and Peter Tufano, *Management Science* 68, No. 5 (May 2022): 3282-3308.
- “Sizing Up Corporate Restructuring in the COVID Crisis,” with Robin Greenwood and David Thesmar, *Brookings Papers on Economic Activity*, Fall 2020 (Special Edition): 391-428.
- “Estimating the Need for Additional Bankruptcy Judges in Light of the COVID-19 Pandemic,” with Jared Ellias and Mark Roe, 11 *Harvard Business Law Review* (Online Issue) 1 (2021).
- “Bankruptcy Spillovers,” with Shai Bernstein, Emanuele Colonnelli, and Xavier Giroud, *Journal of Financial Economics* 133, Issue 3 (September 2019): 608-633.
- “Asset Allocation in Bankruptcy,” with Shai Bernstein and Emanuele Colonnelli, *Journal of Finance* 74, Issue 1 (February 2019): 5-53 (Lead Article).
- “Get in Line: Chapter 11 Restructuring in Crowded Bankruptcy Courts,” *Management Science* 64, Issue 11 (November 2018): 4967-5460.
- “The Ownership and Trading of Debt Claims in Chapter 11 Restructuring,” with Victoria Ivashina and David Smith, *Journal of Financial Economics* 119, Issue 2 (February 2016): 316-335.  
**Jensen Prize for Best Paper in Corporate Finance and Organization (Second Prize)**
- “Subprime Foreclosures and the 2005 Bankruptcy Reform,” with Donald Morgan and Matthew Botsch, *Federal Reserve Bank of New York Economic Policy Review* 18, No. 1 (March 2012): 47-57.

## WORKING PAPERS

- “Spillovers from Bankruptcy: Evidence and Implications for the Real Economy,” with Maxwell Dunbar; in preparation for *The Annual Review of Financial Economics*.
- “The Dynamics of Retail Deposit Balances,” with Bronson Argyle, Jason Kotter, Taylor Nadauld, and Christopher Palmer.
- “Life After Death: A Field Experiment with Small Businesses on Information Frictions, Stigma, and Bankruptcy,” with Shai Bernstein, Emanuele Colonnelli, and Mitch Hoffman.
- “Racial Disparities and Bias in Consumer Bankruptcy,” with Bronson Argyle, Sasha Indarte, and Christopher Palmer.
- “Personal Bankruptcy and the Accumulation of Shadow Debt,” with Bronson Argyle, Taylor Nadauld, and Christopher Palmer.
- “Trade Creditors’ Information Advantage,” with Victoria Ivashina.

## PRESENTATIONS

† presented by co-author, ‡ discussant

2026 Georgia State University, UBC Winter Finance Conference‡, Chicago Conference on Judicial Valuation

- 2025 AFA Annual Meeting, NBER Race and Stratification†, Texas Finance Festival‡, Isenberg Finance Conference†, SFS Cavalcade†, WFA Annual Meeting, SITE Conference - Financial Regulation, Colorado Finance Summit‡
- 2024 Stockholm School of Economics, Università della Svizzera italiana, SFS Cavalcade†, NBER Entrepreneurship Summer Institute†, EFA Annual Meeting†, Red Rock Finance Conference, NFA Annual Meeting†, NBER Innovative Data in Household Finance†
- 2023 Bocconi-CEPR Workshop on Financial Intermediation and Corporate Finance, Becker-Friedman Conference on Discrimination in the 21<sup>st</sup> Century, University of New South Wales, University of Sydney, University of Technology Sydney, NBER Entrepreneurship Summer Institute†, NBER Household Finance Summer Institute†, Arizona State University
- 2022 University of Kentucky, MARC Conference‡, SFS Cavalcade North America†, SITE Conference†, CFPB Research Conference†, Corporate Restructuring and Insolvency Seminar
- 2021 AFA Annual Meeting†, AEA Annual Meeting†, University of Pennsylvania Journal of Business Law Symposium, NBER Corporate Finance Spring Meeting, Financial Intermediation Research Society (FIRS)†, FDIC Consumer Symposium†, NBER Household Finance Summer Institute†, Florida State University, SITE Conference†, Texas A&M, FMA Annual Meeting‡, Bank of Italy, Harvard Business School, City University of Hong Kong
- 2020 Penn/NYU Conference on Law and Finance‡, Finance in the Cloud, ECGI Global Webinar on The COVID-19 Crisis and Corporate Governance, WEAI Conference, MSU Virtual Finance Seminar, FDIC Consumer Research Symposium†
- 2019 AFA Annual Meeting, University of Utah, University of Texas-Dallas, SFS Cavalcade‡, Financial Intermediation Research Society (FIRS)†, Analysis Group
- 2018 AFA Annual Meeting‡, University of Amsterdam, WFA Annual Meeting†, Wabash River Finance Conference†, EFA Annual Meeting†, Yale Junior Finance Conference‡, FMA Annual Meeting†, Finance, Organizations, and Markets (FOM) Conference‡
- 2017 Jackson Hole Finance Group Conference, Princeton University, Midwest Finance Association Annual Meeting, Midwest Finance Association Annual Meeting‡, NBER Corporate Finance Spring Meeting, Northeastern University Finance Conference, SFS Cavalcade, Luxembourg School of Finance, NBER Law and Economics Summer Institute†, BYU Red Rocks Conference‡, University of Houston
- 2016 Adam Smith Workshops for Asset Pricing and Corporate Finance, Federal Reserve Bank of New York, Georgia State University CEAR-Finance Conference, WFA Annual Meeting, MoFiR Conference‡, University of Toronto (Economics), Brigham Young University (Marriott)
- 2015 AEA Annual Meeting, Northwestern University, Midwest Finance Association Annual Meeting, Midwest Finance Association Annual Meeting‡, NBER Corporate Finance Spring Meeting‡, Finance UC Conference (Pontificia Universidad Católica de Chile), EFA Annual Meeting‡, Finance, Organizations and Markets (FOM) Conference†, MIT Sloan Junior Faculty Finance Conference, NBER Corporate Finance Fall Meeting†, University of Illinois – Urbana-Champaign
- 2014 AFA Annual Meeting‡, Adam Smith Workshops for Asset Pricing and Corporate Finance‡, Boulder Summer Conference on Consumer Financial Decision Making, Brigham Young University, University of Illinois – Chicago, Conference on Creditors and Corporate Governance

(U. of Chicago), Research in Behavioural Finance Conference (Erasmus), NBER Household Finance Conference

- 2013 University of Chicago (Booth), Ohio State University (Fisher), Dartmouth University (Tuck), New York University (Stern), Columbia GSB, Yale School of Management, Federal Reserve Bank of New York, Duke University (Fuqua), London Business School, Northwestern University (Kellogg), UC Berkeley (Haas), University of Southern California (Marshall), Federal Reserve Board, McGill-Todai Market Frictions Conference, McGill-Todai Market Frictions Conference‡, BYU Red Rocks Conference‡
- 2012 Harvard University, Conference on Creditors and Corporate Governance (U. of Chicago)†, Brigham Young University (Marriott)
- 2011 AFA Annual Meeting, Harvard University, University of Virginia (Darden)†, Massachusetts Institute of Technology (Sloan), Financial Intermediation Research Society†, Erasmus University†, Stanford Institute for Theoretical Economics†, EFA Annual Meeting†, D2D Fund
- 2010 AEA Annual Meeting†, Harvard University
- 2009 Brown University†, Federal Reserve Bank of Chicago†, Financial Intermediation Research Society†

## FELLOWSHIPS AND AWARDS

Outstanding Researcher, Finance Department, Brigham Young University, 2019  
The Ford Motor Company - Richard E. Cook Professorship, 2017 - present  
Kellogg Faculty Impact Award, 2017  
Jensen Prize for Best Paper on Corporate Finance and Organizations in the *Journal of Financial Economics* (Second Prize) for “The Ownership and Trading of Debt Claims in Chapter 11 Restructuring,” 2016  
Doctoral Fellowship, Harvard University, 2008-2013  
Performance Plus Award, Federal Reserve Bank of New York, 2007  
Heritage Scholarship, Brigham Young University, 2000-2006

## PROFESSIONAL ACTIVITIES

Associate Editor, *Management Science* 2022-present

Referee:

*American Economic Review, Quarterly Journal of Economics, Review of Economic Studies, Journal of Finance, Review of Financial Studies, Journal of Financial Economics, AEJ: Applied, Review of Economics and Statistics, Journal of Money, Credit and Banking, Management Science, Journal of Financial and Quantitative Analysis, Journal of Law and Economics, Journal of Economics and Management Strategy, Review of Corporate Finance Studies, Review of Finance, Financial Planning Review*

Conference program committees:

Western Finance Association Meeting 2016-2026, SFS Cavalcade 2022-2026, Midwest Finance Association Meeting 2017-2020, European Finance Association Meeting 2017-2026, Colorado Finance Summit 2021-2025, FIRS 2022-2026, Financial Management Association Meeting 2015-2023, BYU Red Rock Conference 2021-2026

**PERSONAL INFORMATION**

Citizenship: USA; Family: married with 5 children

Languages: English (native), Spanish (fluent); Hobbies: guitar, skiing, fly fishing