

RESUME Ernst-Jan de Bruijn

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Current job details

Department: Department of Economics
University: Leiden University
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Education

2021 WAGENINGEN UNIVERSITY
Ph.D. (part-time), Economics. Promoter Prof. dr. Gerrit Antonides
Thesis: The Financial and Administrative Burden of Financially Vulnerable Households

2012 UNIVERSITY OF GRONINGEN
Master in Pre-Higher Education Teaching in Economics & Management and Organization

2009 ERASMUS UNIVERSITY ROTTERDAM
Master in Economics of Markets, Organizations & Policy

2008 ERASMUS UNIVERSITY ROTTERDAM
Bachelor in Economics & Business Economics (First class: Cum laude)

Employment

2023 – LEIDEN UNIVERSITY
Assistant professor

2021 – 2023 LEIDEN UNIVERSITY
Postdoctoral researcher & lecturer

2009 – 2021 DELTION SPRINT LYCEUM ZWOLLE
Senior teacher in Economics and Business Economics

Awards

2015 Laureate Doctoral Grant for Teachers, Dutch Research Council (NWO)

Publications

De Bruijn, E., Antonides, G., & Madern, T. (2023) *A Behaviorally Informed Financial Education Program for the Financially Vulnerable: Design and Effectiveness*. *Frontiers in Psychology*, 13, 1090024. [Link](#)

De Bruijn, E. & Antonides, G. (2022) *Poverty and Economic Decision Making: A Review of Scarcity Theory*. *Theory and Decision*, 92, 5–37. [Link](#)

De Bruijn, E., & Antonides, G. (2020) Determinants of Financial Worry and Rumination. *Journal of Economic Psychology*, 76, 102233. [Link](#)

Discussion papers

De Bruijn, E., Vethaak, H., Koning, P., & Knoef, M. (2023) *Debt Relief for the Financially Vulnerable: Impact on Employment, Welfare Receipt, and Mental Health*. IZA Discussion Paper No. 16336. [Link](#)

Work-in-progress

The Effects of Application Processing Times and Prepayments on Welfare Receipt and Employment (with Heike Vethaak, Marike Knoef, and Pierre Koning)

Experienced Administrative Burden of Compliance Demands in a Social Benefit Program: Scale Development and Antecedents (with Timo Verlaat and Gerrit Antonides)

Impact of Welfare Conditionality on Experienced Administrative Burden: Results from a Dutch Field Experiment among Social Assistance Claimants (with Timo Verlaat and Gerrit Antonides)

Reports

De Bruijn, E., Vethaak, H., Koning, P., & Knoef, M. (2023) *Het ontstaan, kwijtschelden en afboeken van bijstandsschulden bij de gemeente Rotterdam*. Research report, Leiden University. [Link](#)

Madern, T., De Bruijn, E., Van der Meulen, B., & Maussen, E. (2019) *Effectiviteit van de budgetcursus: Onderzoek naar de effecten van twee verschillende budgetcursussen*. Research report, Hogeschool Utrecht. [Link](#)

Non-academic publications

Van der Meulen, B. & De Bruijn, E. (2023) Ervaren impact van kwijtschelding en afboeking van bijstandsschulden. *Tijdschrift voor Schuldsanering*, 3, 8–11. [Link](#)

De Bruijn, E., Vethaak, H., Koning, P., & Knoef, M. (2023) Afboeking bijstandsschuld nauwelijks effect op werk en mentale gezondheid. *Economische Statistische Berichten*, 108(4825), 428–431. [Link](#)

De Bruijn, E. (2022) Laten we stoppen met uitspraak dat armoede het IQ verlaagt. *Economische Statistische Berichten*, 107(4813), 419. [Link](#)

Madern, T., & De Bruijn, E. (2020) Hoe organisaties zelf aan de slag zouden kunnen met effectiviteit. *Tijdschrift voor Schuldsanering*, 1, 16–18. [Link](#)

Research funding

1. Realistic approach from social policy to realise health potential; NWO Dutch Research Agenda; €999,672; Role: Co-PI
2. Effects of garnishments and debt remission; Gemeente Rotterdam; €162,335; Role: PI (with Heike Vethaak, Marike Knoef, and Pierre Koning)
3. Toward an Effective Financial Education Program (Naar een effectieve budgetcursus); ZonMw 535002001; 2017-2019; €149,140; Role: CO-PI (with Tamara Madern)
4. Improving Social Policy for Financially Vulnerable Households using Behavioural Insights; NWO Grant for Teachers 023.005.060; 2015-2020; €127,835 Role: PI

Conference presentations

- 2023 *Debt relief for the financially vulnerable: Impact on work, welfare receipt, and mental health.* Work-in-progress seminar, Leiden University; Welfare & Policy conference, Bordeaux; KVS-New Paper Sessions, The Hague; 1st Health Econometrics Workshop, Tilburg
- 2019 *Perceived Regulatory Burden among Social Benefit Recipients: Scale Development and a Field Experiment.* M-BEPS, Maastricht, The Netherlands & Nederlandse Arbeidsmarktdag (Dutch Labour Market Day), Utrecht, The Netherlands
- 2018 *Measuring the Mental Bandwidth Tax of Poverty using Questionnaires:* WASS PhD-day, Wageningen, The Netherlands
- 2017 *The Utrecht and Wageningen Experiments: Theoretical Foundations and Experimental Design.* KEELA-workshop Experimenting with Basic Income, Helsinki, Finland
- 2016 *Poverty and Welfare Policies: A Behavioral Economic Perspective:* ESPAnet Conference, Rotterdam, The Netherlands:

Non-academic presentations

- 2023 Gemeente Rotterdam & Wetenschappelijke Adviesraad Purpose: ‘Het ontstaan, kwijtschelden en afboeken van bijstandsschulden bij de gemeente Rotterdam’
- Studium Generale Leiden: ‘Armoede in welvarend Nederland’

2022	Kickoff research project Wageningen: 'Bijstand, schulden en gezondheid: Inzichten aan de hand van CBS-microdata' Gemeente Rotterdam: 'Rotterdammers met openstaande bijstandsvorderingen'
2019	Science Day Dutch Ministry of Social Affairs and Employment (SZW-wetenschapsdag): 'Insights in the Behaviours of Financially Vulnerable Households'
2018	Conference Aanpak van Problematische Schulden: 'Scarcity theory: 5 years later...' (Schaarstetheorie: 5 jaar later...)
2017	Seminar Applied University of Utrecht (policy makers and practitioners): 'Financial stress in the context of poverty' (Financiële stress in de context van armoede)
2016	Forum meeting local council of Zutphen: 'Experimenting with trust using less social assistance regulations' (Experimenteren met vertrouwen door minder regels in de Bijstand)
2015	Seminar Tilburg (policy makers and politicians): 'Conducting field experiments: towards a more stimulating social welfare scheme' (Experimenteel onderzoek: naar een meer stimulerende bijstandsregeling)

Teaching

2021 – 2023	Courses: Economics of Law (Rechtseconomie) Principles of Economics (Economie in Hoofdpijnen) Public Sector Economics (Economie van de Publieke Sector) Thesis supervision (BSc students)
2019 – 2020	Wageningen University, Department of Social Sciences: Principles of Consumer Studies (guest lecture, topic: financial vulnerability, undergraduate level)
2017 – 2019	Wageningen University, Department of Social Sciences: Thesis supervision (BSc/MSc students)
2009 – 2021	Deltion Sprintlyceum: Economics, Business Economics, Management & Organization (Level: VWO)

Refereeing

Journal of Banking and Finance, Journal of Economic Psychology, Journal of Behavioral and Experimental Economics