Youji Lyu 吕有吉

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EMPLOYMENT

- **Nankai University**   Tianjin, China
  Junior Lecturer of Risk Management and Insurance   *July 2021 - Present*

EDUCATION

- **Peking University**   Bejing, China
  PhD in Risk Management and Insurance   *July 2016 - June 2021*

  Thesis: *Pension Expectation Bias: Impact Factors and Policy Implications*

- **Nankai University**   Tianjin, China
  BA in Economics   *July 2012 - June 2016*

RESEARCH INTERESTS

- **Social Security**:   Policy Evaluation of Pension Reform, Long-Term Care Insurance Design
- **Population Ageing**:   Dynamic Health Transition Estimation, Old Age Support, Chronic Diseases Management
- **Behavioral Economics**:   Expectation Bias, Social Network, Learning from Experience, Loss Aversion

TEACHING COURSES

- **Property and Liability insurance**   Undergraduates
  Compulsory Course for RMI Majors   *September 2022 - Present*

- **Insurance Law**   Undergraduates
  Voluntary Course   *September 2022 - Present*

- **Practice of Life and Health Insurance**   Undergraduates
  Voluntary Course   *February 2022 - Present*

PUBLICATIONS

1. **吕有吉**, 景鹏和郑伟 (2021). 人口老龄化、养老保险基金缺口弥补与经济增长, **金融研究**, (01): 51–70.

2. 郑伟和**吕有吉** (2021). 公共养老金与居民养老财富储备关系探析——基于文献述评的方法, **社会科学辑刊**, (02): 148-159+209.

3. 郑伟, 姚奕, 刘子宁和**吕有吉** (2020). 长期护理保险制度的评估框架及应用:基于三个案例的分析, **保险研究**, (10): 65–78.

4. 郑伟, 韩笑和**吕有吉** (2022). 中国人口慢性病的总体状况与群体差异. **社会科学辑刊**, (03): 139-149+209.

5. Wei Zheng, **Youji Lyu**, Ruo Jia, and Katja Hanewald (2021). The Impact of Expected Pensions on Consumption: Evidence from China, ***Journal of Pension Economics and Finance***, forthcoming.

6. Qiang Fu, **Youji Lyu**, Yuanjie Zhang, and Zenan Wu (2022). Expectation-Based Loss Aversion in Contests. ***Games and Economic Behavior***, forthcoming.

7. 景鹏, 王明璐和**吕有吉** (2022). 人口老龄化、再分配政策与经济增长——基于政治经济一般均衡分析, **财贸研究**, 接收待刊发.

Working Papers

1. Minglu Wang, Peng Jing, and **Youji Lyu**. Child Support Policies, Fertility and Economic Growth, Submitted.

2. Hua Chen, Zining Liu, **Youji Lyu**, and Xiaoyu Yang. Does Public Pension Program Matter for Marriage? Evidence from China, Submitted. (Presented at the 2022 APRIA Annual Conference)

3. **Youji Lyu**, Zining Lyu, Wei Zheng, and Yi Yao. The Role of Peer Effects in Forming pension expectations: Existence, Mechanism, and Impact. (Presented at the 2022 APRIA Annual Conference and the 2022 ARIA Annual Conference with the title "Peer Effects in Pension Expectations")

4. **Youji Lyu**, Zining Lyu, Wei Zheng, and Yi Yao. Long-Term Care Insurance Puzzle: Policy Design and Health Dynamic. (Presented at the 2019 APRIA Annual Conference with the title "Imputed Willingness to Pay for Long-Term Care Insurance in China")

5. **吕有吉**, 景鹏和郑伟, 公共养老保险改革与收入不平等演化.

6. **吕有吉**, 郑伟和谢志伟, 老农保参保经历与养老金预期.

7. 郑伟, 谢志伟, **吕有吉**和韩笑, 慢病"长治"的经济困境：来自CHARLS的证据.

8. **Youji Lyu**, Wei Zheng, Yi Yao, and Liu Zining. Health Lost Due to Pension Expectation Bias. (Presented at the 2019 APRIA Annual Conference and the 2019 ARIA Annual Conference with the title "The Health Implication of Health Insurance and Pension on Middle-Aged and Elderly People: Evidence from China")

Grants - Public Funding

1. 中国农村人口养老问题研究, 2022年09月01日至2023年09月01日, 南开大学人文社会科学基本科研业务费专项资金项目, 课题负责人.

2. 延迟退休、养老保险降费与收入不平等演化, 2023年01月01日至2025年12月31日, 国家自然科学基金青年科学基金项目（批准号：72204126）, 课题负责人.

3. 参赛者异质性与竞赛设计, 2022年01月01日至2025年12月31日, 国家自然科学基金青年科学面上项目（批准号：72173002）, 参与.

Grants - Private Funding

1. Healthy Ageing in China: Expanding Health Protection for the Middle-Age and Elderly, Swiss Re Institute Risk Dialogue Series, January 2019 - October 2020, Principal Executor.

2. The impact factors and economic consequences of chronic diseases in China, Swiss Re Institute Risk Dialogue Series, January 2021 - Present, Principal Executor.

3. 世界人身保险产品创新历史, 2022年03月12日至今, 泰康保险集团股份有限公司委托课题, 主要参与人.

Media Articles

1. 养老金制度改革中的运行效率问题, 中国保险报, 2018-11-23（004）.

2. 离不开的网络，理得清的风险, 中国保险报, 2018-12-27（004）.

3. 养老保险提升健康老龄化水平, 中国保险报, 2019-07-02（004）.

4. 集成电路和软件产业发展风险浅谈, 中国银行保险报, 2020-09-04（004）.

Requirements for Students

1. ***Curious*** about the Economics Issues

2. ***Fanatical*** about the Academic Work

3. Attaches Great Importance to ***Time Management***