

EMPLOYMENT

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

EDUCATION

- **Peking University** Beijing, 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 (2023). The Impact of Expected Pensions on Consumption: Evidence from China, *Journal of Pension Economics and Finance*, 22(1): 69-87.
6. Qiang Fu, **Youji Lyu***, Yuanjie Zhang, and Zenan Wu (2022). Expectation-Based Loss Aversion in Contests. *Games and Economic Behavior*, 133: 1-27.
7. 景鹏, 吕有吉*和王明璐 (2023). 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*, 34 (03) : 1-14.
8. 郑伟, 谢志伟, 吕有吉和韩笑 (2023). 中老年慢性病对配偶劳动力市场表现的影响. *保险研究*, (05): 70-81.
9. 吕有吉, 郑伟和谢志伟, 老农保参保经历会提升养老金预期准确性吗? 来自CHARLS的证据. 接收待刊《金融研究》(2022年北大赛瑟论坛优秀论文)
10. Zining Liu, **Youji Lyu***, Wei Zheng, and Yi Yao. The Role of the Peer Effect in Forming Pension Expectations among the MiddleAged: Existence and Mechanisms. *Accepted by Journal of Pension Economics and Finance* (Presented at the 2022 APRIA Annual Conference and the 2022 ARIA Annual Conference with the title "Peer Effects in Pension Expectations")

WORKING PAPERS

1. Hua Chen, Zining Liu, **Youji Lyu**, and Xiaoyu Yang. Does Public Pension Program Matter for Marriage? Evidence from China. *Under Review*. (Presented at the 2022 APRIA Annual Conference)
2. **Youji Lyu**, Zining Liu, Wei Zheng, and Yi Yao. Long-Term Care Insurance Puzzle: Policy Design and Health Dynamic. *Working Paper*. (Presented at the 2019 APRIA Annual Conference with the title "Imputed Willingness to Pay for Long-Term Care Insurance in China")
3. Minglu Wang, Peng Jing, and **Youji Lyu**. Child Support Policies, Fertility and Economic Growth. *Working Paper*.
4. 刘子宁, 周桦和吕有吉*, 长期护理保险对养老模式的影响——基于经济独立和居住独立的双重视角. *Under Review*.
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. *Under Review*.
6. 吕有吉和李雨轩, 原生家庭与婚姻稳定性. *Working in Progress*.
7. **Youji Lyu**, Wei Zheng, Yi Yao, and Zining Liu. Health Lost Due to Pension Expectation Bias. *Working in Progress*. (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, 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, 参与.
4. 中国特色多层次养老保障体系研究, 2023年01月11日至今, 2022年教育部人文社会科学重点研究基地重大项目, 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. Risk Factors and Economic Impacts of Chronic Disease for Middle-Aged and Older People in China, Swiss Re Institute Risk Dialogue Series, January 2021 - November 2022, Principal Executor.
3. 世界人身保险产品创新历史, 2022年03月12日-2023年03月12日, 泰康保险集团股份有限公司委托课题, 主要参与人.
4. 基于市场环境变化的企业年金投资绩效多维度考核评价及结果应用体系研究, 2023年06月01日-2023年12月01日, 国家电网(江苏)委托课题, 主持.
5. 商业医疗险白皮书项目, 2023年06月30日-2024年03月30日, 中国人民健康保险股份有限公司深圳分公司委托课题, 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*