

EMPLOYMENT

- Nankai University

Junior Lecturer of Risk Management and Insurance

Tianjin, China

July 2021 - December 2024
- Nankai University

Associate Professor of Risk Management and Insurance

Tianjin, China

January 2025 - Present

EDUCATION

- Peking University

PhD in Risk Management and Insurance

Thesis: Pension Expectation Bias: Impact Factors and Policy Implications

Beijing, China

July 2016 - June 2021
- Nankai University

BA in Economics

Tianjin, China

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

- Risk Management and Insurance 风险管理与保险学

Compulsory Course for RMI Majors

Undergraduates

September 2024 - Present
- Property and Liability Insurance 财产与责任保险

Compulsory Course for RMI Majors

Undergraduates

September 2022 - Present
- Insurance Law 保险法学

Voluntary Course

Undergraduates

September 2022 - Present
- Practice of Life and Health Insurance 人寿与健康保险实务

Voluntary Course

Undergraduates

February 2022 - July 2024
- Insurance Demand 保险消费学

Voluntary Course

Graduates

February 2023 - Present
- Advanced Insurance Economics 高级保险学

Voluntary Course

Graduates

February 2023 - Present

PUBLICATIONS

- 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.
- 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.
- 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.
- 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.
- Qiang Fu, **Youji Lyu\***, Yuanjie Zhang, and Zenan Wu (2022). Expectation-Based Loss Aversion in Contests. **Games and Economic Behavior**, 133: 1-27. (博弈论领域国际顶级期刊)
- 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. (国际上唯一一本专注于养老金融领域的期刊)

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 (2023), 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. *金融研究*, (12): 113-131.
10. Zining Liu, **Youji Lyu\***, Wei Zheng, and Yi Yao (2024). The Role of the Peer Effect in Forming Pension Expectations among the Middle Aged: Existence and Mechanisms. *Accepted by Journal of Pension Economics and Finance* (国际上唯一一本专注于养老金融领域的期刊)
11. 刘子宁, 周桦和吕有吉\* (2024), 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. *金融研究*, (08) : 188-206.
12. Yanran Chen and **Youji Lyu\*** (2025). Grandchild Care and Grandparents' Labor Supply. *Accepted by Economic Modelling*.

## WORKING PAPERS

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1. **Youji Lyu**, Yuxuan Li (指导的本科生) and Yanran Chen, Reduced Marital Stability for Children: An Unintended Consequence of Parents Holding the Iron Rice Bowl. *R&R in Applied Economics*.
2. Zining Liu, **Youji Lyu\***, Wei Zheng and Yi Yao. Long-Term Care Insurance Puzzle: Policy Design and Health Dynamic. *R&R in Journal of Risk and Insurance*. (Presented at the 2019 APRIA Annual Conference with the title "Imputed Willingness to Pay for Long-Term Care Insurance in China")
3. 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*.
4. **Youji Lyu**. Grandchild Care and Grandparents' Health. Presented in PKU and NKU. *Under Review*.
5. Yuxuan Li (指导的本科生) and **Youji Lyu\***. Clan Culture and Commercial Health Insurance Demand. *Under Review*.
6. Wei Zheng, Mengdi Yu and **Youji Lyu\***. Social Security and Social Exclusion in Chinese Rural Areas. *Under Review*.
7. Kai Kang, **Youji Lyu\***, Xiaolin Zhang. Cost-Induced Innovation and Within Firm Wage Gap. Presented in CUF. *Working in Progress*.
8. **Youji Lyu**, XiaoQian Wang. The Impact of Kindergarten Expansion on Multi-Generational Labor Supply. *Working in Progress*.

## GRANTS - PUBLIC FUNDING

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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

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- 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.
- 6. 《中国保险高等教育发展报告》, 2024年04月12日-2024年08月30日, 中国保险学会委托课题, 主要参与人.

MEDIA ARTICLES

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- 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) .

HONORS AND AWARDS

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- 1. 北京市优秀毕业生 - 2021年
- 2. 北京大学优秀毕业生 - 2021年
- 3. 当代经济学博士创新项目（入围奖）- 2022年
- 4. 本科优秀毕业论文指导教师 - 2024年

REQUIREMENTS FOR STUDENTS

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- 1. *Curious* about the Economics Issues
- 2. *Fanatical* about the Academic Work
- 3. Attaches Great Importance to *Time Management*