

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 (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. 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. The Role of Peer Effect in Forming the Pension Expectations among the Middle-Aged: Existence and Mechanisms. *Submitted*. (Presented at the 2022 APRIA Annual Conference and the 2022 ARIA Annual Conference with the title "Peer Effects in Pension Expectations")
3. 吕有吉, 郑伟和谢志伟, 老农保参保经历与养老金预期. *Submitted*. (2022年北大赛瑟论坛优秀论文)
4. **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")
5. Minglu Wang, Peng Jing, and **Youji Lyu**. Child Support Policies, Fertility and Economic Growth. *Working Paper*.
6. 吕有吉, 景鹏和郑伟, 公共养老保险改革与收入不平等演化. *Working Paper*.
7. 吕有吉和李雨轩, 原生家庭与婚姻稳定性. *Working in Progress*.
8. **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(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 - November 2022, 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, 主要参与者.

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*