



2023 INTERNATIONAL CONFERENCE ON HOUSEHOLD FINANCE

第一届家庭金融研讨会

Household Finance,
Debt and Vulnerability

December 23, 2023
Beijing, China

2023年12月23日
中国北京

北京工商大学

北京工商大学经济学院

学生活动中心

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家庭金融

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广东金融学院

Guangdong University of Finance



<https://householdfinance.org>

SCIENTIFIC COMMITTEE CHAIRS

学术委员会



Li Gan (甘犁)

Head of Survey and Research Center for China Household Finance

甘犁，西南财经大学中国家庭金融调查与研究中心主任，国家级人才奖励计划讲座教授，美国德克萨斯农工大学经济系终身教授。发起并领导了中国家庭金融调查。研究领域涉及家庭金融、公共经济学、劳动经济学、发展经济学和工业组织等。

Li Gan is the head of the survey and research center for China household finance at Southwestern University of Finance and Economics, a tenured professor in the Department of Economics at Texas A&M University, and a professor under Daniel McFadden, a Nobel Laureate in economics. He initiated and led the China Household Finance Survey. His research covers public economics, labor economics, development economics, and industrial organization.



Weixing Wu (吴卫星)

President of Capital University of Economics and Business

吴卫星，首都经济贸易大学党委副书记、校长。全国金融专业学位研究生教育指导委员会委员、国家级人才奖励计划青年学者和特聘教授，入选国家发改委 PPP 专家库专家和财政部 PPP 专家库专家。研究领域为家庭金融、金融风险管理与资产定价等。

Weixing Wu is the President of Capital University of Economics and Business. He is a member of the National Financial Degree graduate Education steering committee, young scholars, and a distinguished professor of the National Talent Award program. He was selected as an expert in the PPP expert pool of the National Development and Reform Commission and an expert in the PPP expert pool of the Ministry of Finance. His main research interests are household finance, financial risk management, and asset pricing.



Tao Li (李涛)

Vice President of Central University of Finance and Economics

李涛，中央财经大学党委常委、副校长，中国商业史学会副会长。国家级人才奖励计划特聘教授，“新世纪百千万人才工程”国家级人选，国务院政府特殊津贴获得者。研究领域为数字经济、经济观念与行为等。

Tao Li is the Vice President of the Central University of Finance and Economics. He is the winner of the national high-level talent project, the national candidate of the "New Century Ten Million talent project", and the winner of the special government allowance of the State Council. He is the vice president of the Chinese Business History Society. His research areas include the digital economy, economic ideas, and behavior.



Xingjian Yi (易行健)

Vice President of Guangdong University of Finance

易行健，广东金融学院副校长。国家社科基金重大项目首席专家，入选国家“百千万人才工程”并授予国家“有突出贡献中青年专家”荣誉称号、入选国家“万人计划”哲学社会科学领军人才，享受国务院政府特殊津贴。研究领域包括居民消费储蓄行为、家庭金融与财富管理。

Xingjian Yi is the Vice President of the Guangdong University of Finance. He is the Chief Expert of the National Social Science Fund Major Project and a member of the China Financial Technology Education and Research 50-Person Forum. He enjoys special government allowances from the State Council. His research fields include monetary finance, consumer savings behavior, household finance and wealth management, digital economy, and digital finance.

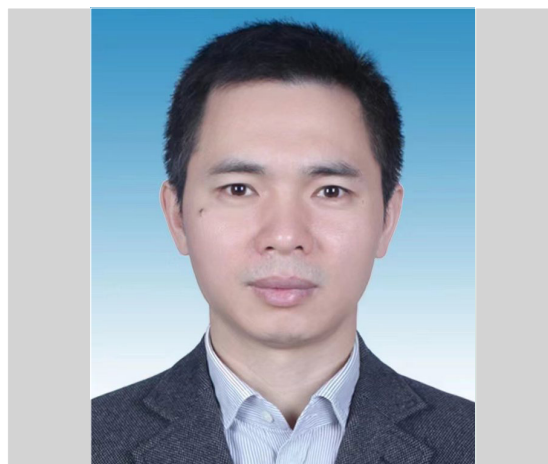


Zhichao Yin (尹志超)

Vice President of Capital University of Economics and Business

尹志超，首都经济贸易大学党委常委、副校长，中国金融学年会理事。入选中组部第一批万人计划“青年拔尖人才”，入选中宣部“四个一批”人才，国家级人才奖励计划特聘教授。研究领域包括家庭金融、应用微观计量经济学等。

Zhichao Yin is the Vice President of the Capital University of Economics and Business and a director of the China Annual Conference on Finance. He won the second "Sun Yefang Financial Innovation Award" and was selected as a "four groups" talent of the publicity department and a distinguished professor of Changjiang Scholars. His research interests include household finance and applied microeconomics.



Mingshan Zhou (周铭山)

Vice President of Zhongnan University of Economics and Law

周铭山，中南财经政法大学党委常委、副校长。担任中国管理学年会金融管理专业委员会理事、中国学位与研究生教育学会理事、成都市社科联理事。研究领域涵盖企业创新、公司金融、资本市场、金融体制改革等。

Mingshan Zhou is the Vice President of Zhongnan University of Economics and Law. He serves as a member of the Financial Management Professional Committee of the China Management Annual Conference, a member of the China Academic Degrees and Graduate Education Association, and a member of the Chengdu Federation of Social Sciences. He is engaged in research in areas such as enterprise innovation, corporate finance, capital markets, and financial system reform.



Joyce Serido

University of Minnesota

Joyce Serido, 家庭与经济问题杂志主编，明尼苏达大学双城分校家庭社会科学系副教授。美国消费者利益委员会、金融咨询、规划和教育协会、全国家庭关系委员会成员。研究集中在财务育儿、金融行为与经济福祉、金融行为和恋爱关系三个相互关联的生活领域。

Joyce Serido is the editor-in-chief of the Journal of Family and Economic Issues. She is an associate professor and extension expert in the Department of Family and Social Sciences at the University of Minnesota, Twin Cities. She is a member of the American Council on Consumer Interests、Association for Financial Counseling, Planning and Education、National Council of Family Relations. Her research focuses on three interrelated areas of life: financial childcare, Financial behavior and economic well-being, Financial behavior, and love relationships.



Jing Jian Xiao

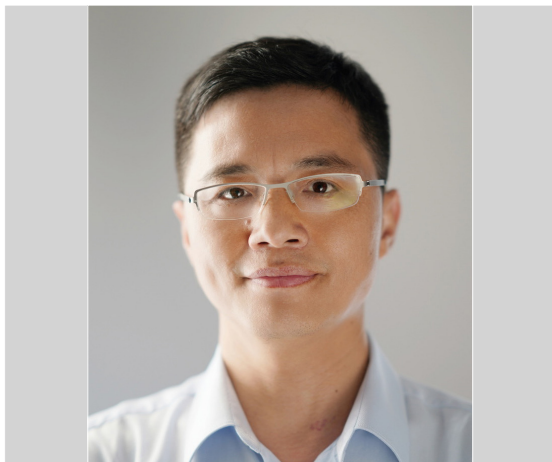
University of Rhode Island

肖经建，美国罗德岛大学消费经济学教授，《金融咨询和规划杂志》主编。曾任亚洲消费者和家庭经济学会会长、美国消费者联盟理事会成员等职务，出版《消费者经济福利》等书籍。研究领域涉及消费者行为和消费者理财能力等。

Jingjian Xiao is a professor of consumer economics at the University of Rhode Island and editor-in-chief of the Journal of Financial Consulting and Planning. He has served as president of the Asian Society for Consumer and Family Economics. He is mainly engaged in the research of consumer behavior and consumer financial management ability and publishes books such as Consumer Economic Welfare.

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Guohua Ni (倪国华)

倪国华，北京工商大学党委宣传部部长。国家级人才奖励计划青年学者，国家社科基金重大项目首席专家。



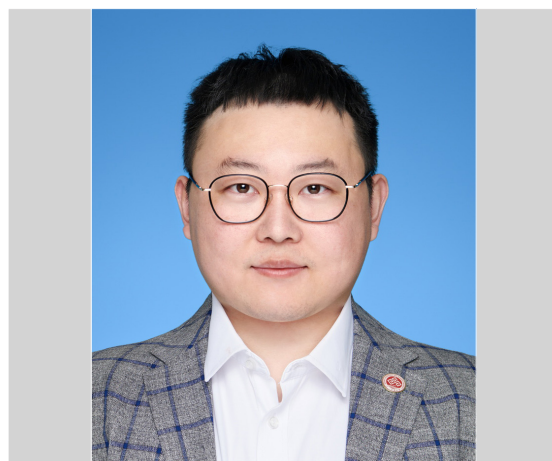
Xinyu Zhan (詹新宇)

詹新宇，北京工商大学经济学院执行院长。国家“万人计划”青年拔尖人才，国家社科基金重大项目首席专家。



Deyong Yang (杨德勇)

杨德勇，北京工商大学区域金融工程研究中心主任、乡村振兴产融结合研究院副院长、营商环境发展研究中心执行主任，享受国务院特殊津贴专家。



Pengpeng Yue (岳鹏鹏)

岳鹏鹏，北京工商大学经济学院金融系副主任，北京区域经济学会家庭金融青年学者专业委员会主任委员，家庭与经济问题杂志编委。

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Journal of Family and Economic Issues
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Journal of Family and Economic Issues (JFEI) examines the intricate relationship between the family and its economic environment. Contributions address important issues in family management, household division of labor and productivity, relationships between economic and non-economic decisions, and the interrelation of work and family life, among others. JFEI presents an interdisciplinary selection of original research; critical reviews; integrative theoretical articles; and reviews of significant books in the field.

Editor-in-Chief

Joyce Serido

Publishing model

Hybrid (Transformative Journal). How to publish with us, including Open Access



PROGRAMME 会议议程

Saturday, December 23 2023	
08:00 - 08:30	Registration 报到地点: 北京紫玉御骊酒店大厅
主会场: 玉澜楼二层多功能厅 主持人: Guohua Ni (倪国华, 北京工商大学党委宣传部部长)	
08:30 - 08:35	Welcome 欢迎辞 主持人介绍与会领导和嘉宾
08:35 - 08:40	Opening Remarks 开幕词 Jianhua Guo (郭建华, 北京工商大学校长)
08:40 - 08:55	Introduction to <i>Journal of Family and Economic Issues</i> Joyce Serido, <i>University of Minnesota</i>
08:55 - 09:20	Li Gan (甘犁, 西南财经大学中国家庭金融调查与研究中心主任)
09:20 - 09:45	Weixing Wu (吴卫星, 首都经济贸易大学校长)
09:45 - 10:10	Photo Session & Tea Break 合影与茶歇
主持人: Xinyu Zhan (詹新宇, 北京工商大学经济学院执行院长)	
10:10 - 10:35	Late in Life Household Finances Rawley Heimer, <i>Arizona State University</i>
10:35 - 11:00	Xingjian Yi (易行健, 广东金融学院副校长)
11:00 - 11:25	Zhichao Yin (尹志超, 首都经济贸易大学副校长)
11:30 - 13:00	Lunch 午餐 (玉澜楼一层紫玉食府自助餐厅)
13:00 - 16:00	Session 1 - 4 (线下会议)
13:00 - 17:00	Session 5 - 6 (在线会议)



Session 1: 紫光楼一层第三会议室, 13:00-16:00

Chair 1: Li Gan (甘犁, 西南财经大学家金中心主任)

Chair 2: Zhengwei Wang (王正位, 清华大学五道口金融学院副院长)

Assistant: Mingzhe Yu (于明哲, 北京工商大学经济学院副教授)

腾讯会议: 990-289-748

Housing Price and Consumer Spending: An Asset Allocation Approach

Bingbing Dong (董兵兵), *Shanghai Jiao Tong University*

Tao Jiang, *Southwest University of Finance and Economics*

Yuan Zhang, *Central University of Finance and Economics*

Discussant: Xi Wu (吴夕), *Capital University of Economics and Business*

How Does Access to Credit Impact Consumer Expenditure and Savings?

Sumit Agarwal, *National University of Singapore*

Shashwat Alok, *Indian School of Business*

Pulak Ghosh, *Indian Institute of Management*

Xiaoyu Zhang (张笑语), *Capital University of Economics and Business*

Discussant: Xu Gan (甘煦), *Huazhong University of Science and Technology*

Can Personal Income Tax Reform Stimulate Household Consumption? Empirical Evidence from CFPS Data

Xinyu Zhan, *Beijing Technology and Business University*

Lanxin Liang (梁蓝心), *Beijing Technology and Business University*

Mingzhe Yu, *Beijing Technology and Business University*

Discussant: Pengcheng Du (杜鹏程), *Capital University of Economics and Business*

Digital Infrastructure Construction and Household Financial Risk-Taking: Evidence from the Broadband China Policy

Taixing Liu, *Beijing Technology and Business University*

Yu Yan (严雨), *University of International Business and Economics*

Zhichao Yin, *Capital University of Economics and Business*

Discussant: Ji Shen (沈吉), *Peking University*



Session 2: 紫光楼三层第五会议室, 13:00-16:00

Chair 1: Weixing Wu (吴卫星, 首都经济贸易大学校长)

Chair 2: Geng Niu (牛耕, 西南财经大学教授)

Assistant: Xuyang Zhang (张旭阳, 北京工商大学经济学院副教授)

腾讯会议: 796-377-772

Expected Return Shocks and Portfolio Rebalancing

Ming Gao, *Peking University*

Bin Jia (郑彬), *Peking University*

Yu Zhang, *Peking University*

Discussant: Jia He (贺佳), *Nankai University*

Non-Cognitive Ability and Chinese Household Financial Vulnerability

Kun Wu (吴轶), *Beijing Wuzi University*

Qi Li, *Beijing Wuzi University*

Shennan Wang, *Beijing Technology and Business University*

Mingyue Du, *Beijing Technology and Business University*

Discussant: Geng Niu (牛耕), *Southwestern University of Finance and Economics*

Internet Use and Household Financial Market Participation: Evidence from China

Yiqiang Feng (冯宜强), *Central University of Finance and Economics*

Peter Coyte, *University of Toronto*

Zixuan Peng, *University of Toronto*

Zhanyu Zhang, *Central University of Finance and Economics*

Discussant: Yu Zhang (张宇), *Peking University*

Click It and Become Vulnerable: The Impact of Online Shopping on Household Financial Fragility in China

Weisong Qiu (邱伟松), *Zhejiang Gongshang University*

Jingjing Wang, *Zhejiang Gongshang University*

Discussant: Yang Zhou (周洋), *Wuhan University*

Is the Temporary Increase in Credit Limit a Free Lunch: Evidence from Chinese Consumer Credit Card Data

Xuyang Zhang (张旭阳), *Beijing Technology and Business University*

Xuefeng Pan, *University of International Business and Economics*

Weixing Wu, *Capital University of Economics and Business*

Discussant: Ming Gao (高明), *Peking University*



Session 3: 紫光樓五层第六会议室 A, 13:00-16:00

Chair 1: Xingjian Yi (易行健, 广东金融学院副校长)

Chair 2: Jiangyi Li (李江一, 四川大学副教授)

Assistant: Yewen Yu (于也雯, 北京工商大学经济学院副教授)

腾讯会议: 805-635-290

Is the Digital Dividend Inclusive: Based on the Analysis of the Digital Divide and Household Portfolio Efficiency

Xueliang Lv (吕学梁), *Qingdao University*

Rui Wang, *Qingdao University*

Discussant: Jiangyi Li (李江一), *Sichuan University*

Married Women's Labor Participation and Household Financial Vulnerability: Evidence from China

Jian Yao (姚健), *Shandong University*

Xuheng Zang, *Shandong University*

Bowen Zhou, *Shandong University*

Discussant: Geran Tian (田歌然), *Capital University of Economics and Business*

Too Old to Spend? Understanding the Consumption of the Elderly in China

Geran Tian (田歌然), *Capital University of Economics and Business*

Changlun Jin, *University of International Business and Economics*

Weixing Wu, *Capital University of Economics and Business*

Discussant: Jia Xu (徐佳), *University of International Business and Economics*

The Effect of Household Indebtedness on Female Labor Supply in China

Linwan Zhang, *Capital University of Economics and Business*

Yang Yang, *Capital University of Economics and Business*

Yifang Yue (岳亦芳), *University of International Business and Economics*

Discussant: Xueliang Lv (吕学梁), *Qingdao University*

Credit Cards, Risk Coping and Household Financial Vulnerability

Rundong Guo, *Capital University of Economics and Business*

Jiayi Liu (刘嘉怡), *Capital University of Economics and Business*

Zhichao Yin, *Capital University of Economics and Business*

Discussant: Linwan Zhang (张琳琬), *Capital University of Economics and Business*



Session 4: 紫光樓五层第六会议室 B, 13:00-16:00

Chair 1: Zhichao Yin (尹志超, 首都经济贸易大学副校长)

Chair 2: Hao Zhang (张浩, 广东外语外贸大学金融学院副院长)

Assistant: Yingxin Zhang (张迎新, 北京工商大学经济学院讲师)

腾讯会议: 349-406-050

BAPCPA and Home Investment

Yunqi Zhang (张云齐), *Nankai University*

Yu Meng, *Nankai University*

Xiaoyu Zhang, *Capital University of Economics and Business*

Discussant: Yapei Zhang (张亚佩), *ShanghaiTech University*

Digital Financial Capability and Efficiency of Household Financial Asset Portfolios: Evidence from China

Xiao Li (李晓), *Sichuan University*

Discussant: Zhu Yan (闫竹), *Minzu University of China*

Does Fintech Alleviate Household Financial Vulnerability? Evidence from China

Zhu Yan (闫竹), *Minzu University of China*

Leyi Shen, *Minzu University of China*

Qiong Sun, *Beijing Technology and Business University*

Discussant: Yining Shi (施一宁), *University of International Business and Economics*

Security Preferences and Household Property Allocation

Xiaowei Huang, *University of International Business and Economics*

Ge Cheng (程歌), *University of International Business and Economics*

Li Yu, *University of International Business and Economics*

Discussant: Haidong Zhao (赵海东), *Shanghai Normal University*

The Impact of Internet Financial Participation on Nonagricultural Employment

Xue Gong, *Shandong University of Finance and Economics*

Xiao Kang (廉潇), *Shandong University of Finance and Economics*

Lin Feng, *Shandong University of Finance and Economics*

Discussant: Xuejiao Chen (陈雪娇), *Minzu University of China*



Session 5: 在线会议, 13:00–17:00

Chair 1: Mingshan Zhou (周铭山, 中南财经政法大学副校长)

Chair 2: Aslihan Gizem Korkmaz, *Dominican University of California*

#Zoom 会议: 991-7658-5485 (Passcode: 573730)

The Sword of Damocles: Debt and Depression

Jun Zhou, *Beijing Technology and Business University*

Aslihan Gizem Korkmaz, *Dominican University of California*

Qingyu Lang, *China Agricultural University*

Youwei Li, *University of Hull*

Pengpeng Yue, *Beijing Technology and Business University*

Discussant: Qian Liu (刘倩), *Guangdong University of Foreign Studies*

The Gender Gap in Financial Distress

Chunbo Liu, *Southwestern University of Finance and Economics*

Weijie Lu (鲁维洁), *Hubei University of Economics*

Yang Zhou, *Wuhan University*

Hongwu Gan, *Renmin University of China*

Discussant: Xiaomeng Lu (路晓蒙), *Southwestern University of Finance and Economics*

(Im)balance in the Household Balance Sheet in the Aftermath of A Natural Disaster

Shreya Lahiri, *Birla Institute of Technology and Science*

Shreya Biswas, *Birla Institute of Technology and Science*

Discussant: Weijie Lu (鲁维洁), *Hubei University of Economics*

Does Housing Wealth Influence Investment Risk Taking?

Zhichao Yin, *Capital University of Economics and Business*

Jialing Jiang, *Beijing Union University*

Zilong Wang (王子龙), *University of Cambridge*

Nick Mansley, *University of Cambridge*

Discussant: Xuefeng Pan (潘学峰), *University of International Business and Economics*

Commercial Insurance, Digital Economy, and Household Entrepreneurial Decision-Making: Empirical Evidence Based on Micro Household Survey Data

Lingshuang Zhang (张凌霜), *Guangdong University of Finance*

Biyun Yang, *Guangdong University of Foreign Studies*

Xingjian Yi, *Guangdong University of Finance; Guangdong University of Foreign Studies*

Discussant: Aslihan Gizem Korkmaz, *Dominican University of California*



Session 6: 在线会议, 13:00–17:00

Chair 1: Joyce Serido, *University of Minnesota*

Chair 2: Pengpeng Yue (岳鹏鹏, 北京工商大学经济学院金融系副主任)

Assistant: Taixing Liu (刘泰星, 北京工商大学商学院讲师)

腾讯会议: 704-500-773

Aging and Household Economic Vulnerability: Perspective from Asset Allocation

Li Zhou (周利), *Guangdong University of Foreign Studies*

Liqun Pan, *Guangzhou University*

Hao Zhang, *Guangdong University of Foreign Studies*

Discussant: Quanyun Song (宋金云), *Southwestern University of Finance and Economics*

On the Gender Inequality in Rural China: Understanding the Dissolution of NRPS on Traditional Cultural Functions

Tonglong Zhang, *South China Agricultural University*

Ruling Li, *South China Agricultural University*

Mengna Zhang (张萌娜), *South China Agricultural University*

Discussant: Gongtao Zhang (张弓弢), *Southwestern University of Finance and Economics*

Can the Diversification of Household Financial Asset Allocation Promote Low Carbon Energy Consumption: Evidence from the CGSS

Dongliang Cai, *Southwestern University of Finance and Economics*

Gongtao Zhang (张弓弢), *Southwestern University of Finance and Economics*

Discussant: Xiaohong Ling (凌晓红), *Shantou University*

The Impact of Economic Policy Uncertainty on Household Financial Vulnerability

Cheng Zhang, *Shantou University*

Xiaohong Ling (凌晓红), *Shantou University*

Discussant: Mengna Zhang (张萌娜), *South China Agricultural University*

Digital Financial Inclusion and Poverty: Alleviation Resilience of Chinese Rural Households

Lian Hu, *Anhui University of Finance and Economics*

Di Sheng, *Anhui University of Finance and Economics*

Guohua Ni, *Beijing Technology and Business University*

Dianshuang Wang (王电双), *Anhui University of Finance and Economics*

Discussant: Li Zhou (周利), *Guangdong University of Foreign Studies*

WELCOME TO BTBU

欢迎莅临北京工商大学

Beijing Technology and Business University is a high-level research university in Beijing. The school began in 1950 and was established in 1999 with the approval of the Ministry of Education by the merger of Beijing College of Light Industry and Beijing Business College, and the merger of the Management Cadre College of Machinery Industry. Now it has developed into a multi-disciplinary university with the characteristics of business, light industry and food, science, engineering, economics, management, arts, law and other disciplines supporting each other and developing in a coordinated way. So far, it has trained more than 200,000 professionals at all levels for the country.



The beautiful scenery of BTBU

Beijing Technology and Business University holds high the great banner of socialism with Chinese characteristics, aims to build a high-level research university with business, light industry and food characteristics, adheres to the school motto of "truth seeking, ethics, diligence and innovation", is based in Beijing, serves the capital, faces the whole country, looks to the world, and constantly contributes to the economic and social development of the country and the capital. In particular, the development of modern service industry and high-tech industry in the capital provides strong talent support and intellectual support.



经济学院

北京工商大学经济学院是北京工商大学办学历史最久的学院，起源于原北京商学院商业经济系，自1960年开始招收本科生。1981年成为全国首批硕士学位授权单位，1997年被确定为原国内贸易部重点学科单位。1999年6月，原北京商学院与北京轻工业学院合并，机械工业管理干部学院并入组建北京工商大学，同时成立了经济学院。多年来，经济学院在人才培养、学科建设、科学研究等方面成果丰硕。在教育部2016年学科评估中，学院应用经济学学科评估结果为B，学科整体水平位列第33位，学科排名位列全国前21.3%（位次百分比），在市属参评高校中位列第2。2018年应用经济学获批一级学科博士学位授权点，2019年获批应用经济学博士后科研流动站，应用经济学入选北京高校高精尖学科建设项目。学院现有教职工172人，其中专任教师151人。

经济学院是北京工商大学规模最大的学院之一，现设有经济系、贸易经济系、国际经济与贸易系、金融系、风险管理与保险学系、财政系、文科实践中心等7个系（中心）、10个教研室，拥有北京哲学社会科学首都商贸研究基地、绩效管理研究中心、商业经济研究所、证券期货研究所、经济研究所、数量经济研究中心、区域金融工程应用研究中心、巴基斯坦科技与经济研究中心、产业经济研究中心、保险研究中心、财税研究中心、企业营商环境研究中心、合作经济研究中心等多个研究机构。

The School of Economics at Beijing Technology and Business University is the oldest institution in its history, originating from the Department of Business Economics at the former Beijing Business School. It has been admitting undergraduate students since 1960. In 1981, it became one of the first national master's degree authorization units, and in 1997, it was designated as a key discipline unit of the former Ministry of Domestic Trade. In June 1999, the former Beijing Business School merged with Beijing Institute of Light Industry, and the School of Mechanical Industry Management Cadres merged to form Beijing Technology and Business University, while also establishing the School of Economics. Over the years, the School of Economics has achieved fruitful results in talent cultivation, discipline construction, scientific research, and other areas. In the 2016 discipline evaluation by the Ministry of Education, the evaluation result of the applied economics discipline in the college was B, and the overall level of the discipline ranked 33rd, with a discipline ranking in the top 21.3% nationwide (percentage), ranking second among the municipal participating universities. In 2018, Applied Economics was approved as a doctoral degree authorization point in a first level discipline, and in 2019, it was approved as a postdoctoral research mobile station in Applied Economics. Applied Economics was selected as a high-precision and cutting-edge discipline construction project in Beijing universities.

The School of Economics is one of the largest colleges at Beijing Technology and Business University. It currently has 7 departments (centers) and 10 teaching and research offices, including the Department of Economics, Department of Trade and Economics, Department of International Economics and Trade, Department of Finance, Department of Risk Management and Insurance, Department of Finance, and Humanities Practice Center. It also has the Beijing Philosophy and Social Sciences Capital Business Research Base, Performance Management Research Center, Institute of Business Economics, Securities and Futures Research Institute, and Institute of Economics. Multiple research institutions include the Quantitative Economy Research Center, Regional Financial Engineering Application Research Center, Pakistan Science and Technology and Economic Research Center, Industrial Economy Research Center, Insurance Research Center, Finance and Taxation Research Center, Enterprise Business Environment Research Center, and Cooperative Economy Research Center.

WELCOME TO BEIJING

北京欢迎您

Climate and Environment: Beijing has a typical temperate monsoon climate, with hot and rainy summer, cold and dry winter, short spring and autumn. Frost-free period 180 ~ 200 days a year, the western mountainous area is shorter. The average rainfall in 2007 was 483.9 mm, one of the rainiest regions in North China. Precipitation season distribution is very uneven, 80% of the annual precipitation concentrated in summer June, July, August three months, July, August heavy rain. Temperate monsoon climates have hot, rainy summers and cold, dry winters. In temperate monsoon climates, the winter temperature is below 0 degrees Celsius and the summer rain is the most intense. It is also the main characteristic of the temperate monsoon climate.



The beautiful scenery of Beijing

Tourist Attractions & Culinary Specialties: Beijing is home to the world's largest imperial palace, the Forbidden City, the Temple of Heaven, the royal garden Beihai, the imperial garden the Summer Palace, the Badaling, Mutianyu, Simatai Great Wall and the world's largest quadrangle, Gong Wang's Mansion and other historic sites. Beijing's city trees are locust and pleuria, and its city flowers are rose and chrysanthemum. In addition, Beijing's ivory carvings, jade carvings, cloisonne, carpets and other traditional handicrafts are world-renowned.



As the ancient capital of the six Dynasties, Beijing absorbed the essence of Manchu and Han food culture, and the taste of the royal family and the street coexist here, such as Beijing Roast Duck, Jjajang Noodles, Mutton in Hot Pot, Fried Tripe.



Beijing Roast Duck, 北京烤鸭



Jjajang Noodles, 炸酱面



Mutton in Hot Pot, 涮羊肉



Fried Tripe, 爆肚

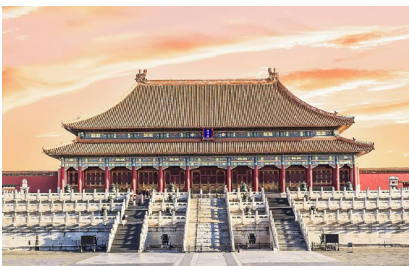


Qianlong Cabbage, 乾隆白菜



Airball, 三不沾

Must-try Specialties in Beijing



Palace Museum



Summer Palace



Badaling Great Wall



Ming Tombs



South Luogu Lane



Happy Valley in Beijing

Beijing City Scenery



**2023 INTERNATIONAL
CONFERENCE ON
HOUSEHOLD FINANCE**

Household Finance, Debt and Vulnerability

December 23, 2023, Beijing, China