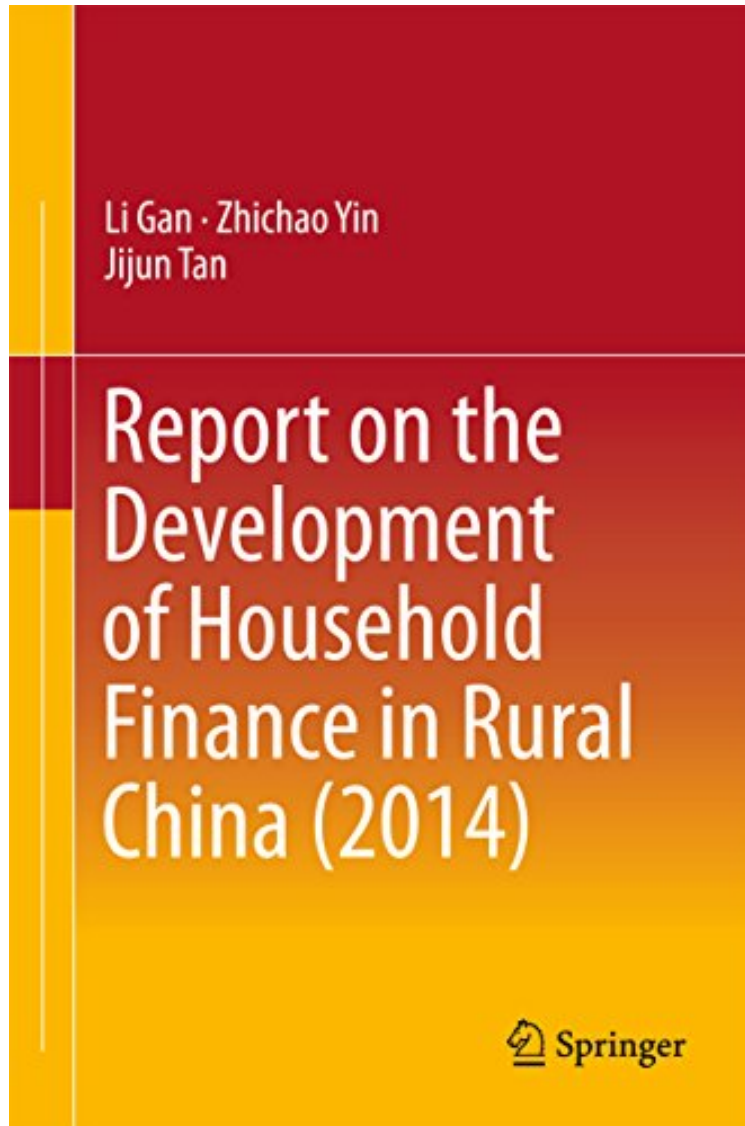


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About the Author Li Gan is the professor of Economics and Cornerstone Fellow of the College of Liberal Arts, Texas AM University and also the director of Survey and Research Center for China Household Finance, Southwestern University of Finance and Economics, Chengdu, China.