

Postdoctoral Position in Financial Inclusion and Inclusive Insurance (Department of Economics, York University, Toronto, Canada)

The Department of Economics at York University invites applications for a Postdoctoral Visitor (PDV) position to join an international research program on financial inclusion, household decision-making under risk, and inclusive insurance in developing economies. The successful candidate will also be appointed as a Scholar with the [RISC Foundation](#) in Toronto and will play an active role in the Foundation's Consortium for the 17 Goals Agenda, which brings together researchers from York University, the University of Lausanne in Switzerland, and the University of Liverpool in the United Kingdom.

This is a full-time, in-person, one-year appointment based at York University in Toronto under the supervision of Professor Ida Ferrara, with the possibility of renewal for a second year, subject to funding availability and satisfactory performance. The anticipated start date is January 1, 2027.

About the Research Program

The successful candidate will join an international partnership involving academic researchers and research organizations in Canada, Ethiopia, Indonesia, Morocco, Switzerland, and the United Kingdom. The program investigates how financial inclusion and inclusive insurance can strengthen household resilience to economic, health, and climate shocks while contributing to the development of sustainable and inclusive insurance markets.

A major component of the program involves the development and analysis of household survey data across multiple developing-country settings. The research combines large-scale empirical analysis with theoretical modelling and addresses topics including:

- financial inclusion and household vulnerability;
- insurance demand and household decision-making under risk;
- financial literacy, trust, attitudes, and risk perceptions;
- gender and socio-economic inequalities in access to financial protection;
- survey design and field data collection; and
- insurance pricing, risk pooling, portfolio diversification, and the sustainability of inclusive insurance markets.

The program draws on economics, behavioural science, risk management, and quantitative methods and seeks to produce rigorous academic research alongside research with direct policy relevance.

Responsibilities

The PDV will play a central research role in the program, with particular responsibility for its empirical components, and will work closely with Professor Ida Ferrara as the Principal Investigator and an international network of collaborators.

The successful candidate will:

- contribute to the design and implementation of household surveys;
- coordinate pilot studies and data collection activities with research partners in Ethiopia, Morocco, and Indonesia;

- manage, clean, and analyze large household survey datasets;
- conduct advanced econometric analyses;
- contribute to the development of empirical research designs and research methodologies;
- lead and contribute to manuscripts for submission to peer-reviewed journals;
- mentor and work with undergraduate and graduate students and research assistants;
- contribute to conference presentations, research workshops, and policy outputs; and
- contribute to the coordination of research activities across partner institutions.

The PDV will have opportunities to take intellectual leadership on empirical research arising from the program and to develop related research within the broader themes of the project.

International travel may be required.

Teaching Opportunities

Occasional teaching may be available depending on departmental needs.

Qualifications

Applicants must have:

- a PhD in Economics or a closely related discipline completed before the appointment begins;
- research experience applying microeconomic or quantitative behavioural analysis to development, financial inclusion, labour, health, or risk-related topics;
- strong econometric and quantitative research skills;
- experience working with household or other micro-level data;
- proficiency in statistical software such as Stata, R, Python, or equivalent;
- excellent written and oral communication skills; and
- a strong research record and demonstrated potential to publish in high-quality peer-reviewed journals.

The following qualifications would be considered assets:

- experience with household survey design and implementation;
- experience with field experiments or other experimental or quasi-experimental research designs;
- experience conducting research in developing economies;
- knowledge of financial inclusion, insurance, household risk, or poverty and vulnerability;
- experience mentoring or working with graduate students and research assistants; and
- interest in working within an interdisciplinary and international research environment.

Research Environment

The PDV will join an active research environment at York University and collaborate with researchers and partner organizations across several countries. The position provides opportunities to take a leading role in original empirical research, contribute to the development of new international household datasets, collaborate with an international

network of researchers, present research at academic conferences and workshops, and contribute to research with direct relevance for policy and practice.

The appointment also provides an opportunity to develop an independent research profile within the broader themes of financial inclusion, household risk, insurance, and development.

Salary and Benefits

The annual salary range is **CAD \$57,000–\$70,000**, commensurate with qualifications and experience.

The successful candidate will receive benefits and leaves applicable to Postdoctoral Visitors in accordance with York University policies and the applicable collective agreement.

Application

Applicants should submit:

- a cover letter describing their research interests, relevant experience, and suitability for the position;
- a curriculum vitae;
- one representative research paper, which may be published or unpublished; and
- the names and contact information of three referees.

Applications should be submitted by email to iferrara@yorku.ca.

Review of applications will begin immediately and will continue until the position is filled. Applications received by **November 15, 2026**, will receive full consideration. Only those applicants selected for consideration will be contacted for an in-person or Zoom interview.

The anticipated start date is **January 1, 2027**.

York University is committed to equity, diversity, and inclusion and welcomes applications from all qualified candidates.