

Saddaf Naaz AKHTAR (She/Her)

Postdoctoral Research Associate (Statistician & Demographer)
Accredited Researcher, Office for National Statistics (ONS), United Kingdom,
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Research Area	Inclusive Ageing, Mortality, Longevity, Social Epidemiology, Mental Health, Ethnicity, Pension Inclusivity, Public Health, Social Policy and Health Policy.
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Employment history

April 2025 to present	Postdoctoral Research Associate (Quantitative), Department of Public Health, Policy & Systems, Institute of Population Health, University of Liverpool.	United Kingdom, L69 3GF
	Currently working with Dr Brendan Collins, Dr Eduard Shantsila, Dr Elizabeth Camacho, Prof. Benjamin Barr, and Dr Adam Noble. i) Contributing to WP1 (impact evaluation) and WP4 (economic evaluation) of an NIHR and Mersey Care-funded telehealth evaluation study, using linked routine healthcare data, statistical analysis, health economic evaluation, and health inequalities research to support NHS decision-making. ii) A multi-method PRoject to maximise efficient and equitable pathways to support from a regional epilepsy centre (PROPEL) supported by ANGELINI PHARMA UK-I LIMITED	
March 2023- March 2025	Research Fellow (Quantitative), Centre for Research on Ageing, School of Economic, Social and Political Sciences, University of Southampton	United Kingdom, SO17 1BJ
	Worked on the ESRC project "Inclusive Ageing: Promoting inclusivity in pension protection and other forms of saving among men and women from black and minority ethnic communities in the UK: a mixed methods study" under the supervision of Prof Athina Vlachantoni, (Professor at University of Southampton, UK).	
November 2021-March 2023	Visiting researcher & Postdoc researcher (short-term), Spitzer Department of Social Work, Ben-Gurion University of the Negev	Israel, 8410501

Education

July 2018-May 2022	Ph.D. in Population Studies, Centre for the Study of Regional Development, School of Social Sciences, Jawaharlal Nehru University	New Delhi, India, 110067
(Ph.D. Awarded on December 9, 2022)	Ph.D. Dissertation Title: "Trends and Determinants of Mortality among the Elderly in India" under the supervision of Prof. Nandita Saikia, (Professor at Department of Public Health & Mortality Studies, International Institute for Population Sciences (I.I.P.S.), Mumbai-India 400088).	

August 2016- July 2018	M.Phil. in Population Studies, Centre for the Study of Regional Development, School of Social Sciences, Jawaharlal Nehru University	New Delhi, India, 110067
	M.Phil. Dissertation Title: "Mortality Inequality at older Ages among major states of India: Decomposition and Forecasting Approaches" under the supervision of Prof. KS James, (Director & Senior Professor at International Institute for Population Sciences, Mumbai-India 400088).	
July 2015-May 2016	Master of Population Studies, International Institute for Population Sciences A minus Grade	Mumbai, India, 400088
July 2013-June 2015	M.Sc. in Statistics & Computing, DST-CIMS, Institute of Science, Banaras Hindu University 8.63 CGPA	Varanasi, India, 221005
August 2010- May 2013	B.Sc. in Statistics (Hons.), Department of Statistics, St. Xavier's College 70% (Awarded with Gold Medal)	Ahmedabad, Gujarat, India- 380009

Publications

- Vlachantoni, A., Akhtar, S. N., Mocnik, S., & Yin, Y. (2026). Ethnic and gender gaps in private pension participation in the UK. *Journal of Social Policy*. Cambridge Press University. (Accepted)
- Downing, J., Kaur, R., Akhtar, S. N., Camacho, E.M., Daras, K., Cooper, A., Caprioli, T., Yang, Y., Collins, B., Almond, P., Baker, W., Garret, H., Jamal, P. Barr, B., Marson, A.G., and Shantsila, E. (2026). Telehealth to reduce compound pressures on the National Health Service and social care: a multi-methods study protocol. *Oxford Open Digit Health*, 4. oqag032-. <https://doi.org/10.1093/oodh/oqag032>
- Akhtar, S. N., Vlachantoni, A., Mocnik, S., & Yin, Y. (2026). Ethnic and Gender Disparities in Pension Receipts and Savings in Later Life. *Social Policy & Administration*. <https://doi.org/10.1111/spol.70100>
- Mocnik, Spela, Yin, Yuanyuan, Akhtar, Saddaf Naaz and Vlachantoni, Athina (2026) "I Just Need to Sit Down and Not be Scared of It": A Photovoice Study of Financial Preparedness for Later Life among Mid-Life and Older Adults in the UK *Social Policy and Society*. pp. 1-16. <https://doi.org/10.1017/s1474746426101523>
- Yin, Y., Mocnik, S., Akhtar, S. N., & Vlachantoni, A. (2026). Between self-reliance and structural exclusion: a qualitative exploration of financial planning for later life in the UK Chinese community. *International Journal of Sociology and Social Policy*. (Accepted)
- Akhtar, S.N. (2026). Invisible in Retirement: Gender Disparities in Work-related Social Insurance Coverage in Later Life *Economic and Political Weekly*, 61(9). <https://www.epw.in/journal/2026/9/ageing-health-and-social-security/invisible-retirement.html>
- Vlachantoni, A., Yin, Y., Hinojosa, V., Mocnik, S., Akhtar, S. N., McGowan, T., & Dey, B. (2026). Improving pupils' financial knowledge and resilience. https://www.cpc.ac.uk/res/docs/PB92_Improving_pupils_financial_knowledge_and_resilience.pdf
- Yin, Y., Mocnik, S., Akhtar, S. N., & Vlachantoni, A. (2025). Lenses on later life: photovoice as a creative method for socially impactful design practice. <https://dl.designresearchsociety.org/iasdr/iasdr2025/fullpapers/354/>
- Akhtar, S. N., & Khan, K. A. (2025). Understanding self-reported incidence of communicable disease outbreaks and its associated risk factors: Insights from India's national population-based survey. *SSM-Health Systems*, 100105. <https://doi.org/10.1016/j.ssmhs.2025.100105>
- [Policy briefings](#): Akhtar, S. N., Mocnik, S., Yin, Y., & Vlachantoni, A. (2025). Financial preparedness for later life among the Chinese community in the UK. (Policy Briefings 82). Centre for Population Change, University of Southampton.
- Ahmed, W., Muhammad, T., Akhtar, S.N. et al. Association of early and late onset of chronic diseases with physical frailty among older Indian adults: study based on a population survey. *BMC Public Health* 25, 688 (2025). <https://doi.org/10.1186/s12889-025-21706-7>
- [Policy briefings](#): Vlachantoni, A., Akhtar, S. N., Mocnik, S., & Yin, Y. (2024). Pension protection among men and women from UK Pakistani and Bangladeshi communities (Policy Briefings 80). Centre for Population Change, University of Southampton.

- [Policy briefings](#): Yin, Y., Aparicio, F., McGowan, T., Akhtar, S. N., Mocnik, S., & Vlachantoni, A. (2024). Pupil attitudes to ageing, pensions and saving for later life (Policy Briefings 77). Centre for Population Change, University of Southampton.
- Muhammad, T., Akhtar, S. N., Ali, W., & Maurya, C. (2024). Cross-lagged relationships between exposure to intimate partner violence, depressive symptoms and suicidal thoughts among adolescent and young married women. *Journal of affective disorders*. <https://doi.org/10.1016/j.jad.2024.05.088>
- Economic Dependency, Chronic Illness, and Insurance Coverage among the Elderly: A Comparative Study Between EAG and Non-EAG States of India (Author(s): Akhtar, S.N.*, Saikia, N.) Book Chapter: In: *Handbook of Aging, Health and Public Policy*. Springer, Singapore. https://doi.org/10.1007/978-981-16-1914-4_202-1
- Akhtar SN, Saikia N, Muhammad T (2023) Self-rated health among older adults in India: Gender specific findings from National Sample Survey. *PLoS ONE* 18(4): e0284321. <https://doi.org/10.1371/journal.pone.0284321>
- Ahmed, W., Muhammad, T., Maurya, C., & Akhtar, S. N. (2023). Prevalence and factors associated with undiagnosed and uncontrolled heart disease: A study based on self-reported chronic heart disease and symptom-based angina pectoris among middle-aged and older Indian adults. *Plos one*, 18(6), e0287455. <https://doi.org/10.1371/journal.pone.0287455>
- Usman, M., Anand, E., Akhtar, S. N., Umenthala, S. R., Anwar, T., & Unisa, S. (2022). Prevalence and correlates of alcohol and tobacco consumption among research scholars: evidence from a cross-sectional survey of three Indian universities. *Drugs, Habits and Social Policy*, (ahead-of-print). doi.org/10.1108/DHS-09-2021-0053
- Khan, M.R., Malik, M.A., Akhtar, S.N. et al. Multimorbidity and its associated risk factors among older adults in India. *BMC Public Health* 22, 746 (2022). <https://doi.org/10.1186/s12889-022-13181-1>
- Akhtar, S. N., & Saikia, N. (2022). Differentials and predictors of hospitalisation among the elderly people in India: evidence from 75th round of National Sample Survey (2017-2018). *Working with Older People*. Available at : <https://doi.org/10.1108/WWOP-11-2021-0055>
- Ali, I., Akhtar, S. N., Chauhan, B. G., Malik, M. A., & Singh, K. D. (2020). Health Insurance Support on Maternal Health Care: Evidence from Survey Data in India. *Journal of Public Health*. Available at: <https://doi.org/10.1093/pubmed/fdac025>
- Malik MA, Akhtar SN, Albsoul RA, Alshyyab MA (2021) Conflict driven displacement and child health: Evidence based on mother's nationality from Jordan Population and Family Health Survey. *PLoS ONE* 16:e0257080. <https://doi.org/10.1371/journal.pone.0257080>
- Malik MA, Akhtar SN (2020) Sanitation and Diarrheal Morbidity: Evidence from Afghanistan. *Asian J Health Sci* Available at: doi <https://doi.org/10.15419/ajhs.v6i2.479>
- Manzoor Ahmad Malik, Saddaf Naaz Akhtar, Eram Naaz. (2022). Inequalities and Policy Gaps in Maternal Health: Evidence from Empowered Action Group States in India. *Int J Health Policy Plann* 1 (1), 36-43. DOI: 10.33140/IJHPP
- Akhtar, S. N., & Dhillon, P. (2017). Prevalence of diagnosed diabetes and associated risk factors: Evidence from the large-scale surveys in India. *Journal of Social Health and Diabetes*, 5(1), 28. Available at: doi 10.4103/2321-0656.194001

Data Handling	NHS-Safe Data Environment, Understanding Society (UK household longitudinal Study), English Longitudinal Study of Ageing (ELSA), Family Resource Survey data of UK, Office for National Statistics (ONS), British Household Panel Survey (BHPS), UK's Work-life History-BHPS, Longitudinal Aging Survey of India (LASI), Global Burden of Diseases (GBD), Sample Registration System (SRS), National Sample Survey Organizations (NSSO), District Level Household & Facility Survey (DLHS), Census-India, Annual Health Survey (AHS), Demographic Health Survey (DHS), Human Mortality Database (HMD), COVID19 data.
Software skills	R, STATA, SQL, Python, SPSS, Q-GIS, Geoda, MS-Office, and Nvivo.
Professional affiliations	NHS Data, British Society for Population Studies (BSPS), British Society of Gerontology, European Association for Population Studies (EAPS), Population Association of America (PAA), International Union for the Scientific Study of Population (IUSSP), International Institute for Population Studies Alumni Association (IIPSA), Indian Association for the Study of Population (IASP).
References	1. Prof Athina Vlachantoni, Department of Gerontology, University of Southampton, United Kingdom. Contact: A.Vlachantoni@soton.ac.uk 2. Prof Yonatan (Jon) Anson, Spitzer Department of Social Work, Ben-Gurion University of the Negev, Beersheva, Israel. Contact: anson@bgu.ac.il

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3. Prof Nandita Saikia, Department of Public Health & Mortality Studies, International Institute for population Science, Mumbai, India. Contact: nanditasaikia@iipsindia.ac.in
 4. Prof K S James, Newcomb Institute, Tulane University, New Orleans, USA. Email: jkuriath@tulane.edu
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Date: 25th September 2026