

RECONSTRUCTION OF INDIAN LIFE TABLES FOR 1901-1981 AND PROJECTIONS FOR 1981-2001*

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SUMMARY. An attempt has been made to reconstruct life tables for India from 1901-11 to 1971-81 and to project for the decades 1981-91 and 1991-2001 by adopting Brass relational model. The earlier actuarial life tables seem to have been based on British model of sex differentials in mortality leading to higher life expectancies for females—not in tune with Indian experience. Consistency has been attained in this study by taking recourse to mortality pattern obtained from Sample Registration System.

1. INTRODUCTION

Starting from 1881, life tables for India have been constructed by the Census Actuaries on a regular basis excepting in 1921 and 1941. For the two decades 1911-21 and 1931-41, not covered by the Census Actuaries, Kingsley Davis (1951) has presented abridged life tables for all India. The basic principle for preparation of life tables has been to trace a cohort of survivors from one census to another. Special methods have been adopted for the younger and older age groups. Till 1931 life tables for females have not been constructed on the basis of actual age distributions of females as recorded in censuses, which were known to be grossly unreliable. The adjusted age distributions of males were taken as base line and the number of females by age was estimated by using the graduated values of the observed age specific sex ratios in the census returns. Life tables for selected British Provinces were published in the Actuarial Reports upto 1921. In 1931, however, tables were presented for all the provinces of British India. From 1951 onwards zonal life tables have been prepared. In all the above cases the Census Actuaries have presented complete life tables.

With above background, a brief description of the principle of construction of Actuarial Life Tables may be in order. From the earlier reports it is noted that the Census Actuaries estimated rates of mortality likely to be experienced in normal conditions without taking into consideration the effects of any catastrophes like epidemics, famines etc. In deducing the rates of

AMS (1980) *subject classifications* : 62P05

Key words and phrases : Brass standard, cohort, logit linear model, relational model, survival probability, two parameter life table.

*The study was undertaken at the instance of Professor Asok Mitra, Honorary Visiting Professor of the Institute.

mortality at middle ages, cohort survival principle has generally been adopted. Thus in the construction of life tables based on the average or normal age distribution and the average rates of increase, the age distribution for the decade centered at the mid point was projected backward and forward by half a year using the assumed rates of increase. These age distributions were used to obtain the single year survival probabilities. In some other cases projection was carried out by 5 year interval on both sides of the mid point of the decade and these projected figures were used to derive the ten year survival probabilities. Single year probabilities were obtained by interpolation. Infant and child mortality have been estimated by using Proclaimed Clans Statistics in earlier censuses. In more recent censuses, they have been estimated partly based on vital registration data and partly based on the experience of countries with overall mortality level of the same order as that of India and having good documentation of mortality rates in this age range. Mortality rates at older ages have been based on different mathematical models.

In 1901 an average age distribution had been obtained by combining the age distributions of 1881, 1891 and 1901 in the ratio 1 : 2 : 1. This age distribution in conjunction with the estimated average rates of increase produced average mortality tables. The principle adopted in the construction of life tables in each of the actuarial reports of 1911, 1931, 1951, 1961 and 1971 was one of tracing a cohort of persons living in the previous census to their survivors in the current census. In 1921 and 1941 no life tables were however prepared. Life tables for 1976-81 have been based on mortality rates obtained from Sample Registration System (SRS).

Having discussed the principle of construction, it would be appropriate to present a very brief review of the official life tables.

Upto 1911 registration returns for the Proclaimed Clans Statistics in the North West Province had been used for estimation of male mortality at infant and child ages. These statistics had been used to deduce the birth and death rates and it had been assumed that rate of mortality among children was more or less constant in different parts of India. This assumption seems to be unrealistic as it is believed that there are regional variations in mortality, particularly in respect of child mortality.

In the earlier life tables upto 1931 the normal or average age distribution has been obtained by combining two or more different censuses to derive the mortality rates at the intermediate ages. The mean age distribution was

graduated by formulae, sometimes a mixture of polynomial and Gompertz and at other times by a Pearsonian type of curve, and that too non-uniformly over different periods or for different provinces in the same period. Surprisingly graduation had been done separately for mean age distribution and rates of increase to arrive at mortality rates during the normal period. We feel, direct comparison of the graduated age cohorts would have yielded better estimates for the probability of survival. For periods experiencing disturbances more than two censuses have been used and weights have been assigned arbitrarily to different censuses. By taking more than two censuses specificity in rates of mortality as regards period is not strictly adhered to.

In earlier censuses the Census Actuaries estimated female mortality not on the basis of actual age distribution of females but on the basis of some reconstructed age distribution with male age distribution taken as base line. As a justification it had been mentioned that female age returns were grossly inaccurate with greater omissions in many provinces. The observed age specific sex ratios (female/male) had been graduated and they had been combined with the adjusted male age distribution to derive the female age distribution. In most of the provinces mortality for females had been worked out to be less than that for males in younger and older ages and greater in intermediate ages. Recent censuses and vital statistics reports of the Sample Registration System (SRS), however, present a different picture. We apprehend that the earlier actuaries had assumed the British model of differentials in sex ratios of mortality at different ages and this might be responsible for the inconsistencies in the mortality differentials between the sexes.

2. THE PRESENT INVESTIGATION—RATIONALE AND METHODOLOGY

In reviewing the Actuarial Life Tables some of the short-comings have been high-lighted. An attempt has been made here to present a smooth series of life tables with consistent sex differentials in mortality taking as base line the Actuarial Life Tables. Our object is to fill in the gap in the series of official life tables as well as to provide with a short term projected tables upto the end of this century. Admittedly, Kingsley Davis filled in the gap for the decades 1911-21 and 1931-41. But the state of art in demographic techniques has changed substantially since then. We have therefore closely examined the official series, and using several approaches in the light of recent analytical advances in demographic techniques, tried to generate a new series which would serve the purpose for which life tables are meant for.

To start with, the reported values of the probability of dying within n years for a person aged x at time t , $q(x, n, t)$, were plotted against time for specified values of n and x . The values used were $q(0, 1, t)$, $q(1, 4, t)$, $q(5, 5, t)$, ..., $q(75, 5, t)$ and $q(80, w-80, t)$, where w is the highest age in the life table. A declining non-linear trend was noted. A slightly better linearisation was attained with the moving average of $q(x, n, t)$ values. Next we tried with logarithmic and logit transforms of $q(x, n, t)$ and the latter conformed to approximate linear trend. It seems to be in accordance with theory as the range of $q(x, n, t)$ is from 0 to 1. Though this linearisation was not adequate by itself, it led us to adapt the well known relational model used by Brass (1971).

The basic equation in our model is logit $q(x, n, t) = a(t) + b(t)$ logit $q(x, n, s)$ where logit $p(x) = \frac{1}{2} \ln \frac{1-p(x)}{p(x)}$, $0 < p(x) < 1$. $q(x, n, s)$ denotes the values corresponding to 'Standard Life Tables'; $a(t)$ and $b(t)$ are time dependent parameters.

For estimation of parameters $a(t)$, $b(t)$, OLS method was used with the values $q(5, 5)$, $q(10, 5)$, ..., $q(75, 5)$ for a specific value of t . As the probability distribution of q_x is unknown and as the main object was to obtain a smooth and graduated series of q_x , estimation by OLS seems adequate in the situation. Following Brass principle, terminal ages have been omitted in estimation of $a(t)$ and $b(t)$. We tried with two standards, one an empirical Standard by considering the averages of $q(x, n, t)$ values taken from official life tables, and the other Brass General Standard (Table A). As a first step having estimated $a(t)$ and $b(t)$, the graduated values of $q(x, n, t)$ were obtained for both the standards. The proportionate error defined as

$$\sum_n \frac{|q(x, n, t) - q(x, n, s)|}{q(x, n, s)}$$

was calculated for each standard. Based on this test, Brass General Standard has been found to give a smaller proportionate error, and as such has been used in our model.

The constants $a(t)$ and $b(t)$ may be interpreted as the level and the shape parameters respectively for the mortality curve. Five values of a and b corresponding to five decades 1901-11, 1921-31, 1941-51, 1951-61 and 1961-71 for which official life tables are available, were obtained. To fill in the gaps for the decades 1911-21 and 1931-41 and to extend the life tables to 1971-81, we examined the time trend for the parameters. A quadratic progression

TABLE A. BRASS GENERAL STANDARD LIFE TABLE : LOGIT VALUES

| | | | | | | | | | |
|----|---------|----|---------|----|---------|----|--------|----|--------|
| 0 | -∞ | 20 | -0.4551 | 40 | -0.1816 | 60 | 0.2100 | 80 | 1.2375 |
| 1 | -0.8670 | 21 | -0.4401 | 41 | -0.1674 | 61 | 0.2394 | 81 | 1.3296 |
| 2 | -0.7152 | 22 | -0.4248 | 42 | -0.1530 | 62 | 0.2701 | 82 | 1.4284 |
| 3 | -0.6552 | 23 | -0.4103 | 43 | -0.1381 | 63 | 0.3024 | 83 | 1.5346 |
| 4 | -0.6219 | 24 | -0.3963 | 44 | -0.1229 | 64 | 0.3364 | 84 | 1.6489 |
| 5 | -0.6015 | 25 | -0.3829 | 45 | -0.1073 | 65 | 0.3721 | 85 | 1.7722 |
| 6 | -0.5879 | 26 | -0.3686 | 46 | -0.0911 | 66 | 0.4097 | 86 | 1.9053 |
| 7 | -0.5766 | 27 | -0.3549 | 47 | -0.0745 | 67 | 0.4494 | 87 | 2.0493 |
| 8 | -0.5666 | 28 | -0.3413 | 48 | -0.0574 | 68 | 0.4912 | 88 | 2.2051 |
| 9 | -0.5578 | 29 | -0.3280 | 49 | -0.0396 | 69 | 0.5353 | 89 | 2.3740 |
| 10 | -0.5498 | 30 | -0.3150 | 50 | -0.0212 | 70 | 0.5818 | 90 | 2.5573 |
| 11 | -0.5431 | 31 | -0.3020 | 51 | -0.0021 | 71 | 0.6311 | 91 | 2.7564 |
| 12 | -0.5365 | 32 | -0.2889 | 52 | 0.0177 | 72 | 0.6832 | 92 | 2.9727 |
| 13 | -0.5296 | 33 | -0.2759 | 53 | 0.0383 | 73 | 0.7385 | 93 | 3.2079 |
| 14 | -0.5220 | 34 | -0.2627 | 54 | 0.0598 | 74 | 0.7971 | 94 | 3.4639 |
| 15 | -0.5131 | 35 | -0.2496 | 55 | 0.0821 | 75 | 0.8593 | 95 | 3.7424 |
| 16 | -0.5043 | 36 | -0.2364 | 56 | 0.1055 | 76 | 0.9255 | 96 | 4.0456 |
| 17 | -0.4941 | 37 | -0.2230 | 57 | 0.1299 | 77 | 0.9960 | 97 | 4.3758 |
| 18 | -0.4824 | 38 | -0.2094 | 58 | 0.1554 | 78 | 1.0712 | 98 | 4.7353 |
| 19 | -0.4694 | 39 | -0.1956 | 59 | 0.1821 | 79 | 1.1516 | 99 | 5.1270 |

Source : Population Studies, Vol. 31, No. 2, July, 1977, page 316.

for $a(t)$ and a linear one for $b(t)$ were found suitable over the period 1901-81. With the fitted values of a and b (Table B) and using the above logit linear model, the life tables for all the decades between 1901-11 and 1971-81 could be generated for ages 5 and above. Since Brass model is known to be less efficient in estimating mortality for the age group 0-5, special method was adopted.

TABLE B. ESTIMATION OF LEVEL [$a(t)$] AND SHAPE [$b(t)$] PARAMETERS FOR LOGIT LINEAR MODEL : 1901-81

| census decade | males | | females | |
|---------------|--------|--------|---------|--------|
| | $a(t)$ | $b(t)$ | $a(t)$ | $b(t)$ |
| 1901-11 | .3171 | .8946 | .2548 | .8455 |
| 1911-21 | .3168 | .8999 | .2306 | .8423 |
| 1921-31 | .2849 | .9052 | .1844 | .8391 |
| 1931-41 | .2214 | .9105 | .1162 | .8359 |
| 1941-51 | .1263 | .9158 | .0260 | .8327 |
| 1951-61 | -.0004 | .9211 | -.0862 | .8295 |
| 1961-71 | -.1587 | .9264 | -.2204 | .8263 |
| 1971-81 | -.3486 | .9317 | -.3766 | .8231 |

Estimation of probability of dying at infant age (${}_1q_0$). As mentioned earlier, sex differentials in mortality in infant and child ages were not truly reflected in the Actuarial Reports. For estimation of sex differentials we have taken recourse to recent SRS estimates. To have a stable value, averages of SRS estimates of infant mortality rates for the period 1971-81 were taken as the final estimates of ${}_1q_0$ for males and females and are presented below.

| ${}_1q_0^m$ | ${}_1q_0^f$ | ${}_1q_0$ |
|-------------|-------------|-----------|
| .12674 | .13075 | .12880 |

Note : ${}_1q_0^m$, ${}_1q_0^f$ and ${}_1q_0$ denote the 1 year probabilities of dying at age 0 for males, females and the two sexes combined respectively.

From recent SRS reports and those published by different researchers, estimates of infant mortality rates for 1980 and 1984 have been obtained as 114 and 106 respectively. There are some criticisms in these values, namely they are under-estimates, but even then it is likely that the extent of under-estimation has not changed over the short period 1980-84. We may consider the rate of decline of 2 points per annum, as observed during 1980-84, to be applicable over the period 1971-81 to 1981-91. In view of the Government health policy, which emphasises reduction of infant and child mortality, ${}_1q_0$ is likely to decline at a faster rate in future than assumed above. We therefore assume a conservative 2.5 points decline per year during the decade 1991-2001. As has already been pointed out, infant mortality rate (IMR) for females is consistently lower than that for males in earlier Actuarial Reports. This does not seem to be realistic and we rely on recent Census and Vital Statistics Reports of the SRS. Of course it is expected that with modernization, IMR for females would be approximately at par with that for males by 2001. With this premise, the points of decline in the values of ${}_1q_0$ for the decades 1981-91 and 1991-2001 for the two sexes are assumed as follows :

| decade | amount of decline in IMR | | | ${}_1q_0$ | |
|-----------|--------------------------|--------|----------|-----------|---------|
| | combined | males* | females* | males | females |
| 1981-1991 | 20 | 19 | 21 | .10774 | .10975 |
| 1991-2001 | 25 | 24 | 26 | .08374 | .08375 |

*These figures have been considered so as to yield the assumed values for the two sexes combined, and approximately identical values of IMR for males and females by 2001.

The overall IMR for different decades (Table C) were obtained from actuarial reports and Kingsley Davis (i.e., we are accepting the combined levels of these reports) by combining the male and female rates, assuming sex ratio at birth to be 1.07. The variation in the sex ratio at birth is not likely to affect the combined estimate to a significant extent.

TABLE C. INFANT MORTALITY RATES FOR DIFFERENT DECADES

| census decade | reported IMR | | estimated IMR |
|---------------|--------------|---------|---------------|
| | males | females | combined |
| 1901-11 | 290.0 | 284.5 | 287.3* |
| 1911-21 | 301.5 | 279.3 | 290.8 |
| 1921-31 | 248.7 | 232.3 | 240.8 |
| 1931-41 | 217.5 | 203.9 | 210.9 |
| 1941-51 | 190.0 | 175.0 | 182.8 |
| 1951-61 | 153.0 | 138.0 | 145.8 |
| 1961-71 | 130.1 | 128.4 | 129.3 |

$$\begin{aligned}
 *287.3 &= \frac{1.07 \text{ IMR}(m) + \text{IMR}(f)}{2.07} \\
 &= \frac{1.07 \times 290 + 284.5}{2.07}
 \end{aligned}$$

The above combined estimate of IMR has been apportioned between males and females by taking the ratio of combined IMR to IMR for the particular sex as in 1971-81. Thus we get estimated IMR as shown in Table D.

Estimation of probability of dying in early child ages (${}_4q_1$). For estimation of ${}_4q_1$ special methods were adopted. First, differencing method is tried for obtaining mortality rate in the age group (0-5). In brief, the method is as follows :

The basic equation is :

$$p^t - p^{t+10} \simeq D_{5+}^{(t, t+10)}$$

where p^t = total population at time t for a particular sex,

$D_{5+}^{(t, t+10)}$ = number of deaths at ages 5 and above during the census decade $(t, t+10)$.

TABLE D. ESTIMATED INFANT MORTALITY RATES BY SEX FOR DIFFERENT DECADES

| census decade | estimated IMR | |
|---------------|---------------|---------|
| | males | females |
| 1901-11 | 282.62* | 291.54* |
| 1911-21 | 286.06 | 295.09 |
| 1921-31 | 236.87 | 244.35 |
| 1931-41 | 207.46 | 214.01 |
| 1941-51 | 179.82 | 185.50 |
| 1951-61 | 143.42 | 147.95 |
| 1961-71 | 135.08** | 13935** |

$$*282.62 = 287.3 \times \frac{\text{IMR } (m, 1971-81)}{\text{IMR } (c, 1971-81)}$$

$$= 287.3 \times \frac{126.7}{128.8}$$

$$*291.54 = 287.3 \times \frac{\text{IMR } (f, 1971-81)}{\text{IMR } (c, 1971-81)}$$

$$= 287.3 \times \frac{130.7}{128.8}$$

**Since the original figures for 1961-71 do not seem to be in line with others, we estimated them by taking averages of 1951-61 and 1971-81 figures.

Total number of intercensal deaths were estimated by using crude death rate obtained from official publications. By subtraction, number of deaths in the age group (0-5) was obtained, and hence mortality rate estimated. Using rates for the age group 0-1, ${}_4q_0$ values were derived. This method did not however, succeed possibly due to inaccuracies in the inputs used and the approximation in the basic equation.

Next, regression equations of the form $\ln({}_4q_1) = a + b \ln({}_1q_0)$ were fitted with different model life tables for estimation of a and b . Using these parameters and the ${}_1q_0$ values already obtained for different decades, ${}_4q_1$ values were estimated. The values thus obtained did not conform to the pattern of ${}_nq_x$ for ages 5 and above. After several searches it appeared that Coale Demeny (1966) West Model Life Tables would be satisfactory for the purpose of estimation. The values of ${}_4q_1$ were finally, derived by interpolating linearly between ${}_1q_0$ values in the Coale Demeny Model Life Tables. The final estimated values of ${}_4q_1$ for different decades by sex are shown below.

Projection of ${}_nq_x$ for ages 5 and above : 1981-91 and 1991-2001. Initially, the trajectory of the parameter $a(t)$ as well as $b(t)$ of the logit linear model used earlier for both males and females was extended to 2001 to derive ${}_nq_x$ for ages 5 and above. Along with the previously obtained values of ${}_1q_0$ and

TABLE E. ${}_4q_1$ VALUES FOR DIFFERENT DECADES

| period | ${}_4q_1$ | |
|-----------|-----------|---------|
| | males | females |
| 1901-11 | .16854 | .20508 |
| 1911-21 | .17084 | .20780 |
| 1921-31 | .13798 | .16893 |
| 1931-41 | .11827 | .14558 |
| 1941-51 | .09986 | .12385 |
| 1951-61 | .07402 | .09508 |
| 1961-71 | .06770 | .08849 |
| 1971-81 | .06167 | .08185 |
| 1981-91 | .04450 | .05898 |
| 1991-2001 | .02892 | .03892 |

${}_4q_1$ for 1981-91 and 1991-2001, two-parameter life tables for the two decades were generated. As a consistency test the values of e_0^0 for both sexes were examined. It was observed that e_0^0 for females in 1991-2001 was broadly in agreement with the values estimated by United Nations and other international bodies and as such was accepted by us. For males, however, e_0^0 derived from this model was observed to be at a much higher level compared to e_0^0 for females. In order to have convergence in e_0^0 for the sexes we considered first the proportional change in ${}_nq_x$ values (excepting ${}_1q_0$ and ${}_4q_1$) between the decades 1961-71 and 1971-81. At the first instance we assume that this proportional change in ${}_nq_x$ for a particular x will remain unchanged as between the decades 1971-81 and 1981-91 and derive ${}_nq_x$ values for 1981-91 (Trial 1, Table F). Next we try with various proportional changes in ${}_nq_x$ (Trials 2-5) so as to arrive at a plausible value for e_0^0 for males in 1981-91 (Trial 5). The proportional change implied by Trial 5 has also been found suitable (as judged by e_0^0 value) for the period 1981-91 to 1991-2001 and has been used to estimate ${}_nq_x$ values for 1991-2001 (Trial 6). The finally derived values of projected e_0^0 for the two sexes for 1981-91 and 1991-2001 along with those provided by the United Nations (1989) for 1995-2000 are shown below.

| period | e_0^0 | |
|----------------------------|---------|---------|
| | males | females |
| 1981-91 | 57.48 | 55.94 |
| 1991-2001 | 62.60 | 63.15 |
| 1995-2000 (UN estimate) | 62.30 | 63.40 |

TABLE F. TRIAL VALUES OF ${}_nq_x$ (MALES) FOR THE DECADES 1981-1991 AND 1991-2001

| age (x) | $10^5 ({}_nq_x)$ for different trials | | | | | |
|------------|---------------------------------------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 5 | 1089 | 1041 | 1153 | 1185 | 1217 | 925 |
| 10 | 844 | 807 | 894 | 918 | 943 | 717 |
| 15 | 1372 | 1312 | 1453 | 1493 | 1534 | 1166 |
| 20 | 1829 | 1748 | 1937 | 1991 | 2044 | 1553 |
| 25 | 1888 | 1805 | 1999 | 2055 | 2110 | 1604 |
| 30 | 1975 | 1888 | 2092 | 2150 | 2208 | 1678 |
| 35 | 2211 | 2113 | 2341 | 2406 | 2471 | 1878 |
| 40 | 2628 | 2514 | 2780 | 2857 | 2933 | 2258 |
| 45 | 3264 | 3122 | 3454 | 3548 | 3643 | 2805 |
| 50 | 4276 | 4093 | 4521 | 4643 | 4765 | 3717 |
| 55 | 5726 | 5481 | 6053 | 6217 | 6380 | 4976 |
| 60 | 8109 | 7771 | 8560 | 8785 | 9010 | 7208 |
| 65 | 11555 | 11080 | 12188 | 12505 | 12821 | 10385 |
| 70 | 16892 | 16216 | 17793 | 18244 | 18694 | 15516 |
| 75 | 25089 | 24124 | 26376 | 27019 | 27663 | 23700 |
| 80 | 37763 | 36398 | 39583 | 40493 | 41403 | 37677 |

1981-91 : (1) Unchanged proportions : e.g. ${}_5q_5^{81-91} = .68 \times {}_5q_5^{71-81}$

where
$$\frac{{}_5q_5^{71-81}}{{}_5q_5^{61-71}} = .68$$

(2) 3 points less than (1) : e.g. ${}_5q_5^{81-91} = .65 \times {}_5q_5^{71-81}$

(3) 4 points more than (1) : e.g. ${}_5q_5^{81-91} = .72 \times {}_5q_5^{71-81}$

(4) 6 points more than (1) : e.g. ${}_5q_5^{81-91} = .74 \times {}_5q_5^{71-81}$

(5) 8 points more than (1) : e.g. ${}_5q_5^{81-91} = .76 \times {}_5q_5^{71-81}$

(finally accepted values for 1981-91)

1991-2001 : (6) Unchanged proportions (finally accepted) :

e.g.
$${}_5q_5^{1991-2001} = .76 \times {}_5q_5^{1981-91}$$

where
$$\frac{{}_5q_5^{81-91} [\text{Trial 5}]}{{}_5q_5^{71-81}} = .76$$

Having obtained ${}_nq_x$ values for $x = 0, 1, 5, 10, \dots, 80$ for males and females during 1901-2001 abridged life tables are presented (Tables 1-10). For economy of space only selected life table functions such as l_x , ${}_nq_x$ and e_0^x have been shown.

TABLE 1. ALL INDIA LIFE TABLES—MALES, 1901-11 AND 1911-21

| x | 1901-11 | | | 1911-21 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.28262 | 24.76 | 1.00000 | 0.28606 | 24.74 |
| 1 | 0.71738 | 0.16854 | 33.41 | 0.71394 | 0.17084 | 33.55 |
| 5 | 0.59647 | 0.06556 | 35.80 | 0.59197 | 0.06434 | 36.08 |
| 10 | 0.55737 | 0.05188 | 33.13 | 0.55388 | 0.05083 | 33.38 |
| 15 | 0.52845 | 0.08091 | 29.81 | 0.52573 | 0.07952 | 30.04 |
| 20 | 0.48569 | 0.10463 | 27.21 | 0.48392 | 0.10302 | 27.42 |
| 25 | 0.43488 | 0.10762 | 25.10 | 0.43407 | 0.10599 | 25.28 |
| 30 | 0.38808 | 0.11190 | 22.83 | 0.38806 | 0.11031 | 22.98 |
| 35 | 0.34465 | 0.12357 | 20.39 | 0.34526 | 0.12182 | 20.52 |
| 40 | 0.30206 | 0.14174 | 17.91 | 0.30320 | 0.13988 | 18.02 |
| 45 | 0.25925 | 0.17036 | 15.46 | 0.26079 | 0.16838 | 15.54 |
| 50 | 0.21508 | 0.21031 | 13.12 | 0.21687 | 0.20821 | 13.18 |
| 55 | 0.16985 | 0.26490 | 10.94 | 0.17172 | 0.26276 | 10.99 |
| 60 | 0.12486 | 0.33628 | 8.98 | 0.12660 | 0.33425 | 9.02 |
| 65 | 0.08287 | 0.42517 | 7.27 | 0.08428 | 0.42346 | 7.29 |
| 70 | 0.04764 | 0.52937 | 5.80 | 0.04859 | 0.52821 | 5.80 |
| 75 | 0.02242 | 0.64303 | 4.50 | 0.02293 | 0.64256 | 4.50 |
| 80 | 0.00800 | 0.75637 | 3.11 | 0.00819 | 0.75656 | 3.11 |

TABLE 2. ALL INDIA LIFE TABLES—MALES, 1921-31 AND 1931-41

| x | 1921-31 | | | 1931-41 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.23687 | 28.26 | 1.00000 | 0.20746 | 31.63 |
| 1 | 0.76313 | 0.13798 | 35.96 | 0.79254 | 0.11827 | 38.85 |
| 5 | 0.65783 | 0.05952 | 37.41 | 0.69881 | 0.05186 | 39.80 |
| 10 | 0.61868 | 0.04691 | 34.62 | 0.66257 | 0.04075 | 36.84 |
| 15 | 0.58966 | 0.07374 | 31.20 | 0.63557 | 0.06446 | 33.30 |
| 20 | 0.54618 | 0.09584 | 28.48 | 0.59460 | 0.08415 | 30.42 |
| 25 | 0.49383 | 0.09865 | 26.24 | 0.54456 | 0.08666 | 27.99 |
| 30 | 0.44511 | 0.10273 | 23.84 | 0.49737 | 0.09031 | 25.41 |
| 35 | 0.39939 | 0.11361 | 21.28 | 0.45245 | 0.10008 | 22.68 |
| 40 | 0.35401 | 0.13073 | 18.69 | 0.40717 | 0.11552 | 19.93 |
| 45 | 0.30773 | 0.15787 | 16.12 | 0.36014 | 0.14015 | 17.20 |
| 50 | 0.25915 | 0.19602 | 13.67 | 0.30966 | 0.17513 | 14.60 |
| 55 | 0.20835 | 0.24807 | 11.40 | 0.25543 | 0.22404 | 12.17 |
| 60 | 0.15667 | 0.31843 | 9.33 | 0.19820 | 0.28991 | 9.96 |
| 65 | 0.10678 | 0.40650 | 7.53 | 0.14074 | 0.37492 | 8.00 |
| 70 | 0.06337 | 0.51136 | 5.97 | 0.08798 | 0.47877 | 6.30 |
| 75 | 0.03097 | 0.62752 | 4.60 | 0.04586 | 0.59719 | 4.80 |
| 80 | 0.01153 | 0.74498 | 3.14 | 0.01847 | 0.72056 | 3.20 |

TABLE 3: ALL INDIA LIFE TABLES—MALES, 1941-51 AND 1951-61

| x | 1941-51 | | | 1951-61 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.17982 | 35.91 | 1.00000 | 0.14342 | 42.04 |
| 1 | 0.82018 | 0.09986 | 42.73 | 0.85658 | 0.07402 | 48.04 |
| 5 | 0.73828 | 0.04250 | 43.26 | 0.79318 | 0.03272 | 47.72 |
| 10 | 0.70690 | 0.03328 | 40.07 | 0.76722 | 0.02553 | 44.25 |
| 15 | 0.68337 | 0.05302 | 36.36 | 0.74764 | 0.04097 | 40.35 |
| 20 | 0.64714 | 0.06958 | 33.26 | 0.71701 | 0.05406 | 36.96 |
| 25 | 0.60211 | 0.07169 | 30.56 | 0.67824 | 0.05574 | 33.93 |
| 30 | 0.55895 | 0.07479 | 27.73 | 0.64044 | 0.05821 | 30.79 |
| 35 | 0.51714 | 0.08308 | 24.77 | 0.60316 | 0.06482 | 27.54 |
| 40 | 0.47418 | 0.09625 | 21.78 | 0.56406 | 0.07540 | 24.27 |
| 45 | 0.42854 | 0.11745 | 18.84 | 0.52153 | 0.09258 | 21.05 |
| 50 | 0.37821 | 0.14791 | 16.01 | 0.47325 | 0.11760 | 17.94 |
| 55 | 0.32227 | 0.19125 | 13.36 | 0.41759 | 0.15388 | 15.00 |
| 60 | 0.26063 | 0.25094 | 10.92 | 0.35334 | 0.20518 | 12.27 |
| 65 | 0.19523 | 0.33030 | 8.75 | 0.28084 | 0.27581 | 9.79 |
| 70 | 0.13075 | 0.43088 | 6.83 | 0.20338 | 0.36948 | 7.57 |
| 75 | 0.07441 | 0.55061 | 5.11 | 0.12824 | 0.48739 | 5.54 |
| 80 | 0.03344 | 0.68127 | 3.30 | 0.06573 | 0.62460 | 3.44 |

TABLE 4. ALL INDIA LIFE TABLES—MALES, 1961-71 AND 1971-81

| x | 1961-71 | | | 1971-81 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.13508 | 46.98 | 1.00000 | 0.12674 | 52.45 |
| 1 | 0.86492 | 0.06770 | 53.28 | 0.87326 | 0.06167 | 59.02 |
| 5 | 0.80636 | 0.02364 | 53.01 | 0.81941 | 0.01601 | 58.78 |
| 10 | 0.78730 | 0.01838 | 49.23 | 0.80629 | 0.01241 | 54.69 |
| 15 | 0.77283 | 0.02970 | 45.11 | 0.79628 | 0.02018 | 50.35 |
| 20 | 0.74988 | 0.03940 | 41.41 | 0.78021 | 0.02690 | 46.34 |
| 25 | 0.72033 | 0.04066 | 38.01 | 0.75922 | 0.02777 | 42.55 |
| 30 | 0.69104 | 0.04249 | 34.51 | 0.73814 | 0.02905 | 38.69 |
| 35 | 0.66168 | 0.04744 | 30.93 | 0.71670 | 0.03251 | 34.77 |
| 40 | 0.63029 | 0.05540 | 27.35 | 0.69340 | 0.03809 | 30.86 |
| 45 | 0.59537 | 0.06843 | 23.81 | 0.66699 | 0.04731 | 26.98 |
| 50 | 0.55463 | 0.08767 | 20.37 | 0.63543 | 0.06109 | 23.20 |
| 55 | 0.50601 | 0.11610 | 17.09 | 0.59661 | 0.08180 | 19.54 |
| 60 | 0.44726 | 0.15739 | 14.01 | 0.54781 | 0.11263 | 16.06 |
| 65 | 0.37687 | 0.21641 | 11.15 | 0.48611 | 0.15829 | 12.78 |
| 70 | 0.29531 | 0.29870 | 8.55 | 0.40916 | 0.22523 | 9.72 |
| 75 | 0.20710 | 0.40930 | 6.12 | 0.31701 | 0.32166 | 6.82 |
| 80 | 0.12233 | 0.54877 | 3.63 | 0.21504 | 0.45498 | 3.86 |

TABLE 5. ALL INDIA LIFE TABLES—MALES, 1981-91 AND 1991-2001

| x | 1981-91 | | | 1991-2001 | | |
|-----|---------|---------|---------|-----------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.10774 | 57.48 | 1.00000 | 0.08374 | 62.61 |
| 1 | 0.89226 | 0.04450 | 63.39 | 0.91626 | 0.02892 | 67.30 |
| 5 | 0.85255 | 0.01217 | 62.25 | 0.88976 | 0.00925 | 65.25 |
| 10 | 0.84218 | 0.00943 | 57.99 | 0.88153 | 0.00717 | 60.84 |
| 15 | 0.83424 | 0.01534 | 53.51 | 0.87521 | 0.01166 | 56.26 |
| 20 | 0.82144 | 0.02044 | 49.31 | 0.86501 | 0.01553 | 51.89 |
| 25 | 0.80645 | 0.02110 | 45.29 | 0.85157 | 0.01604 | 47.67 |
| 30 | 0.78767 | 0.02208 | 41.21 | 0.83791 | 0.01678 | 43.41 |
| 35 | 0.77028 | 0.02471 | 37.08 | 0.82385 | 0.01878 | 39.11 |
| 40 | 0.75125 | 0.02933 | 32.96 | 0.80838 | 0.02258 | 34.81 |
| 45 | 0.72921 | 0.03643 | 28.88 | 0.79013 | 0.02805 | 30.35 |
| 50 | 0.70265 | 0.04765 | 24.88 | 0.76797 | 0.03717 | 26.36 |
| 55 | 0.66917 | 0.06380 | 21.00 | 0.73942 | 0.04976 | 22.29 |
| 60 | 0.62647 | 0.09010 | 17.26 | 0.70263 | 0.07208 | 18.32 |
| 65 | 0.57003 | 0.12821 | 13.72 | 0.65198 | 0.10385 | 14.55 |
| 70 | 0.49694 | 0.18694 | 10.37 | 0.58427 | 0.15516 | 10.95 |
| 75 | 0.40405 | 0.27663 | 7.18 | 0.49362 | 0.23790 | 7.50 |
| 80 | 0.29227 | 0.41403 | 3.96 | 0.37619 | 0.37677 | 4.06 |

TABLE 6. ALL INDIA LIFE TABLES—FEMALES, 1901-11 AND 1911-21

| x | 1901-11 | | | 1911-21 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_n | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.29154 | 23.23 | 1.00000 | 0.29509 | 23.34 |
| 1 | 0.70846 | 0.20508 | 31.69 | 0.70491 | 0.20780 | 32.01 |
| 5 | 0.56317 | 0.06920 | 35.37 | 0.55843 | 0.06741 | 35.90 |
| 10 | 0.52420 | 0.05552 | 32.82 | 0.52079 | 0.05411 | 33.32 |
| 15 | 0.49509 | 0.08437 | 29.60 | 0.49261 | 0.08213 | 30.08 |
| 20 | 0.45332 | 0.10748 | 27.10 | 0.45215 | 0.10457 | 27.55 |
| 25 | 0.40460 | 0.11037 | 25.06 | 0.40487 | 0.10739 | 25.47 |
| 30 | 0.35994 | 0.11458 | 22.86 | 0.36139 | 0.11147 | 23.24 |
| 35 | 0.31870 | 0.12573 | 20.49 | 0.32110 | 0.12230 | 20.84 |
| 40 | 0.27863 | 0.14310 | 18.08 | 0.28183 | 0.13919 | 18.39 |
| 45 | 0.23876 | 0.17026 | 15.68 | 0.24261 | 0.16561 | 15.96 |
| 50 | 0.19811 | 0.20783 | 13.38 | 0.20243 | 0.20220 | 13.63 |
| 55 | 0.15694 | 0.25881 | 11.24 | 0.16150 | 0.25197 | 11.46 |
| 60 | 0.11632 | 0.32518 | 9.29 | 0.12080 | 0.31699 | 9.47 |
| 65 | 0.07849 | 0.40796 | 7.56 | 0.08251 | 0.39850 | 7.71 |
| 70 | 0.04647 | 0.50596 | 6.05 | 0.04963 | 0.49564 | 6.16 |
| 75 | 0.02296 | 0.61515 | 4.69 | 0.02503 | 0.60480 | 4.75 |
| 80 | 0.00884 | 0.72782 | 3.18 | 0.00989 | 0.71860 | 3.20 |

TABLE 7. ALL INDIA LIFE TABLES—FEMALES, 1921-31 AND 1931-41

| x | 1921-31 | | | 1931-41 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.24435 | 26.97 | 1.00000 | 0.21401 | 30.25 |
| 1 | 0.75565 | 0.16893 | 34.61 | 0.78599 | 0.14558 | 37.42 |
| 5 | 0.62800 | 0.06277 | 37.26 | 0.67157 | 0.05584 | 39.47 |
| 10 | 0.58858 | 0.05040 | 34.59 | 0.63407 | 0.04482 | 36.66 |
| 15 | 0.55891 | 0.07649 | 31.29 | 0.60565 | 0.06808 | 33.26 |
| 20 | 0.51616 | 0.09743 | 28.68 | 0.56441 | 0.08684 | 30.51 |
| 25 | 0.46587 | 0.10006 | 26.50 | 0.51540 | 0.08920 | 28.17 |
| 30 | 0.41926 | 0.10388 | 24.17 | 0.46943 | 0.09263 | 25.69 |
| 35 | 0.37571 | 0.11402 | 21.68 | 0.42594 | 0.10175 | 23.05 |
| 40 | 0.33287 | 0.12984 | 19.15 | 0.38260 | 0.11602 | 20.38 |
| 45 | 0.28965 | 0.15467 | 16.64 | 0.33821 | 0.13850 | 17.73 |
| 50 | 0.24485 | 0.18922 | 14.22 | 0.29137 | 0.16999 | 15.18 |
| 55 | 0.19852 | 0.23648 | 11.96 | 0.24184 | 0.21348 | 12.77 |
| 60 | 0.15157 | 0.29877 | 9.89 | 0.19021 | 0.27155 | 10.56 |
| 65 | 0.10629 | 0.37776 | 8.04 | 0.13856 | 0.34650 | 8.56 |
| 70 | 0.06614 | 0.47334 | 6.40 | 0.09055 | 0.43928 | 6.78 |
| 75 | 0.03483 | 0.58273 | 4.90 | 0.05077 | 0.54845 | 5.13 |
| 80 | 0.01453 | 0.69920 | 3.25 | 0.02293 | 0.66849 | 3.33 |

TABLE 8. ALL INDIA LIFE TABLES—FEMALES, 1941-51 AND 1951-61

| x | 1941-51 | | | 1951-61 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.18550 | 34.09 | 1.00000 | 0.14794 | 39.95 |
| 1 | 0.81450 | 0.12385 | 40.79 | 0.85206 | 0.09508 | 45.84 |
| 5 | 0.71362 | 0.04807 | 42.29 | 0.77105 | 0.03840 | 46.46 |
| 10 | 0.67932 | 0.03856 | 39.30 | 0.74144 | 0.03078 | 43.21 |
| 15 | 0.65313 | 0.05866 | 35.78 | 0.71862 | 0.04691 | 39.50 |
| 20 | 0.61481 | 0.07494 | 32.85 | 0.68491 | 0.06007 | 36.32 |
| 25 | 0.56874 | 0.07699 | 30.31 | 0.64376 | 0.06173 | 33.49 |
| 30 | 0.52495 | 0.07998 | 27.63 | 0.60402 | 0.06415 | 30.53 |
| 35 | 0.48297 | 0.08793 | 24.82 | 0.56528 | 0.07061 | 27.45 |
| 40 | 0.44050 | 0.10041 | 21.97 | 0.52536 | 0.08080 | 24.34 |
| 45 | 0.39627 | 0.12017 | 19.14 | 0.48291 | 0.09703 | 21.26 |
| 50 | 0.34865 | 0.14806 | 16.41 | 0.43606 | 0.12015 | 18.28 |
| 55 | 0.29703 | 0.18698 | 13.83 | 0.38366 | 0.15288 | 15.43 |
| 60 | 0.24149 | 0.23975 | 11.44 | 0.32501 | 0.19811 | 12.77 |
| 65 | 0.18359 | 0.30928 | 9.25 | 0.26062 | 0.25935 | 10.30 |
| 70 | 0.12681 | 0.39769 | 7.28 | 0.19303 | 0.34009 | 8.03 |
| 75 | 0.07638 | 0.50531 | 5.43 | 0.12738 | 0.44304 | 5.89 |
| 80 | 0.03778 | 0.62845 | 3.43 | 0.07095 | 0.56783 | 3.58 |

TABLE 9. ALL INDIA LIFE TABLES—FEMALES, 1961-71 AND 1971-81

| x | 1961-71 | | | 1971-81 | | |
|-----|---------|---------|---------|---------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.13935 | 44.27 | 1.00000 | 0.13075 | 49.13 |
| 1 | 0.86065 | 0.08849 | 50.39 | 0.86925 | 0.08185 | 55.48 |
| 5 | 0.78449 | 0.02962 | 51.10 | 0.79810 | 0.02176 | 56.25 |
| 10 | 0.76125 | 0.02373 | 47.58 | 0.78074 | 0.01742 | 52.45 |
| 15 | 0.74319 | 0.03623 | 43.68 | 0.76713 | 0.02664 | 48.34 |
| 20 | 0.71626 | 0.04648 | 40.23 | 0.74670 | 0.03422 | 44.59 |
| 25 | 0.68297 | 0.04778 | 37.07 | 0.72115 | 0.03519 | 41.08 |
| 30 | 0.65034 | 0.04967 | 33.80 | 0.69577 | 0.03659 | 37.49 |
| 35 | 0.61804 | 0.05473 | 30.44 | 0.67031 | 0.04036 | 33.82 |
| 40 | 0.58421 | 0.06274 | 27.05 | 0.64326 | 0.04633 | 30.14 |
| 45 | 0.54756 | 0.07557 | 23.70 | 0.61346 | 0.05595 | 26.48 |
| 50 | 0.50618 | 0.09400 | 20.43 | 0.57913 | 0.06989 | 22.90 |
| 55 | 0.45860 | 0.12043 | 17.29 | 0.53866 | 0.09009 | 19.43 |
| 60 | 0.40337 | 0.15764 | 14.32 | 0.49013 | 0.11903 | 16.11 |
| 65 | 0.33978 | 0.20935 | 11.53 | 0.43179 | 0.16025 | 12.95 |
| 70 | 0.26865 | 0.28001 | 8.92 | 0.36260 | 0.21859 | 9.94 |
| 75 | 0.19342 | 0.37461 | 6.41 | 0.28334 | 0.30065 | 7.02 |
| 80 | 0.12097 | 0.49669 | 3.76 | 0.19815 | 0.41398 | 4.97 |

TABLE 10. ALL INDIA LIFE TABLES—FEMALES, 1981-91 AND 1991-2001

| x | 1981-91 | | | 1991-2001 | | |
|-----|---------|---------|---------|-----------|---------|---------|
| | l_x | nq_x | e_x^0 | l_x | nq_x | e_x^0 |
| 0 | 1.00000 | 0.10452 | 56.27 | 1.00000 | 0.07864 | 63.50 |
| 1 | 0.89548 | 0.05898 | 61.81 | 0.92136 | 0.03892 | 67.90 |
| 5 | 0.84266 | 0.01522 | 61.56 | 0.88550 | 0.01012 | 66.58 |
| 10 | 0.82984 | 0.01218 | 57.48 | 0.87654 | 0.00811 | 62.23 |
| 15 | 0.81973 | 0.01863 | 53.15 | 0.86943 | 0.01240 | 57.72 |
| 20 | 0.80446 | 0.02396 | 49.11 | 0.85865 | 0.01595 | 53.41 |
| 25 | 0.78519 | 0.02464 | 45.26 | 0.84495 | 0.01641 | 49.24 |
| 30 | 0.76584 | 0.02563 | 41.34 | 0.83109 | 0.01707 | 45.02 |
| 35 | 0.74621 | 0.02829 | 37.36 | 0.81690 | 0.01885 | 40.76 |
| 40 | 0.72510 | 0.03251 | 33.38 | 0.80150 | 0.02168 | 36.49 |
| 45 | 0.70153 | 0.03935 | 29.41 | 0.78413 | 0.02627 | 32.24 |
| 50 | 0.67392 | 0.04930 | 25.52 | 0.76353 | 0.03299 | 28.05 |
| 55 | 0.64070 | 0.06388 | 21.71 | 0.73634 | 0.04290 | 23.92 |
| 60 | 0.59977 | 0.08507 | 18.02 | 0.70666 | 0.05747 | 19.88 |
| 65 | 0.54875 | 0.11589 | 14.46 | 0.66605 | 0.07903 | 15.94 |
| 70 | 0.48515 | 0.16091 | 11.03 | 0.61341 | 0.11135 | 12.09 |
| 75 | 0.40709 | 0.22723 | 7.67 | 0.54511 | 0.16087 | 8.29 |
| 80 | 0.31458 | 0.32523 | 4.19 | 0.45742 | 0.23863 | 4.40 |

Acknowledgements. The authors are grateful to the anonymous referees for their helpful comments on the paper.

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Paper received: March, 1988.

Revised: May, 1990.