

## Data Requirements

The project used data from the core Health and Retirement Study (HRS) and its supplements available at <https://hrs.isr.umich.edu/data-products>. Most of the datafiles are publicly available upon registration on the HRS website. We additionally use moments of the Medicare Current Beneficiary Survey (MCBS) Cost and Use Data (1996 to 2012) to impute Medicaid payments, the relevant moments are available in the replication package De Nardi, French, Jones and McGee (2023) Replication Package TBD

Our underlying MCBS data is the “*cost\_and\_use*” data, which is restricted – thus we provide the relevant moments. We used the MCBS data from the NBER UNIX servers.

The files in AEA Analysis Replication Package perform the final analysis on our HRS extract. An additional Readme for this analysis is provided in the folder.

To run the programs, one needs to download the HRS and RAND data products listed below:

- HRS Cross-Wave Tracker File
- HRS Core files (1992-2020) + AHEAD Core files (1993 & 1995)
- HRS Core Imputations files (1992-2004) + AHEAD Core Imputations file (1995)
- HRS Exit files (1996-2020) + AHEAD Exit file (1995)
- HRS Post Exit files (1998-2020)
- HRS Exit Imputations files (1998 & 2000) + AHEAD Exit Imputations file (1995)
- Rand HRS Longitudinal File 2018v2

These data products provide the raw files used as inputs in the analysis.

### **.do files to produce analysis data set**

Path Dependencies –run the files in this order

Primary Files (no dependencies; can be done in any order)

- *asset.do*
- *demog.do*
- *employ.do*
- *exitassets.do*
- *exithealutil.do*
- *exitmedcost.do*
- *healstat.do*
- *healutil.do*
- *income.do*
- *insure.do*
- *medcost.do*
- *mortality.do*

- *pension.do*
- *retplans.do*
- *tenure.do*
- *unsettle.do*

Initial Merge (only after all primary files are complete; have to be done in this order)

- *merge1.do*
- *merge2.do*
- *merge3.do*

Rand files (after Initial Merge; in this order)

- *randreduce.do*
- *huswife.do*
- *randcode.do*

Second Merge (after Rand files; in this order)

- *merge4.do*
- *merge5.do*
- *insuranceimpute.do*

Final Merge (after insuranceimpute; in this order)

- *merge6.do*
- *merge7.do*

Final Preparation of Analysis Data (after merge7)

- *Dataprep\_couples0.do* (calls *impute\_Medicaid.do*)

## DESCRIPTIONS OF INDIVIDUAL .DO FILES

.do files in \merge with folder location controlled by \$folder

all\_prep\_JEP.do

- this master file runs all of the files below, in proper order
- global \$folder for setting paths

asset.do

- reads in
  - \$folder/hrs\wave1\househd
  - \$folder/hrs \wave2\w2d
  - \$folder/hrs \wave2\h94i\_d
  - \$folder/hrs \wave2\h94i\_k
  - \$folder/hrs \wave3\h96i\_er
  - \$folder/hrs \wave3\h96i\_fh
  - \$folder/hrs \wave3\h96i\_jh
  - \$folder/hrs \wave4\h98i\_fh
  - \$folder/hrs \wave4\h98i\_jh
  - \$folder/hrs \wave5\H00CS\_R
  - \$folder/hrs \wave5\H00A\_R
  - \$folder/hrs \wave5\H00PR\_R
  - \$folder/hrs \wave5\h00i\_fh
  - \$folder/hrs \wave5\h00i\_jh
  - \$folder/hrs \wave6\H02A\_R
  - \$folder/hrs \wave6\H02i\_hh
  - \$folder/hrs \wave6\h02i\_qh
  - \$folder/hrs \wave7\H04i\_hh
  - \$folder/hrs \wave7\h04i\_qh
  - \$folder/hrs \wave7\H04A\_R
  - \$folder/hrs \wave8\H06A\_R
  - \$folder/hrs \wave9\H08A\_R
  - \$folder/hrs \wave10\H10A\_R
  - \$folder/hrs \wave11\H12A\_R
  - \$folder/hrs \wave12\H14A\_R
  - \$folder/hrs \aheadw1\bhh21
  - \$folder/hrs\aheadw1\br21
  - \$folder/hrs\aheadw2\A95E\_R
  - \$folder/hrs\aheadw2\a95i\_fh
  - \$folder/hrs\aheadw2\a95i\_jh
  - \$folder/hrs\aheadw2\A95N\_H
- generates \$folder/hrs\merge\asset
- Output dataset has asset data
- includes variables: house remort re liquid wheels trust nohouse assets

demog.do

- reads in
  - \$folder/hrs \tracker\trk2010
  - \$folder/hrs \wave1\health
  - \$folder/hrs\wave2\w2a
  - \$folder/hrs\wave3\H96a\_r
  - \$folder/hrs\wave3\H96cs\_r

- \$folder/ hrs\wave4\h98cs\_r
- c:\research \hrs\wave4\h98a\_r
- c:\research \hrs\wave5\H00CS\_R
- c:\research \hrs\wave5\H00A\_R
- c:\research \hrs\wave6\H02A\_R
- c:\research \hrs\wave6\H02B\_R
- (Note: From Wave 7 onwards all demog data taken from tracker files instead)
- c:\research \hrs\aheadw1\br21
- c:\research \hrs\aheadw2\A95A\_R
- c:\research \hrs\aheadw2\A95CS\_R
- generates c:\research \hrs\merge\demog
- Output dataset has demographic variables such as age, education, race, marital status
- includes variables: birthm birthyr black hrscoch age school intm intyr male

#### employ.do

- reads in
  - \$folder/hrs\aheadw1\BR21
  - \$folder/hrs\aheadw2\A95G\_R
  - \$folder/hrs\wave12\H14J\_R
  - \$folder/hrs\wave11\H12J\_R
  - \$folder/hrs\wave10\H10J\_R
  - \$folder/hrs\wave9\H08J\_R
  - \$folder/hrs\wave8\H06J\_R
  - \$folder/hrs\wave7\H04J\_R
  - \$folder/hrs\wave6\H02J\_R
  - \$folder/hrs\wave5\H00G\_R
  - \$folder/hrs\wave4\H98G\_R
  - \$folder/hrs\wave3\H96G\_R
  - \$folder/hrs\wave2\ w2fa
  - \$folder/hrs\wave2\ w2fb
  - \$folder/hrs\wave1\employer
- generates \$folder/hrs\merge\employ.dta
- This dataset codes up hours, wages, occupation, industry
- includes variables: work same occ ind hours weeks wkrat lfpr pay sal wsal hourly piece other other se prof earn

#### exitassets.do

- reads in
  - \$folder/hrs\aheadw2\x95i\_nr
  - \$folder/hrs\aheadw2\x95N\_R
  - \$folder/hrs\wave3\x96i\_nr
  - \$folder/hrs\wave3\x96N\_R
  - \$folder/hrs\wave4\x98i\_nr
  - \$folder/hrs\wave4\x98N\_R
  - \$folder/hrs\wave5\h2000xi
  - \$folder/hrs\wave5\x00N\_R
  - \$folder/hrs\wave6\x02T\_R

- \$folder/hrs\wave7\x04T\_R
- \$folder/hrs\wave7\px04T\_R
- \$folder/hrs\wave8\x06T\_R
- \$folder/hrs\wave8\px06T\_R
- \$folder/hrs\wave9\x08T\_R
- \$folder/hrs\wave9\px08T\_R
- \$folder/hrs\wave10\x10T\_R
- \$folder/hrs\wave10\px10T\_R
- \$folder/hrs\wave11\x12T\_R
- \$folder/hrs\wave12\x14T\_R
- generates \$folder/hrs\merge\exitassets.dta
- Output dataset contains asset data for recently dead
- includes variables: estate inspay deathex deathins amspouse amchildren perchildren amcharities amsiblings amrelatives amfriends amothers estatesum

exithealutil.do

- reads in
  - \$folder/hrs\aheadw2\x95CS\_R
  - \$folder/hrs\aheadw2\x95PR\_R
  - \$folder/hrs\aheadw2\x95E\_R
  - \$folder/hrs\wave3\x96CS\_R
  - \$folder/hrs\wave3\x96PR\_R
  - \$folder/hrs\wave3\x96E\_R
  - \$folder/hrs\wave4\x98CS\_R
  - \$folder/hrs\wave4\x98PR\_R
  - \$folder/hrs\wave4\x98E\_R
  - \$folder/hrs\wave5\x00CS\_R
  - \$folder/hrs\wave5\x00PR\_R
  - \$folder/hrs\wave5\x00E\_R
  - \$folder/hrs\wave6\x02A\_R
  - \$folder/hrs\wave6\x02PR\_R
  - \$folder/hrs\wave6\x02N\_R
  - \$folder/hrs\wave7\x04A\_R
  - \$folder/hrs\wave7\x04PR\_R
  - \$folder/hrs\wave7\x04N\_R
  - \$folder/hrs\wave8\x06A\_R
  - \$folder/hrs\wave8\x06PR\_R
  - \$folder/hrs\wave8\x06N\_R
  - \$folder/hrs\wave9\x08A\_R
  - \$folder/hrs\wave9\x08PR\_R
  - \$folder/hrs\wave9\x08N\_R
  - \$folder/hrs\wave10\x10A\_R
  - \$folder/hrs\wave10\x10PR\_R
  - \$folder/hrs\wave10\x10N\_R
  - \$folder/hrs\wave11\x12A\_R
  - \$folder/hrs\wave11\x12PR\_R
  - \$folder/hrs\wave11\x12N\_R

- \$folder/hrs\wave12\x14A\_R
- \$folder/hrs\wave12\x14PR\_R
- \$folder/hrs\wave12\x14N\_R
- generates \$folder/hrs\merge\exithealutil.dta
- Output dataset has number of nights spent in nursing home in last wave of life
- includes variables: nurhmdate deathdate previntvw numdayscont mmiss night\_sincepreviw numdays

#### exitmedcost.do

- reads in
  - \$folder/hrs\aheadw2\x95i\_er
  - \$folder/hrs\aheadw2\x95R\_R
  - \$folder/hrs\aheadw2\x95E\_R
  - \$folder/hrs\wave3\x96R\_R
  - \$folder/hrs\wave3\x96E\_R
  - \$folder/hrs\wave3\x96i\_er
  - \$folder/hrs\wave4\x98i\_er
  - \$folder/hrs\wave4\x98R\_R
  - \$folder/hrs\wave4\x98E\_R
  - \$folder/hrs\wave4\x98PR\_R
  - \$folder/hrs\wave4\x98CS\_R
  - \$folder/hrs\wave5\h2000xi
  - \$folder/hrs\wave5\x00R\_R
  - \$folder/hrs\wave5\x00E\_R
  - \$folder/hrs\wave5\x00PR\_R
  - \$folder/hrs\wave5\x00CS\_R
  - \$folder/hrs\wave6\x02N\_R
  - \$folder/hrs\wave7\x04N\_R
  - \$folder/hrs\wave8\x06N\_R
  - \$folder/hrs\wave9\x08N\_R
  - \$folder/hrs\wave10\x10N\_R
  - \$folder/hrs\wave11\x12N\_R
  - \$folder/hrs\wave12\x14N\_R
- generates \$folder/hrs\merge\exitmedcost.dta
- Output dataset has medical expense (out of pocket and total) information for recently dead
- includes variables: doop dmedicaid diprem dtc dmedc

#### healstat.do

- reads in
  - \$folder/hrs\wave12\H14C\_R
  - \$folder/hrs\wave11\H12C\_R
  - \$folder/hrs\wave10\H10C\_R
  - \$folder/hrs\wave9\H08C\_R
  - \$folder/hrs\wave8\H06C\_R
  - \$folder/hrs\wave7\H04C\_R
  - \$folder/hrs\wave6\H02C\_R
  - \$folder/hrs\wave5\H00B\_R

- \$folder/hrs\wave4\H98B\_R
- \$folder/hrs\wave3\H96B\_R
- \$folder/hrs\wave2\w2b
- \$folder/hrs\wave1\health
- \$folder/hrs\aheadw1\br21
- \$folder/hrs\aheadw2\A95B\_R
- generates \$folder/hrs\merge\healstat.dta
- This dataset codes up some health variables
- includes variables: ghealth healthch pain

#### healutil.do

- reads in
  - \$folder/hrs\wave1\Health
  - \$folder/hrs\wave2\w2b
  - \$folder/hrs\wave3\H96e\_r
  - \$folder/hrs\wave4\H98E\_R
  - \$folder/hrs\wave4\H98CS\_R
  - \$folder/hrs\wave5\H00E\_R
  - \$folder/hrs\ahead1\bhh21
  - \$folder/hrs\ahead1\br21
  - \$folder/hrs\ahead2\A95E\_R
- \*no wave 6-10 data
- generates \$folder/hrs\merge\healutil
- Health care utilization variables
- includes variables: hosp nursing drtimes outsurg dentist nodrug

#### income.do

- reads in
  - \$folder/hrs\wave1\househld
  - \$folder/hrs\wave1\h92i\_n
  - \$folder/hrs\wave2\W2a
  - \$folder/hrs\wave2\W2n
  - \$folder/hrs\wave2\H94i\_n
  - \$folder/hrs\wave3\H96a\_r
  - \$folder/hrs\wave3\H96i\_jh
  - \$folder/hrs\wave4\H98i\_jh
  - \$folder/hrs\wave5\H00i\_jh
  - \$folder/hrs\wave6\H02A\_R
  - \$folder/hrs\wave6\H02i\_qh
  - \$folder/hrs\wave7\H04A\_R
  - \$folder/hrs\wave7\H04i\_qh
  - \$folder/hrs\wave8\H06A\_R
  - \$folder/hrs\wave9\H08A\_R
  - \$folder/hrs\wave10\H10A\_R
  - \$folder/hrs\wave11\H12A\_R
  - \$folder/hrs\wave12\H14A\_R
  - c:\research \hrs\aheadw1\br21

- c:\research\hrs\aheadw1\bhh21
- c:\research\hrs\aheadw2\A95CS\_R
- c:\research\hrs\aheadw2\A95J\_H
- c:\research\hrs\aheadw2\A95i\_jh
- generates c:\research\hrs\merge\income
- Traces sources of income
- includes variables: faminc SELFY LABY CAPY Businc Interestinc Capinc Peninc Vainc Socialinc Anninc Unempinc Welfareinc Otherinc SOCYinc Penan pend

#### insure.do

- reads in
  - \$folder/hrs\wave1\non\_recoded\_househd
  - \$folder/hrs\wave2\w2r
  - \$folder/hrs\wave3\h96r\_r
  - \$folder/hrs\wave4\H98R\_R
  - \$folder/hrs\wave5\H00R\_R
  - \$folder/hrs\wave6\H02J\_R
  - \$folder/hrs\wave6\H02N\_R
  - \$folder/hrs\wave7\H04J\_R
  - \$folder/hrs\wave7\H04N\_R
  - \$folder/hrs\wave8\H06J\_R
  - \$folder/hrs\wave8\H06N\_R
  - \$folder/hrs\wave9\H08J\_R
  - \$folder/hrs\wave9\H08N\_R
  - \$folder/hrs\wave10\H10J\_R
  - \$folder/hrs\wave10\H010N\_R
  - \$folder/hrs\wave11\H12J\_R
  - \$folder/hrs\wave11\H012N\_R
  - \$folder/hrs\wave12\H14J\_R
  - \$folder/hrs\wave12\H014N\_R
  - \$folder/hrs\ aheadw1\br21
  - \$folder/hrs\ aheadw2\A95R\_R
- generates \$folder/hrs\merge\insure
- Output data has insurance information
- includes variables: medcare insgov epins insspa insspb epfra epfrb eprhia eprhib eprfra epfrb eprspa eprsrb inspriv

#### medcost.do

- reads in
  - \$folder/hrs\wave1\househd
  - \$folder/hrs\wave2\w2r
  - \$folder/hrs\wave2\medexp2
  - \$folder/hrs\wave2\w2b
  - \$folder/hrs\wave3\h96cs\_r
  - \$folder/hrs\wave3\h96i\_er
  - \$folder/hrs\wave3\H96R\_R
  - \$folder/hrs\wave3\H96E\_R



- \$folder/hrs\wave4\h98pr\_r
- \$folder/hrs\wave4\h98i\_er
- \$folder/hrs\wave4\h98r\_r
- \$folder/hrs\wave5\h00pr\_r
- \$folder/hrs\wave5\h00i\_er
- \$folder/hrs\wave5\H00R\_R
- \$folder/hrs\wave6\h02i\_nr
- \$folder/hrs\wave6\H02N\_R
- \$folder/hrs\wave7\h04i\_nr
- \$folder/hrs\wave7\H04N\_R
- \$folder/hrs\wave8\H06N\_R
- \$folder/hrs\wave9\H08N\_R
- \$folder/hrs\wave10\H10N\_R
- \$folder/hrs\wave11\H12N\_R
- \$folder/hrs\wave12\H14N\_R
- \$folder/hrs\ aheadw1\bhh21
- \$folder/hrs\ aheadw1\ br21
- \$folder/hrs\ aheadw2\ A95cs\_r
- \$folder/hrs\ aheadw2\ a95i\_er
- \$folder/hrs\ aheadw2\ A95pr\_r
- \$folder/hrs\ aheadw2\ A95r\_r
- generates \$folder/hrs\merge\medcost
- Output has medical expense (out of pocket and total) information
- includes variables: oop drugc tc medcost iprem ins

#### mortality.do

- reads in
  - \$folder/hrs \tracker\trk2010
- generates \$folder/hrs \merge\mortality.dta
- Dataset contains vital status variable and sub-household IDs
- includes variables: dead adead subxwx

#### pension.do

- reads in
  - \$folder/hrs\wave1\employer
  - \$folder/hrs\wave2\ w2fa
  - \$folder/hrs\wave2\ w2fb
  - \$folder/hrs\wave2\ w2fc
  - \$folder/hrs\wave2\ w2g
  - \$folder/hrs\wave2\ w2h
  - \$folder/hrs\wave3\ H96G\_R
  - \$folder/hrs\wave4\ H98G\_R
  - \$folder/hrs\wave5\ H00G\_R
  - \$folder/hrs\wave6\ H02J\_R
  - \$folder/hrs\wave6\ H02K\_R
  - \$folder/hrs\wave6\ H02L\_R
  - \$folder/hrs\wave7\ H04J\_R

- \$folder/hrs\wave7\ H04K\_R
- \$folder/hrs\wave7\ H04L\_R
- \$folder/hrs\wave8\ H06J\_R
- \$folder/hrs\wave8\ H06K\_R
- \$folder/hrs\wave8\ H06L\_R
- \$folder/hrs\wave9\ H08J\_R
- \$folder/hrs\wave9\ H08K\_R
- \$folder/hrs\wave9\ H08L\_R
- \$folder/hrs\wave10\ H010J\_R
- \$folder/hrs\wave10\ H010K\_R
- \$folder/hrs\wave10\ H010L\_R
- \$folder/hrs\wave11\ H012J\_R
- \$folder/hrs\wave11\ H012K\_R
- \$folder/hrs\wave11\ H012L\_R
- \$folder/hrs\wave12\ H014J\_R
- \$folder/hrs\wave12\ H014K\_R
- \$folder/hrs\wave12\ H014L\_R
- \$folder/hrs\aheadw2\A95PR\_R
- \$folder/hrs\aheadw2\A95CS\_R
- \$folder/hrs\aheadw2\A95G\_R
- generates d:\hrs\merge\pension.dta
- Contains information on pension type, pension wealth, working for the government and/or jobs that don't pay into social security
- includes variables: pentypeDBxcurr pentypeDBxlast pentypeDBxprev pentypeDCxcurr pentypeDCxlast pentypeDCxprev penwDC1curr penwDC1last penwDC1prev penwDB1curr penwDB1last penwDB1prev

#### retplans.do

- reads in
  - \$folder/hrs\wave1\employer
  - \$folder/hrs\wave1\modulee
- generates \$folder/hrs\merge\retplans.dta
- Contains retirement plan information
- includes variables:

#### tenure.do

- reads in
  - \$folder/hrs\wave1\employer
  - \$folder/hrs\wave2\w2fa
  - \$folder/hrs\ wave3\H96g\_r
  - \$folder/hrs\ wave4\H98g\_r
  - \$folder/hrs\ wave5\H00g\_r
  - \$folder/hrs\ wave6\H02J\_R
  - \$folder/hrs\ wave7\H04J\_R
  - \$folder/hrs\ wave8\H06J\_R
  - \$folder/hrs\ wave9\H08J\_R
  - \$folder/hrs\ wave10\H10J\_R

- \$folder/hrs\ wave11\H12J\_R
- \$folder/hrs\ wave11\H14J\_R
- \$folder/hrs\aheadw1\Br21
- \$folder/hrs\aheadw2\A95G\_R
- generates \$folder/hrs\merge\tenure.dta
- Employment tenure information
- includes variables: tenure job reason

#### unsettle.do

- reads in
  - \$folder/hrs\wave1\househld
  - \$folder/hrs\wave2\w2b
  - \$folder/hrs\ wave3\H96cs\_r
  - \$folder/hrs\ wave3\H96e\_r
  - \$folder/hrs\ wave4\H98cs\_r
  - \$folder/hrs\ wave4\H98e\_r
  - \$folder/hrs\ wave5\H00CS\_R
  - \$folder/hrs\ wave5\H00E\_R
  - \$folder/hrs\ wave6\H02A\_R
  - \$folder/hrs\ wave6\H02N\_R
  - \$folder/hrs\ wave7\H04A\_R
  - \$folder/hrs\ wave7\H04N\_R
  - \$folder/hrs\ wave8\H06A\_R
  - \$folder/hrs\ wave8\H06N\_R
  - \$folder/hrs\ wave9\H08A\_R
  - \$folder/hrs\ wave9\H08N\_R
  - \$folder/hrs\ wave10\H10A\_R
  - \$folder/hrs\ wave10\H10N\_R
  - \$folder/hrs\ wave11\H12A\_R
  - \$folder/hrs\ wave11\H12N\_R
  - \$folder/hrs\ wave12\H14A\_R
  - \$folder/hrs\ wave12\H14N\_R
  - \$folder/hrs\aheadw1\bhh21
  - \$folder/hrs\aheadw1\br21
  - \$folder/hrs\aheadw2\A95CS\_R
  - \$folder/hrs\aheadw2\A95E\_R
- generates \$folder/hrs\merge\settle.dta
- includes variables: unset

#### merge1.do

- reads in
  - \$folder/hrs\merge\employ
  - \$folder/hrs\merge\demog
  - \$folder/hrs\merge\asset
  - \$folder/hrs\merge\income
  - \$folder/hrs\merge\insure
  - \$folder/hrs\merge\healstat

- \$folder/hrs\merge\mortality
- \$folder/hrs\merge\medcost
- \$folder/hrs\merge\exitmedcost
- \$folder/hrs\merge\exitassets
- \$folder/hrs\merge\exithealutil
- \$folder/hrs\merge\settle
- \$folder/hrs\merge\healutil
- \$folder/hrs\merge\pension
- \$folder/hrs\merge\tenure
- \$folder/hrs\merge\retplans
- generates \$folder/hrs\merge\merge1.dta
- This dataset has almost all the variables of interest

#### merge2.do

- reads in
  - \$folder/hrs\merge\merge1
- generates \$folder/hrs\merge\merge2.dta

#### merge3.do

- reads in:
  - \$folder/hrs\merge\merge2
  - \$folder/hrs\wave2\w2fc
  - \$folder/hrs\wave2\w2fa
  - \$folder/hrs\wave2\w2fb
  - \$folder/hrs\wave3\H96G\_R
  - \$folder/hrs\wave4\H98G\_R
  - \$folder/hrs\wave5\H00G\_R
  - \$folder/hrs\wave6\H02J\_R
  - \$folder/hrs\wave7\H04J\_R
  - \$folder/hrs\wave8\H06J\_R
  - \$folder/hrs\wave9\H08J\_R
  - \$folder/hrs\wave10\H10J\_R
  - \$folder/hrs\wave11\H12J\_R
  - \$folder/hrs\wave12\H14J\_R
  - \$folder/hrs\ aheadw2\A95g\_r
- generates d:\hrs\merge\merge3.dta
- This generates labor force participation variables for the times in between waves (ie we get their responses in 1992 and 1994, what was their lfpr in 1993?)

#### huswife.do

- reads in
  - \$folder/hrs\merge\merge3.dta
- generates \$folder/hrs\merge\huswife1
- This merges husbands and wives together

#### randreduce.do

- reads in

- \$folder/hrs\rand\rndhrs\_p
- generates \$folder/hrs\rand\rndhrs\_c
- Cleans rand data for use

#### randcode.do

- reads in
  - \$folder/hrs\merge\huswife1
  - \$folder/hrs\rand\rndhrs\_c
- generates \$folder/hrs\merge\randdata1.dta
- Produces RAND imputations for relevant variables. A LOT OF THE PREVIOUSLY PRODUCED VARIABLES ARE OVERWRITTEN WITH THEIR RAND PRODUCED EQUIVALENTS

#### merge4.do

- reads in
  - \$folder/hrs\merge\randdata1
- generates
  - \$folder/hrs\merge\hrs1 to \$folder/hrs\merge\hrs10
  - \$folder/hrs\merge\hrs102 to \$folder/hrs\merge\hrs110
  - \$folder/hrs\merge\hrs202 to \$folder/hrs\merge\hrs210
- This program generates datasets for each wave.

#### merge5.do

- appends \$folder/hrs\merge\hrs1 to \$folder/hrs\merge\hrs10 (also 102 to 110 and 202-210)
- generates \$folder/hrs\merge\merge5.dta
- This also generates some hazard rates for job exit and entry and does some deflating

#### insuranceimpute.do

- reads in
  - \$folder/hrs\merge\merge5
- generates \$folder/hrs\merge\insuranceimpute.dta
- recodes some insurance variables

#### merge6.do

- reads in
  - \$folder/hrs\merge\merge5
- generates \$folder/hrs\merge\merge6.dta
- Recodes some pension and health insurance variables

#### merge7.do

- reads in
  - \$folder/hrs\merge\merge6
- generates \$folder/hrs\merge\merge7.dta
- This produces lagged health insurance variables, age dummies

#### dataprep\_couples0.do

- reads in
  - \$folder \hrs\merge\insuranceimpute
- Drops if not AHEAD
- Defines manmarstat, womanmarstat, mandead, womandead
- Defines dumpthis variables for dropping people with marital transitions and inconsistencies that aren't permitted (i.e. hh who split up, people who are "separated" or "partnered", people who died and then came back to life, hh where one spouse is dead and the other claims to be divorced, hh where spouses claim different marital status in different years, etc.)
- Defines firsthh
- Saves file as \$folder \hrs\healc\dataprep0

impute\_medicaid.do

- reads in
  - \$folder \hrs\healc\dataprep0
  - \$folder \hrs\healc\impute\impute\_donors2yr.dta
  - \$folder \hrs\healc\impute\impute\_coefs2yr.dta
- Imputes Medicaid payments using MCBS data
- Saves file as \$folder \hrs\healc\dataprep0\_impute
- This program is called by dataprep\_couples0.do

## References

**Medicare Current Beneficiary Survey**, Cost and Use data. Produced and distributed by the Centers for Medicare & Medicaid Services. Accessed via the National Bureau of Economic Research. 1996-2012

**De Nardi, Mariacristina, Eric French, John Bailey Jones, and Rory McGee**, "Why Do Couples and Singles Save during Retirement? Household Differences and their Aggregate Implications," 2023, NBER Working Paper 28828 (revised July 2023).

**De Nardi, Mariacristina, Eric French, John Bailey Jones, and Rory McGee**, "Replication data for: Why Do Couples and Singles Save during Retirement? Household Differences and their Aggregate Implications," 2023, TBD.