READ ME document for Measuring the Effects of *Obergefell v. Hodges*: Revisiting Same-Sex Marriage Legalization and Mortgage Demand.

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Instructions

This folder contains all files required to replicate Measuring the Effects of *Obergefell v. Hodges*: Revisiting Same-Sex Marriage Legalization and Mortgage Demand.

This folder is organized as follows:

- **code:** Contains relevant Stata code required to replicate results.
  We do not include the raw data in the replication folder due to the size of the files. If you wish to use our cleaned data files, you can skip **1.Converting_raw_data.do** and still run **2.Making_Graphs** and **3.Making_Tables**.
  - **1.Converting_raw_data.do**: Code used to convert raw HMDA data into workable datasets which can be used for analysis. We do not include the raw data in the replication folder due to the size of the files. However, these files are publically available: // We do not include this raw data in the replication package because of file size. However, these data are publicly available in the following locations:
    - For years 1990 to 2006, available on ICPSR: `https://www.openicpsr.org/openicpsr/project/151921/version/V1/view?flag=follow&pageSelected=1&pageSize=10&sortOrder=(?title)&sortAsc=true`
    - For year 2007 to 2017, available on Consumer Financial Protection Bureau website: `https://www.consumerfinance.gov/data-research/hmda/historic-data/`
    - For the years 2018 to 2019, available on Consumer Financial Protection Bureau website: `https://ffiec.cfpb.gov/data-publication/dynamic-national-loan-level-dataset/2018`
  - After downloading data for relevant years, unzip all data and rename HMDA_[year] and save in a folder.
  - edit line 13 global to where the replication folder is saved.
  - edit line 23 global to the folder where the raw data was saved.
- **data**: Contains relavent data files.
  - **clean**: Contains ready to use datasets for analyis

  - **misc**: Contains supplementary datasets used in the analysis. This includes files containing relavent control variables.

  - **temp**: A place to save temporary datasets used in the production of clean datasets.

- **output**: Relevant graphs and tables are populated in this folder.

Please feel free to reach out to hshahid@umbc.edu if you have questions or concerns.