Replication Materials, **Raw Data Component**, for

WHY DO COUPLES AND SINGLES SAVE DURING RETIREMENT? HOUSEHOLD HETEROGENEITY AND ITS AGGREGATE IMPLICATIONS

by Mariacristina De Nardi, Eric French, John Bailey Jones and Rory McGee
JPE MS 2021-11-29

March 2024

Overview: This file describes how to produce our analysis datasets from the raw HRS data products. All code is in Stata format. We describe the data analysis itself in the file **readme_data.pdf**. That data analysis uses the output created by the files described in this readme file.

1. 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. All of the datafiles are publicly available upon registration on the HRS website.

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

- 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.

2. .do files used to produce the analysis dataset

Important: There are path dependencies –run the files in this order.

a. 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*

b. Initial Merge (only after all primary files are complete; has to be done in this order)
   - *merge1.do*
   - *merge2.do*
   - *merge3.do*

c. RAND files (after Initial Merge; in this order)
   - *randreduce.do*
   - *huswife.do*
   - *randcode.do*

d. Second Merge (after RAND files; in this order)
   - *merge4.do*
   - *merge5.do*
   - *insureanceimpute.do*

e. Final Merge (after Insuranceimpute.do; in this order)
   - *merge6.do*
   - *merge7.do*

f. Final Preparation of Analysis Data (after merge7)
   - *Dataprep_couples0.do (calls impute_Medicaid.do)*

3. **Description of Individual .do files**: .do files reside in \merge with folder location controlled by $folder

a. **all_prep_JPE.do**:
   - this master file runs all of the files below, in proper order
   - global $folder for setting paths

b. **asset.do**
   - reads in
     - $folder/hrs\wave1\househld
     - $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

c. **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, and marital status
- includes variables: birthm birthyr black hrscoh age school intm intyr male

d. **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 whourly piece other other se prof earn

e. **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

f. **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 contains number of nights spent in nursing home in last wave of life
- includes variables: nurhmdate deathdate previntvw numdayscont mmiss night_sincepreviw numdays

g. **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 contains medical expense (out of pocket and total) information for recently dead
- includes variables: doop dmedicaid diprem dtc dmedc

h. **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

i. **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

j. **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

k. **insure.do**

- reads in
  - $folder/hrs\wave1\non_recoded_househld
  - $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 dataset contains insurance information
- includes variables: medcare insgov epins insspa insspb epfra epfrb eprhia eprhib eprfra eprfrb eprspa eprsrb inspriv

l. **medcost.do**

- reads in
  - $folder/hrs\wave1\househld
  - $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 dataset contains medical expense (out of pocket and total) information
- includes variables: oop drugc tc medcost iprem ins

m. **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

n. **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

o. **retplans.do**

- reads in
  - $folder/hrs\wave1\employer
  - $folder/hrs\wave1\modulee
- generates $folder/hrs\merge\retplans.dta
- Contains retirement information on individuals preferences for work and retirement planning
- includes variables: V5009 V5011 V5012 V5013 V5014 V5015 V5016 V5017 V5018 V5019 V5031 V3319

p. **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

q. **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

r. **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 contains almost all the variables of interest

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

t. **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 (e.g., we get their responses in 1992 and 1994 – what was their lfpr in 1993?)

u. **huswife.do**
  - reads in
    - $folder/hrs\merge\merge3.dta
  - generates $folder/hrs\merge\huswife1
  - merges husbands and wives together

v. **randreduce.do**
  - reads in
    - $folder/hrs\rand\rndhrs_p
  - generates $folder/hrs\rand\rndhrs_c

- cleans RAND data

w. **randcoec.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.**

x. **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.

y. **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.

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

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

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

4. Please contact us if something is unclear, so that we can improve the documentation and make it clearer for everyone.