

The analysis uses raw HRS files and RAND HRS files, both accessible at: <https://ssl.isr.umich.edu/hrs/files2.php>. The data were downloaded on January 15th, 2014.

Most of the analysis uses only RAND HRS variables from `randhrs_m.dta`. This file can be accessed by going to the website above, registering, and downloading the file from the RAND section (newer waves of the data after 2010 may need to be dropped before any of the following programs can be run). The file `RAND_setup.do` should be run once these data are downloaded. It keeps only the necessary variables from `randhrs_m.dta` for the analysis, reshapes them to long form, and produces the file `RAND_long.dta`.

The file `hrs_data_setup_final.do` selects the necessary raw variables from the 1998, 2000, 2002, 2004, 2006, 2008, and 2010 waves of the HRS core files and merges them with `RAND_long.dta`. To access these files, go to the website listed above, register for use, and follow the instructions for downloading the files and setting them up for use in Stata. The necessary files specifically are: `H98E_R`, `H98R_R`, `H00E_R`, `H00R_R`, `H02N_R`, `H04N_R`, `H06N_R`, `H08N_R`, and `H10N_R`. These files from the raw HRS contain the variables relating to prescription drug coverage, public drug coverage, and out of pocket prescription drug spending. All these variables are used only for Appendix Table 5 and Appendix Table 19.

The resulting dataset after running `hrs_data_setup_final.do` is `hrs_data_final.dta`, and it is this dataset that is used for the entire analysis. The file `retirement_lock_final.do` produces the results for all the tables and figures in the paper and the appendix, except for columns 1-2 of Appendix Table 16. `retirement_lock_final.do` contains further detailed instructions, in comments, for producing specific figures and tables.

To produce columns 1-2 of Appendix Table 16, I used American Community Survey data, accessed through IPUMS at <https://usa.ipums.org/usa/>. The variables necessary for this analysis are `year`, `age`, `empstatd`, `uhrswork`, `sex`, `race`, `marst`, `educ`, and `statefip`. The samples used are the 2000 5% sample, and the ACS samples for years 2001-2010. The sample is restricted to ages 55-68. This sample is included in the ZIP file, named `ACS_Replication_Data_final.dta`. Using the file `ACS_Replication.do` will generate the first two columns of Appendix Table 16.