**Read Me File Guide to the Data-for-Table1 Appendix**

Bohr, Holt, Schubert:

“A Behavioral Study of Retirement Savings Accounts: Roth Versus Traditional”

This dataset **Bohr\_Holt\_Schubert\_IRA\_table1.xlsx** is a reduced version that only contains the per-person averages from the overall choice *Bohr\_Holt\_Schubert\_IRA\_all\_data.xlsx* file. It is pre-formatted to be readily imported into Stata.

The do-file **Bohr\_Holt\_Schubert\_IRA\_table1.do** contains the corresponding Stata code to import and clean the data and to generate the table.

The treatment is labeled as Traditional (Traditional IRA) or Roth (Roth IRA) in column A. The session that an individual partook in is in column B; the subject id is in column C. Columns D, E, and F feature consumption during the respective periods 1-10, 10-14, and 15-18. Column G contains the not-yet-tax-corrected savings variable. Consumption optimality, risk aversion, gender (male=1, female =2), and patience can be found in columns H, I, J, and L respectively.

The code encodes the treatment and gender variables for ease of computing. Additionally, savings are adjusted to account for the fact that individuals in the traditional session still need to pay taxes.

As outlined in the paper, table 1 uses OLS regression to explain consumption during retirement or savings prior to retirement as a function of the treatment and gender, risk, and patience covariates. The computations for the standardized coefficients are included below. Regressions for additional robustness checks can be found at the bottom of the code.