> set more 1;

2 . \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*;

3 . \* Read In Data;

4 . \* (Note: Change path name so that it is appropriate for your computer);

5 . use hmda\_sw.dta;

6 . \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*;

7 . gen deny = (s7==3);

8 . gen pi\_rat = s46/100;

9 . gen black = (s13==3);