**Methodology for identifying access, participation, and matching.**

**1. SCF**

**Universe:** subset of employed individuals, ages 18-65

**Access:**

X11032>0 OR

X11132>0 OR

X11332>0 OR

X11432>0 OR

X11032==-1 OR

X11132==-1 OR

X11332==-1 OR

X11432==-1 OR

X5316==1 & X6461==1 OR

X5324==1 & X6466==1 OR

X5332==1 & X6471==1 OR

X5416==1 & X6476==1 OR

X4136 == 1

**Participates:**

X11032>0 OR

X11132>0 OR

X11332>0 OR

X11432>0 OR

X11032==-1 OR

X11132==-1 OR

X11332==-1 OR

X11432==-1 OR

X5316==1 & X6461==1 OR

X5324==1 & X6466==1 OR

X5332==1 & X6471==1 OR

X5416==1 & X6476==1

**Employer Contributes**:

X11047==1 OR

X11147==1 OR

**Codebook:**

https://www.federalreserve.gov/econres/files/codebk2022.txt

https://www.federalreserve.gov/econres/files/bulletin.macro.txt (for definition of participation)

X11032 - What is the balance of your pension account now? [1st job]

X11132 - What is the balance of your pension account now? [2nd job]

X11332 - What is the balance of your spouse’s pension account now? [1st job]

X11432 - What is the balance of your spouse’s pension account now? [2nd job]

X5316 - Is this a payment or account from a (current job,) past job, a disability or military benefit, former spouse's pension, or something else? [1st benefit]

X6461 - Is this pension currently an account plan, such as a 401(k), where you could take the whole balance as one payment if you wanted to? [1st benefit]

X5324 - Is this a payment or account from a (current job,) past job, a disability or military benefit, former spouse's pension, or something else? [2nd benefit]

X6466 - Is this pension currently an account plan, such as a 401(k), where you could take the whole balance as one payment if you wanted to? [2nd benefit]

X5332 - Is this a payment or account from a (current job,) past job, a disability or military benefit, former spouse's pension, or something else? [3rd benefit]

X6471 - Is this pension currently an account plan, such as a 401(k), where you could take the whole balance as one payment if you wanted to? [3rd benefit]

X5416 - Is this a payment or account from a (current job,) past job, a disability or military benefit, former spouse's pension, or something else? [4th benefit]

X6476 - Is this pension currently an account plan, such as a 401(k), where you could take the whole balance as one payment if you wanted to? [4th benefit]

X11047 - Does your employer/the business make contributions to this plan? [1st job]

X11147 - Does your employer/the business make contributions to this plan? [2nd job]

**2. NCS**

(Provided in public release file summary for private employment, based on all workers)

**3. CPS ASEC**

**Universe:** Subset of employed individuals (self employed, part or full time), ages 18-65

**Access**: PENSION == 2 | PENSION == 3

**Participates**: PENSION == 3

**Codebook**: https://cps.ipums.org/cps-action/variables/PENSION#codes\_section

**4. SIPP**

**Universe:** subset of non-government employed individuals, ages 18-65

**Access**:

EMJOB\_401 == 1 ~ "Yes",

EMJOB\_IRA == 1 ~ "Yes",

EMJOB\_PEN == 1 ~ "Yes",

EMJOB\_401 == 2 ~ "No",

EMJOB\_IRA == 2 ~ "No",

EMJOB\_PEN == 2 ~ "No",

EOWN\_THR401 == 2 ~ "No",

EOWN\_IRAKEO == 2 ~ "No",

EOWN\_PENSION == 2 ~ "No"

**Participates**: ESCNTYN\_401 == 1

**Employer Contributes**: EECNTYN\_401 ==1

**Codebook**: https://www.census.gov/data-tools/demo/uccb/sippdict

EMJOB\_PEN - Any defined-benefit or cash balance plan(s) provided through main employer or business during the reference period.

EMJOB\_401 - Any 401k, 403b, 503b, or Thrift Savings Plan account(s) provided through main employer or business during the reference period.

EMJOB\_IRA - Any IRA or Keogh account(s) provided through main employer or business during the reference period.

EOWN\_PENSION - Participated in a defined-benefit pension or cash balance plan during the reference period.

EOWN\_THR401 - Owned any 401k, 403b, 503b, or Thrift Savings Plan accounts during the reference period.

EOWN\_IRAKEO - Owned any IRA or Keogh accounts during the reference period.

ESCNTYN\_401 - During the reference period, respondent contributed to the 401k, 403b, 503b, or Thrift Savings Plan account(s) provided through their main employer or business.

EECNTYN\_401 - Main employer or business contributed to respondent's 401k, 403b, 503b, or Thrift Savings Plan account(s) during the reference period.