On Line Appendix

Table A1: Number of Observations in Treatment and Control Groups

	Men			Women		
	Number of Own Observations in Treatment Group	Number of Own Observations in Control Group	Total Number of Own Observations in both Treatment and Control Group	Number of Own Observations in Treatment Group	Number of Own Observations in Control Group	Total Number of Own Observations in both Treatment and Control Group
	(1)	(2)	(3)	(4)	(5)	(6)
A. Observations at a Monthly Level						
Number of Spouse's Observations in Treatment Group	8,191	5,232	13,423	8,091	5,570	13,661
Number of Spouse's Observations in Control Group	5,572	7,063	12,635	5,210	7,019	12,229
Total Number of Spouse's Observations in both Treatment and Control Group	13,763	12,295	26,058	13,301	12,589	25,890
B. Observations at the Individual Level						
Number of Spouse's Observations in Treatment Group	365	582	947	361	581	942
Number of Spouse's Observations in Control Group	629	375	1004	630	374	1004
Total Number of Spouse's Observations in both Treatment and Control Group	994	957	1951	991	955	1946

Notes: Panel A (/Panel B) presents the number of observations at a monthly level (/at a individual level) of individuals and their spouses belonging either to treatment or control groups.

Table A2: Estimated Effects of Own and Spouse Retirement Age Deferrals and its Interaction on Own Probability of Working, from Different Specifications

	Men			Women		
	Own Deferral	Spouse's Deferral	Interaction Term	Own Deferral	Spouse's Deferral	Interaction Term
	(1)	(2)	(3)	(4)	(5)	(6)
Year FE, Spouses' Ages and Characteristics and Individuals' and their Spouses' Years of Birth FE	0.066 (0.022)	0.005 (0.014)	0.009 (0.018)	0.041 (0.013)	0.028 (0.017)	-0.017 (0.013)
Year FE, Spouses' Characteristics and Spouses' Age Groups Interaction FE	0.075 (0.022)	0.020 (0.023)	-0.010 (0.027)	0.073 (0.016)	0.028 (0.021)	-0.046 (0.021)
Number of Observations		23,862			23,720	

Notes: The table presents the estimated effects from two specifications. In the first row, the specification includes the characteristics of both spouses including their ages, year fixed effects and both spouses' years of birth fixed effects instead of the interaction between the spouses' years of birth fixed effects; and in the second row, the specification includes year fixed effects, the characteristics of both spouses and the spouses' age groups interaction fixed effects. Standard errors are corrected for spouse's year of birth interaction clustering and are presented in parentheses.

Table A3: Estimated Effects of Own and Spouse Retirement Age Deferrals and its Interaction on Own Probability of Retiring

	Men			Women		
	Own Deferral	**Spouse's Deferral**	**Interaction Term**	**Own Deferral**	**Spouse's Deferral**	**Interaction Term**
	(1)	(2)	(3)	(4)	(5)	(6)
Year FE	-0.088 (0.007)	-0.015 (0.013)	0.020 (0.022)	-0.055 (0.013)	-0.043 (0.011)	0.032 (0.014)
Year FE and Spouses' Ages	-0.085 (0.008)	-0.024 (0.015)	0.020 (0.022)	-0.061 (0.012)	-0.041 (0.011)	0.031 (0.014)
Year FE, Spouses' Ages and Characteristics	-0.067 (0.013)	-0.004 (0.011)	0.000 (0.017)	-0.051 (0.013)	-0.023 (0.012)	0.013 (0.019)
Year FE, Spouses' Ages and Characteristics and Year of Birth Interaction FE	-0.053 (0.024)	-0.016 (0.015)	-0.004 (0.031)	-0.047 (0.015)	-0.034 (0.018)	0.038 (0.029)
Number of Observations	23,862			23,720		

Notes: See Table 4. The table presents the effects on individual's probability of retiring of own retirement age deferral (columns 1 and 4), of spouse's retirement age deferral (columns 2 and 5) and its interaction (columns 3 and 6), separately for men and women according to a double regression discontinuity estimation strategy. The table presents the coefficient estimated according to four different specifications, as in Table 4. Retiring is defined as the last month in which the individual worked for at least two months in a given year. Standard errors are corrected for spouse's year of birth interaction clustering and are presented in parentheses.

Table A4: Estimated Effects of Own and Spouse's Retirement Age Deferrals and its Interaction on Own Probability of Working, from a Restricted Sample of Individuals with Closer Years of Birth

	Men				Women		
	Own Deferral	**Spouse's Deferral**	**Interaction Term**		**Own Deferral**	**Spouse's Deferral**	**Interaction Term**
	(1)	(2)	(3)		(4)	(5)	(6)
Year Fixed Effect and Spouses' Ages and Characteristics	0.085	-0.001	-0.009		0.043	0.029	-0.011
	(0.019)	(0.016)	(0.035)		(0.013)	(0.019)	(0.015)
Year FE, Spouses' Ages and Characteristics and Year of Birth Interaction FE	0.082	0.020	-0.024		0.043	0.048	-0.033
	(0.033)	(0.010)	(0.050)		(0.015)	(0.023)	(0.019)
Number of Observations		13,144				11,986	

Notes: The table replicates the results in Table 4, based on a restricted sample - including smaller time intervals (one and a half years instead of two years) before and after the implementation of the law. Standard errors are corrected for spouse's year of birth interaction clustering and are presented in parentheses.

Table A5: Number of Observation in Treatment and Control Groups, based on the Double Difference-in-Difference Approach

	Men				Women			
	Pre-Reform		Post-Reform		Pre-Reform		Post-Reform	
	Number of Individual's Observations in Treatment Group (1)	Number of Individual's Observations in Control Group (2)	Number of Individual's Observations in Treatment Group (3)	Number of Individual's Observations in Control Group (4)	Number of Individual's Observations in Treatment Group (5)	Number of Individual's Observations in Control Group (6)	Number of Individual's Observations in Treatment Group (7)	Number of Individual's Observations in Control Group (8)
A. Observations at a Yearly Level								
Number of Spouse's Observations in Treatment Group	11,058	3,169	7,850	3,620	7,536	6,091	10,536	11,482
Number of Spouse's Observations in Control Group	11,923	8,765	6,424	7,126	3,376	6,626	2,880	8,104
B. Observations at the Individual Level								
Number of Spouse's Observations in Treatment Group	4,117	1,467	5,823	1,269	3,974	2,658	5,593	5,079
Number of Spouse's Observations in Control Group	2,790	3,550	5,229	4,351	1,383	3,309	1,148	4,037

Notes: Panel A (/Panel B) presents the number of observations at a monthly level (/at a individual level) of individuals and their spouses belonging either to treatment or control groups before and after the reform was implemented.

Table A6: Summary Statistics of Individuals and their Spouses in Pre-Reform and Post-Reform Groups, by Gender

	Men		Women	
	Pre-Reform	Post-Reform	Pre-Reform	Post-Reform
	(1)	(2)	(5)	(6)
Number of Children	3.180	3.172	3.075	3.095
	(2.020)	(1.683)	(2.006)	(1.669)
High Education	0.230	0.268	0.182	0.229
	(0.421)	(0.443)	(0.386)	(0.420)
Asian Ethnicity	0.248	0.225	0.241	0.210
	(0.432)	(0.418)	(0.428)	(0.407)
African Ethnicity	0.194	0.188	0.205	0.188
	(0.396)	(0.391)	(0.404)	(0.391)
European/American Ethnicity	0.528	0.557	0.526	0.572
	(0.499)	(0.497)	(0.499)	(0.495)
Israeli Ethnicity	0.030	0.029	0.028	0.030
	(0.169)	(0.168)	(0.164)	(0.171)
New Immigrant	0.086	0.072	0.086	0.072
	(0.281)	(0.259)	(0.281)	(0.259)
Religiosity (Religious Studies=1)	0.018	0.019	0.001	0.001
	(0.133)	(0.136)	(0.025)	(0.023)
High Education Spouse	0.179	0.224	0.234	0.274
	(0.383)	(0.417)	(0.423)	(0.446)
Spouse of Asian Ethnicity	0.243	0.211	0.249	0.226
	(0.429)	(0.408)	(0.433)	(0.419)
Spouse of African Ethnicity	0.207	0.193	0.191	0.185
	(0.405)	(0.395)	(0.393)	(0.388)
Spouse of European/American Ethnicity	0.523	0.567	0.529	0.559
	(0.500)	(0.496)	(0.499)	(0.496)
Spouse of Israeli Ethnicity	0.027	0.029	0.030	0.030
	(0.163)	(0.168)	(0.170)	(0.170)
New Immigrant Spouse	0.097	0.087	0.101	0.095
	(0.294)	(0.278)	(0.298)	(0.286)
Household Income in 1995	10664	11622	10756	11686
	(21894)	(15440)	(22356)	(15477)
Work Status in 1995 (Employed==1)	0.802	0.906	0.652	0.754
	(0.398)	(0.292)	(0.476)	(0.431)
Number of Individuals	15,093	21,022	14,310	19,942

Notes: The table presents the characteristics of individuals and their spouses belonging either to pre-reform or post-reform groups. Higher education is a dummy that equals 1 if holding a B.A. degree or higher. New immigrant is a dummy that equals 1 if the individual immigrated to Israel after 1990. Household income consists of wage income, allowances and pension payments and income from other sources in 1995. Working status is a dummy that equals 1 if the individual was employed in 1995. Standard deviations are reported in parentheses.

Table A7: Treatment-Control Differences in Pre-Reform Time Trends

	Men				Women			
	Mean Working Month per Year	Annual Salary of all Individuals	Annual Salary of Working Individuals	Probability of Keeping the Same Job	Mean Working Month per Year	Annual Salary of all Individuals	Annual Salary of Working Individuals	Probability of Keeping the Same Job
	(1)	(2)	(3)	(4)	(4)	(5)	(6)	(7)
Time Trend	-0.014	-1,809	-3,334	-0.016	-0.008	-828.7	-1,097	-0.014
	(0.003)	(0.003)	(1,664)	(0.003)	(0.004)	(407.2)	(836.8)	(0.002)
Treatment x Time Trend	0.002	-40.51	-663.7	-0.002	0.003	193.8	-610.4	0.002
	(0.008)	(1,918)	(2,748)	(0.004)	(0.008)	(865.3)	(1,279)	(0.003)
Treatment	-4.653	110,787	1366000	3.433	-6.579	-374,444	1235000	-3.975
	(16.53)	(3842000)	(5503000)	(7.855)	(16.37)	(1733000)	(2562000)	(5.692)
Number of Observations	45,811	41,800	21,494	13,253	41,106	40,929	15,353	12,831

Notes: The table presents the differences in pre-reform time trends in our four outcomes. We report the estimated linear time trends of both control and treatment groups and whether they are statically different from zero. All regressions include spouses' characteristics, separately for men (columns 1-4) and women (columns 5-8). Standard errors are corrected for spouse's year of birth interaction clustering and are presented in parentheses.

Table A8: Number of Observation in Treatment and Control Groups, based on the Double Difference-in-Difference Approach of Younger Cohorts

	Men				Women			
	Pre-Reform		Post-Reform		Pre-Reform		Post-Reform	
	Number of Individual's Observations in Treatment Group	Number of Individual's Observations in Control Group	Number of Individual's Observations in Treatment Group	Number of Individual's Observations in Control Group	Number of Individual's Observations in Treatment Group	Number of Individual's Observations in Control Group	Number of Individual's Observations in Treatment Group	Number of Individual's Observations in Control Group
	(3)	(1)	(2)		(6)	(7)	(4)	(5)
A. Observations at a Yearly Level								
Number of Spouse's Observations in Treatment Group	9,006	2,400	12,198	1,620	8,742	3,281	11,682	8,483
Number of Spouse's Observations in Control Group	3,395	7,126	8,724	8,765	2,211	6,626	1,457	8,104
B. Observations at the Individual Level								
Number of Spouse's Observations in Treatment Group	6,289	1,735	8,778	1,185	6,104	2,396	8,422	5,937
Number of Spouse's Observations in Control Group	2,478	5,069	6,123	6,117	1,599	4,720	1,069	5,657

Notes: Panel A (Panel B) presents the number of observations at a yearly level (at the individual level) of individuals and their spouses belonging to treatment and control groups before and after the reform was implemented.

Table A9: Summary Statistics of Individuals and their Spouses in Pre-Reform and Post-Reform Groups of Younger Cohorts, by Gender

	Men		Women	
	Pre-Reform	Post-Reform	Pre-Reform	Post-Reform
	(1)	(2)	(5)	(6)
Number of Children	3.194	3.153	3.083	3.081
	(1.986)	(1.698)	(1.965)	(1.677)
High Education	0.228	0.274	0.186	0.238
	(0.419)	(0.446)	(0.389)	(0.426)
Asian Ethnicity	0.247	0.219	0.237	0.211
	(0.431)	(0.413)	(0.425)	(0.408)
African Ethnicity	0.202	0.182	0.207	0.188
	(0.401)	(0.386)	(0.405)	(0.390)
European/American Ethnicity	0.521	0.570	0.529	0.571
	(0.500)	(0.495)	(0.499)	(0.495)
Israeli Ethnicity	0.030	0.029	0.027	0.030
	(0.171)	(0.167)	(0.162)	(0.171)
New Immigrant	0.085	0.080	0.085	0.079
	(0.279)	(0.272)	(0.279)	(0.270)
Religiosity (Religious Studies=1)	0.019	0.018	0.001	0.001
	(0.135)	(0.133)	(0.026)	(0.028)
High Education Spouse	0.182	0.232	0.231	0.280
	(0.386)	(0.422)	(0.421)	(0.449)
Spouse of Asian Ethnicity	0.238	0.213	0.248	0.219
	(0.426)	(0.409)	(0.432)	(0.414)
Spouse of African Ethnicity	0.211	0.192	0.198	0.180
	(0.408)	(0.394)	(0.398)	(0.384)
Spouse of European/American Ethnicity	0.524	0.565	0.523	0.572
	(0.499)	(0.496)	(0.499)	(0.495)
Spouse of Israeli Ethnicity	0.026	0.030	0.031	0.029
	(0.160)	(0.170)	(0.172)	(0.168)
New Immigrant Spouse	0.096	0.097	0.100	0.100
	(0.293)	(0.292)	(0.297)	(0.294)
Household Income in 1995	10750	11277	10830	11305
	(22571)	(16697)	(22973)	(15327)
Work Status in 1995 (Employed==1)	0.816	0.909	0.669	0.757
	(0.388)	(0.287)	(0.471)	(0.429)
Number of Individuals	15,571	22,203	14,819	21,086

Notes: The table presents the characteristics of individuals and their spouses belonging either to pre-reform or post-reform groups. Higher education is a dummy that equals 1 if holding a B.A. degree or higher. New immigrant is a dummy that equals 1 if the individual immigrated to Israel after 1990. Household income consists of wage income, allowances and pension payments and income from other sources in 1995. Working status is a dummy that equals 1 if the individual was employed in 1995. Standard deviations are reported in parentheses.

Table A10: Treatment-Control Differences in Pre-Reform Time Trends of Younger Cohorts

	Men				Women			
	Mean Working Month per Year (1)	Annual Salary of all Individuals (2)	Annual Salary of Working Individuals (3)	Probability of Keeping the Same Job (4)	Mean Working Month per Year (4)	Annual Salary of all Individuals (5)	Annual Salary of Working Individuals (6)	Probability of Keeping the Same Job (7)
Time Trend	-0.018	-1,821	-2,275	-0.016	-0.011	-585	19.38	-0.015
	(0.004)	(0.003)	(1,876)	(0.003)	(0.004)	(438.2)	(947.8)	(0.003)
Treatment x Time Trend	0.005	-525.1	-2,446	-0.002	0.01	317	-1,367	0.005
	(0.005)	(1,369)	(2,254)	(0.004)	(0.006)	(644)	(1,185)	(0.003)
Treatment	-10.64	1097000	4945000	3.209	-20.03	-615,056	2751000	-10.24
	(10.82)	(2742000)	(4513000)	(7.137)	(10.86)	(1.29e+06)	(2372000)	(7.003)
Number of Observations	39,948	36,484	20,354	13,354	35,906	35,814	15,339	13,284

Notes: The table replicates the analysis presented in Appendix Table A6, for younger treatment group cohorts. Standard errors are corrected for spouse's year of birth interaction clustering and are presented in parentheses.

Table A11: Double Difference in Difference Estimates for Younger Cohorts

	Men			Women		
	Own Deferral	**Spouse's Deferral**	**Interaction Term**	**Own Deferral**	**Spouse's Deferral**	**Interaction Term**
	(1)	(2)	(3)	(4)	(5)	(6)
A. Mean Working Month per Year						
Spouses' Characteristics and Year FE	0.059	0.010	-0.020	0.030	0.013	-0.049
	(0.016)	(0.022)	(0.026)	(0.020)	(0.016)	(0.023)
Number of Observations		44,843			44,467	
B. Yearly Salary of all Individuals						
Spouses' Characteristics and Year FE	2,8477	1,674	-13,214	13,420	9,504	-12,416
	(5311)	(5961)	(7219)	(3,734)	(2,443)	(4,242)
Number of Observations		45,125			44,387	
C. Yearly Salary of Working Individuals						
Spouses' Characteristics and Year FE	9,539	3,006	-14,470	9,850	10,645	-15,395
	(6,690)	(8,722)	(9,488)	(5,310)	(4,104)	(6,075)
Number of Observations		28,128			21,798	
D. Probability of Keeping the Same Job in a Given Year						
Spouses' Characteristics and Year FE	0.0212	-0.044	0.047	0.007	-0.015	0.002
	(0.010)	(0.016)	(0.018)	(0.010)	(0.013)	(0.015)
Number of Observations		20,124			19,748	

Notes: The table replicates the analysis presented in Table 9, for younger cohorts. Standard errors are corrected for spouse's year of birth interaction clustering and are presented in parentheses.

Table A12: Placebo Analysis based on the Double Difference in Differences Estimation Approach

	Men			Women		
	Own Deferral	Spouse's Deferral	Interaction Term	Own Deferral	Spouse's Deferral	Interaction Term
	(1)	(2)	(3)	(4)	(5)	(6)
A. Mean Working Month per Year						
Spouses' Characteristics and Year FE	0.011	0.016	-0.017	0.006	0.003	-0.008
	(0.021)	(0.012)	(0.03)	(0.021)	(0.018)	(0.031)
Number of Observations		45,811			43,083	
B. Yearly Salary of all Individuals						
Spouses' Characteristics and Year FE	-1,078	-938.7	1,102	-1,319	-1,403	1,582
	(5,303)	(2,935)	(7,185)	(2,631)	(1,901)	(3,552)
Number of Observations		41,800			42,902	
C. Yearly Salary of Working Individuals						
Spouses' Characteristics and Year FE	-2,930	-3,587	1,568	-7,132	-4,012	6,612
	(7,176)	(6,865)	(9,780)	(4,764)	(3,643)	(5,673)
Number of Observations		21,494			15,759	
D. Probability of Keeping the Same Job in a Given Year						
Spouses' Characteristics and Year FE	0.001	0.017	-0.007	-0.001	-0.001	0.005
	(0.012)	(0.013)	(0.019)	(0.013)	(0.012)	(0.016)
Number of Observations		13,253			13,044	

Notes: The table replicates the analysis presented in Table 9, for a different sample: husband aged 63-70 (wives aged 58-65) between the years 2001-2002 and the years 2003-2004. Standard errors are corrected for spouse's year of birth interaction clustering and are presented in parentheses.