

Supplementary Table A2: Estimated Offer Probabilities

	Younger than 62	62 and Older
% PT offer $E_{t-1}=0$	7-8%	12-15%
% FT offer $E_{t-1}=0$	6-11%	2-3%
% PT offer $E_{t-1}=FT$	21-24%	35-38%
% FT offer $E_{t-1}=PT$	36-50%	13-22%