There is a looming retirement crisis in the United States. Millions of people are entering their retirement years with insufficient savings to cover basic expenses and medical bills. In response, some policymakers have proposed that older Americans could delay retirement to increase their savings. This solution, however, overlooks the large group of older Americans who work in difficult conditions—ranging from the physically demanding to the outright dangerous. If older Americans endure difficult conditions that often force earlier exits from the workplace, proposals to delay retirement make little sense.

Supporting workers’ access to jobs that pay fair wages and provide solid benefits during their prime working years is a more effective way to close the retirement savings gap than forcing workers to delay retirement. To ensure older workers can afford to retire when they need to, policymakers must: provide support for workers with caregiving responsibilities, expand Social Security coverage and benefits, and bolster health and safety protections in the workplace.

Summary: Significant numbers of Americans over 50 endure difficult working conditions, including physically taxing, dangerous and stressful jobs—jobs that often don’t even pay enough to allow them to ever retire.