

Many older workers have difficult jobs that put them at risk

Working longer is not a viable solution to the retirement crisis

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.



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Key findings

- 50.3% of older workers have physically demanding jobs.
- 54.2% of older workers are exposed to unhealthy or hazardous conditions.
- 46.1% of older workers have high-pressure jobs.
- 53.7% of older workers have difficult schedules.

Why this matters

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.

How to fix it

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.

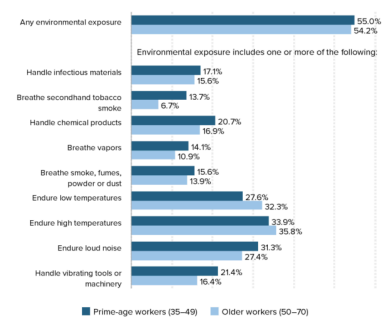
To ensure older workers can afford to retire when they need to, policymakers must: provide support for workers with caregiving responsibilities, expand Social Security coverage and benefits, and bolster health and safety protections in the workplace.



Mapping the problem

Many older workers are exposed to environmental risks at work

Exposure to potentially harmful environmental conditions by age, 2018



Note: Figure B shows the share of workers exposed to these conditions a quarter of the time or more. Source: Author's analysis of 2018 American Working Conditions Survey microdata (RAND Corporation 2018).

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