

# From Early Retirement to Active Ageing

Seoul 50 Plus Foundation<sup>1</sup>

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Early retirement is common in South Korea, with a national average retirement age of 62 years.<sup>2</sup> The country is among the lowest retirement age OECD nations (OECD average retirement age is 66.3 years for men and 65.8 for women).<sup>3</sup> In Seoul, people retire at the average age of 52.6, about 10 years earlier than the national average.<sup>4</sup> This creates a gap before pension payments to begin at the age of 65, leaving many retirees at risk of financial insecurity.

According to the Statistics Korea, 12.9 million Koreans are aged 50-64, accounting for 25.2% of the national population.<sup>5</sup> Many in this group feel anxious about life after early

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<sup>1</sup> This is an evolving database. We will be adding more examples and cases over time.

<sup>2</sup> OECD. (2018). Working Better with Age: Korea. *Ageing and Employment Policies*. <https://doi.org/10.1787/9789264208261-en>; Statista. (2025, January 23). *Retirement age worldwide 2020, by country*. <https://www.statista.com/statistics/268824/retirement-age-in-international-comparison/#:~:text=Israel%2C%20Iceland%2C%20and%20Norway%20had,effective%20retirement%20age%20at%2069>

<sup>3</sup> De Tavernier, W., Yushchyshyn, S., Lis, M., Fujiki, Y., Reilly, A., Despalins, R., Antolin, P., Payet, S., Boulhol, H., Ladaique, M., Hulett, L., Varkki, H.,

Wood, A., Rauser, E., Grobon, S., Loupias, C., Spasova, S., . . . Salvatori, A. (2023). *Pensions at a glance 2023*. OECD Publishing, Paris. <https://doi.org/10.1787/678055dd-en>

<sup>4</sup> OECD. (2018). Op. cit.; Statista. (2025, January 23). Op. cit.

<sup>5</sup> Statistics Korea. (2025). *Resident Population in Five-Year Age Groups (2011~)*. [https://kosis.kr/statHtml/statHtml.do?sso=ok&returl=https%3A%2F%2Fkosis.kr%3A443%2FstatHtml%2FstatHtml.do%3FdocId%3D8389%26markType%3DM%26tblId%3DDT\\_1BPA002%26vw\\_cd%3DDMT\\_ETITLE%26language%3Den%26lang\\_mode%3Den%26orgId%3D101%26](https://kosis.kr/statHtml/statHtml.do?sso=ok&returl=https%3A%2F%2Fkosis.kr%3A443%2FstatHtml%2FstatHtml.do%3FdocId%3D8389%26markType%3DM%26tblId%3DDT_1BPA002%26vw_cd%3DDMT_ETITLE%26language%3Den%26lang_mode%3Den%26orgId%3D101%26)

retirement, as 50.6% of those in their 50s and 66.9% of those in their 60s identified lack of preparation for old age as the biggest hurdle to their wellbeing. They are not ready to stop working and seek ways to stay active outside their homes.<sup>6</sup>

At the same time, early retirees want to remain engaged in society. They aim for work-life balance and wish to use their skills to contribute to their communities. Financial independence and social connections are important to early retirees. More than just welfare, they seek for new activities and challenges after retirement. They need not only financial support but also platforms that help them build meaningful post-retirement lives.

Seoul was the first municipal government that recognises the importance of the 50+ generation and their needs for active ageing post-retirement. The city launched the “Comprehensive Support Plan for the 50+ Generation” to position this group as a key part of Seoul’s social and economic fabric. Seoul also developed a specialised support system tailored to the needs of the 50+ generation. In April 2016, Seoul established the 50 Plus Foundation<sup>7</sup>, hosting forums to share best practices and collaborate with international organisations. It aims to improve the quality of life of older adults aged 50-64 by promoting a balanced lifestyle and social participation.

The Seoul 50 Plus Foundation operates on three levels:

- The **Foundation** functions as the control tower, overseeing research on policymaking, programmes, and project administration for the older population aged 50+.
- **50 Plus Campus** works as the regional support centre, offering services such as counselling, education, job seeking, and social activities.
- **50 Plus Centre** operates as the community activity space for localised communication and information exchanges.

As of February 2025, there are five 50 Plus Campuses and twelve 50 Plus Centres across Seoul (Figure 1).

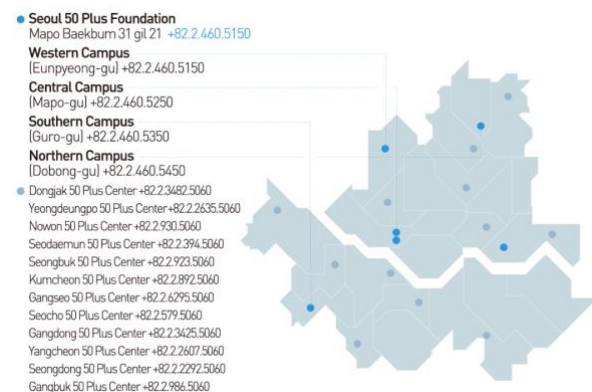


Figure 1. Location of 50 Plus Campuses and 50 Plus Centres

Image source: Seoul50Plus Foundation<sup>8</sup>

In addition, the Seoul 50 Plus Foundation works on three key areas:

- **50+ work model**, which develops job models for the 50+ generation and supports their career shifts through volunteering, employment and entrepreneurship

<sup>6</sup> Choi, S. (2016, July 22). More over 50s worry about retirement life. *The Korea Times*. [https://www.koreatimes.co.kr/www/nation/2025/01/113\\_210042.html](https://www.koreatimes.co.kr/www/nation/2025/01/113_210042.html)

<sup>7</sup> Seoul50Plus Foundation. (n.d.). *Seoul50Plus Foundation*. <https://50plus.or.kr/org/eng.do>

<sup>8</sup> Ibid.

- **50+ customised policies**, which conduct research and policy development to help the government address the social and economic needs of the 50+ generation
- **50+ culture**, which organises citizen participation projects to raise awareness and promote social understanding across generations.

## Impacts of the Seoul 50 Plus Foundation

Projects under the Seoul 50 Plus Foundation seek to address key challenges faced by the 50+ generation in Seoul—early retirement, social isolation, and a lack of structured post-retirement opportunities. The three initiatives go beyond welfare support, aiming to reposition this generation as an active part of society.

### *50 Plus Life School: Redefining retirement through lifelong learning*

The 50 Plus Campus offers customised courses for the 50+ generation, aimed to help participants explore and prepare for new life models, following key principles such as partnerships with relevant organisations, interactive learning methods, and linking education with work and social activities.<sup>9</sup> The campuses offer courses in four semesters (Semester 1—March to June, Semester 2—September to December, Summer—July to August,

Winter—January to February), similar to the system in local universities. There are three faculties, each with distinct educational content and objectives, allowing students to choose based on their interests and needs (Box 1).

#### **Box 1: The 50 Plus Campus Educational Courses**

The three faculties have different focuses on the courses offered. The courses are not lectures but workshops. Some courses offered in the Semester 2 in 2016 at Western Campus include:

##### **Faculty of Life Redesign**

*Empower people to design a new life*

- Seoul 50+ Life School (Introduction to the Campus)
- The 7PM Salon (For those with current jobs)
- Volunteer Guide
- 50+ Book Club

##### **Faculty of Career Exploration**

*Encourage students to explore new career paths*

- 50+ Encore Career (Introduction to career exploration)
- 50+ Business Start-up
- 50+ Vision through Social Enterprises and Cooperatives
- 50+ Odyssey: Visiting Farms
- 50+ Travel Planning School

##### **Faculty of Everyday Skills**

*Impart everyday skills that are necessary to live an independent and joyful life*

- Musical, Bongsan traditional mask dance, haegeum playing (In collaboration with Sejong Art Centre Art & Culture School)
- People+ Photography Class

<sup>9</sup> Nam, K. (2018). *The 50-plus Generation*. The Seoul Institute.

- Cooking Class for Middle-aged Men
- Body & Mind Yoga

The courses helped students to redefine some skills in their daily life, shifted their perspectives on self-sufficiency and personal growth, while building new social connections with peers. As one student commented:

*“After retirement, I spent a lot of time at home and needed to cook for myself. I somehow had the notion that cooking wasn’t a big deal. Now I understand how hard it must have been for my wife, and my attitude towards food has changed completely. I also enjoyed the course thoroughly as I could meet my peers, eat together and share stories that we feel the same about.”*

— Student, Cooking Classes for Middle-aged Men, Faculty of Everyday Skills

Starting from January 2025, the foundation provides job training on 13 courses, including training for pharmacy clerks and smartphone instructors. Participants will receive between 15 and 150 hours of training.

Source:

Nam, K. (2018). *The 50-plus Generation*. The Seoul Institute.

Cho, J. (2025, January 13). Seoul to train 4,400 middle-aged residents for jobs as Korea becomes super-aged society. *Korea JoongAng Daily*. <https://koreajoongangdaily.joins.com/news/2025-01-13/national/socialAffairs/Seoul-to-train-4400-middleaged-residents-for-jobs-as-Korea-becomes-superaged-society/2221096>

By encouraging participants to reflect on their past and set goals for the future, the 50 Plus Life School project challenges the traditional view of retirement as a passive stage of life. By emphasising learning and community-building, the project highlights that social engagement and lifelong learning are as critical as financial stability. However, its long-term impact depends on sustained participation. It would be important to monitor and evaluate whether the 50 Plus Life School initiative leads to tangible improvements in wellbeing and life satisfaction in the 50+ generation.

### *Good Job 5060: Addressing employment gaps in later life*

The Good Job 5060 project, launched by the Ministry of Employment and Labour and Hyundai Motors in July 2018, helps retirees adapt to financial and social changes.<sup>10</sup> It provides mentoring and funding, linking re-employment to social contribution and community development. The Foundation supports the 50+ generation to retain their social and economic activities with a variety of work options. These are achieved by,

- Developing work models for the 50+ generation
- Offering re-employment and career growth through bridge jobs (i.e. 50+ Internship, Figure 2)
- Supporting people aged 50 and over to start a business

<sup>10</sup> Seoul Metropolitan Government. (2018). *Seoul launches the so-called “Good Job 5060” project to support the 50+ generations*. <https://english.seoul.go.kr/seoul-launches-the-so-called-good-job-5060-project-to-support-the-50-generations/#:~:text=Press%20Releases->

[.Seoul%20launches%20the%20so%2Dcalled%20%E2%80%9CGood%20Job%205060%E2%80%9D%20project,to%20support%20the%2050%2B%20generations&text=%E2%80%93%20Through%20this%20project%2C%20200%20middle,create%20500%20obs%20for%20them](https://english.seoul.go.kr/seoul-launches-the-so-called-good-job-5060-project-to-support-the-50-generations&text=%E2%80%93%20Through%20this%20project%2C%20200%20middle,create%20500%20obs%20for%20them)

- Promoting social contribution activities



Figure 2. 50+ Internship  
Image source: World Health Organisation<sup>11</sup>

This initiative recognises that most of the traditional employment models fail to accommodate the realities of an ageing workforce. By supporting re-employment, business creation, and social contribution jobs, the programme reframes later-life work as an opportunity rather than a burden. However, the low five-year survival rate of businesses started by the 50+ generation indicates that systemic barriers remain.<sup>12</sup> While the Foundation's partnerships with government and private enterprises expand opportunities, ongoing efforts are needed to ensure that new job models are both viable and sustainable.

### *Discovering 50+ Culture: Leisure and cultural engagement*

The Foundation promotes cultural movement for the 50+ generation through civic participation, community-driven projects, and digital engagement. Public campaigns, in collaboration with private companies, aim to encourage intergenerational solidarity through festivals, lectures, and social initiatives.<sup>13</sup> Campus-based planning programmes offer participants with direct involvement in training courses, counselling, interest groups, etc. This fosters specialised regional activities, community fairs, and shared learning spaces. Additionally, the 50+ online platform serves as a platform for peer mentorship, curated information on jobs and policies, and storytelling to spread positive narratives about ageing. These initiatives work together to reshape perceptions of ageing and empower the 50+ generation to lead active, engaged lives.

By promoting cultural activities and leisure as essential components of ageing well, this initiative challenges the notion that post-retirement life is defined by withdrawal from public life. The annual 50+ Festival (Figure 3) serves as a platform to normalise active ageing and create intergenerational dialogue. However, evidence is needed on the extent to which these cultural engagements translate into long-term community involvement and improved social cohesion.

<sup>11</sup> World Health Organisation. (n.d.). *Seoul 50 Plus Foundation of Seoul Metropolitan Government, Republic of Korea.*

<https://www.who.int/westernpacific/initiatives/innovation-for-health-impact/innovation-challenge/seoul-50-plus-foundation>

<sup>12</sup> Choi, U. (2018). *Towards good active ageing for all: In a context of deep demographic change and*

*dislocation.*

[https://pascalobservatory.org/sites/default/files/towards\\_good\\_active\\_ageing-peter\\_kearns-dec7.pdf](https://pascalobservatory.org/sites/default/files/towards_good_active_ageing-peter_kearns-dec7.pdf)

<sup>13</sup> Lee, M., Majer, M., & Kim, B. (2019). The social Welfare service delivery system to reinforce sustainable social participation. *Social Sciences*, 8(9), 258. <https://doi.org/10.3390/socsci8090258>



Figure 3. 50+ Festival in 2018  
Image source: Seoul Metropolitan Government<sup>14</sup>

## Challenges Ahead

The Seoul 50 Foundation faces several challenges that affect the accessibility, sustainability, and effectiveness of its programmes. Income disparity is a key issue, as many programmes primarily attract middle-class participants, leaving those from lower-income backgrounds with fewer opportunities.<sup>15</sup> Expanding vocational training and job programmes tailored to different financial needs is essential to address this gap.

Public-private partnerships play a crucial role, but coordination remains a challenge. Government bodies, businesses, and local organisations need clear role distribution to prevent redundancy and enhance efficiency. The private sector’s involvement in creating encore careers and entrepreneurial opportunities is vital for long-term success.

Intergenerational engagement is another issue. While the 50+ customised policies focus on supporting people aged 50-64,

<sup>14</sup> Seoul Metropolitan Government. (n.d.). *Support for Future 50+Generation*. <https://english.seoul.go.kr/policy/welfare-health-security-ord/support-for-future-50generation-new-driving-force-for-growth/>

engaging younger generations is necessary for sustainability of the initiative. Encouraging people in their 30s and 40s to plan ahead can help reshape perceptions of ageing and create innovative job models for older adults. Currently, the Foundation has expanded its target audience to the middle-aged people aged 40-64, along with the Seoul Learn 4050 Project announced in 2021 (Figure 4).

### Seoul 50 Plus Foundation will be there for the middle-aged people

We support the middle-aged who still want to work and try new activities.



Figure 4. Seoul Learn 4050 Project  
Image source: Seoul50Plus Foundation<sup>16</sup>

Community engagement is also a concern. Despite expanded education and training opportunities, many over-fifties are struggled to reconnect with social and economic activities.<sup>17</sup> Strengthening peer networks, local initiatives, and community spaces can help combat social isolation and support active ageing.

Sources:  
Seoul50Plus Foundation. (n.d.). *Seoul50Plus Foundation*. <https://50plus.or.kr/org/eng.do>

Nam, K. (2018). *The 50-plus Generation*. The Seoul Institute. <https://www.seoulsolution.kr/sites/default/files/ge>

<sup>15</sup> World Health Organization. (n.d.). Op. cit.

<sup>16</sup> Seoul50Plus Foundation. (n.d.). Op. cit.

<sup>17</sup> Nam, K. (2018). Op. cit.

[ttknowus/The%2050-Plus%20Generation\\_Seoul%20Institute\\_Kyoung-A%20Nam\\_2017.pdf](#)

OECD. (2018). Working Better with Age: Korea. *Ageing and Employment Policies*. <https://doi.org/10.1787/9789264208261-en>

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