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Abstract

Career self-directedness is a concept that has gained widespread attention in the literature on new careers and managerial thinking about contemporary career development. In a related sense, the topic of employee retirement has become popular in both the academic and managerial literature. However, as to date career self-directedness has not been studied in relationship with older workers' retirement intentions. The purpose of this study was to test a model of the relationship between career self-directedness and retirement intentions, mediated by career self-management behaviors and engagement. A survey was completed by 271 employees older than 45 working in five organizations. The average age was 53, and 59 percent were female. Participants had been with their current employer for an average of 16 years, and 58 percent of them worked fulltime. The survey included measures of self-directed career attitude, career self-management behaviors, engagement and retirement intention. Results indicate that engagement and career self-management behaviors fully mediated the relationship between self-directed career attitude and retirement intention. This is the first study to address career self-directedness in relationship with retirement intentions, thereby considering the mediating role of career self-management behaviors and engagement. As a result, this study contributes to insights in the validity of career self-directedness as a predictor of career development using a sample of employees different from the main body of studies using samples of employees in their early career stages. Moreover it sheds further light on the retirement process by including an individual career attitude and intermediating variables viewed as important to understand contemporary organizational behavior.

Keywords: Career self-directedness, Career self-management, Engagement, Retirement intention

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Introduction

The aim of this paper is to examine older workers' intentions regarding their career length from the perspective of career self-directedness. Within the contemporary career environment, employees are considered to be the central actor in managing their own career. They have to engage in a range of career self-management activities in order to create career options that allow them to realize their personal career goals and ensure their employability (Hall & Mirvis, 1995; Hall & Moss, 1998; Hall, 2002; Sullivan & Baruch, 2009). A changing attitude of employees toward their career development and their own role within this is needed (Briscoe & Hall, 2006).

Career self-directedness might well become a critical challenge when it comes to older workers' careers and more specifically their intentions regarding their career length (Hall & Mirvis, 1995). The ageing of the world population is one of the most significant trends of the last decade (Baltes & Finkelstein, 2011; Schalk et al., 2010; Van der Heijden, Schalk & van Veldhoven, 2008; Wang, Zhan, Liu, & Shultz, 2008) and this trend has important implications for individuals' careers, especially in European countries where governments are working out policies which postpone the formal retirement age and limit the options for an early exit from the labor market (Schalk, et al., 2010; Van der Heijden et al., 2008). Considering this trend, an important question that arises is whether self-directedness can explain individuals' retirement intentions (Topa, Moriano, Depolo, Alcover, & Morales, 2009).

As to date, the empirical research on retirement intentions from the perspective of new career concepts such as self-directedness is scarce. Studying career self-directedness in relationship with retirement intentions is not only relevant because of the ageing of the workforce and the need for stimulating individuals to work longer. The current cohort of older workers has 'grown up' in a context in which career management was largely an organizational

responsibility and many of them have grown together with their company. In view of this, we address whether career self-directedness as a relatively ‘young’ career concept, is also explicative of older workers’ retirement intentions.

With this study we aim to make three major contributions. First, we add to the ‘new careers’ literature by providing further empirical insight into the validity of career self-directedness as a construct relevant for explaining individuals’ career decisions by addressing an important career variable, i.e. employees’ retirement intentions. As retirement intentions are in essence a specific type of career decision (Beehr, 1986; Topa et al., 2009), insights from the careers literature might be relevant to shed further light on this topic. A major limitation to studies on new career concepts is that most of these are conducted using samples of relatively young employees (Abele & Wiese, 2008; De Vos, De Clippeleer, & Dewilde, 2009; Sturges, Guest, Conway, & Davey, 2002; Sturges, Guest, & Davey, 2000), i.e. individuals in their early career stage. With the ageing of the workforce, an important question that arises is whether self-directedness is also explaining individuals’ career intentions and more specifically their retirement intentions, in their later career stages. And if so, what might be the direction of that relationship and the intervening processes that might explain the link between self-directedness and retirement. In doing so our study adds to a more complete picture of the possible benefits of career self-directedness.

Second, with this study we provide further insight into the variables through which a self-directed attitude affects career outcomes. We thereby not only include career self-management behaviors, but also engagement as mediating variables. Despite the growing interest in the concept of engagement for understanding employee retention and turnover, to the best of our knowledge engagement has not yet been included in models relating career self-directedness with career outcomes. We believe this is an important omission as it is a core idea in the new career literature that by taking charge of their own career, individuals are

better able to make career choices that provide meaning and value, and hence make them feel more engaged in what they do (Hall, 2002; Hall & Moss, 1998).

Third, our study adds to the literature on older workers by further elaborating on the individual factors relevant for understanding retirement intentions. Within this literature, empirical findings underscore the importance of individual attributes, job and organizational factors, family factors as well as socio-economic factors for understanding the retirement process (Herrbach, Mignonac, Vandenberghe, & Negrini, 2009; Topa et al., 2009; Van der Heijden et al., 2008; Wang & Shultz, 2010; Zappalà, Depolo, Fraccaroli, Guglielmi, & Sarchielli, 2008), but less is known about the role of employee self-directedness. Studying this variable in relationship with retirement intentions is relevant since individuals have decision latitude about when they plan to withdraw from the labor market. Despite logical linkages, career self-directedness has received limited attention within the literature on older workers' careers.

By investigating the relationships between self-directed career attitude, self-management behaviors, engagement and retirement intentions we shed further light on how individuals' career attitude affects their retirement intentions. This, in turn, has important implications for how organizations can stimulate older workers to work longer by facilitating a self-directed attitude throughout their employees' careers.

In sum, the findings of our study may add valuable insights into the role of career self-directedness in explaining retirement intentions. For organizations these insights are relevant when working out policies aimed at keeping older workers engaged in their job and motivated to work longer. From an employee's point of view, a better understanding of the critical role of self-directedness for feeling engaged in their work may positively stimulate actual initiatives in this regard, herewith supporting life-long career development.

Self-directed career attitude and retirement intentions

In this study we focus on self-directed career attitude as a core dimension of a protean career attitude (Hall & Moss, 1998). Briscoe and Hall (2006) point out that self-directedness is an attitude reflecting a feeling of personal agency regarding one's career that “does not imply particular behavior, such as job mobility, but rather it is a mindset about the career” (p. 6). Individuals with a self-directed career attitude experience greater responsibility for their career choices and opportunities and are more actively engaged with their career development (Briscoe, Hall, & Frautsch DeMuth, 2006; Hall, 2002; Sullivan & Baruch, 2009). It is an attitude that refers to the contract one has with oneself, rather than between individual and organization – thereby placing much of the initiative with regard to career development in people's own hands (Kossek, Roberts, Fisher & Demarr, 1998).

Developing a self-directed career attitude might be important for individuals in order to make career choices that lead to the end of their working career, a critical stage in career development (Hall & Mirvis, 1995). Especially because, “similar to work, retirement has moved into the realm of self-management” (Sterns & Kaplan, 2003, p.188). Although every country has its regulations with regard to formal retirement age, possibilities for bridge employment, and the existence or absence of a mandatory retirement age, in case of voluntary retirement – the focus of this study - individuals have decision latitude with respect to the exact moment at which they retire (Beehr, 1986; Feldman, 1994). This makes the voluntary retirement decision process an individual career decision process and hence career theories can shed further light on the complex process of retirement (Topa et al., 2009).

Retirement theories conceive retirement as a process, which is typically described as consisting of several phases, that starts with planning and decision making before the actual end of one's working life and that lasts for years after the actual retirement (Beehr, 1986). Historically this process has been researched from a multitude of theories with their own

specific antecedents and consequences (Beehr, 1986; Topa et al., 2009). Individual attributes as well as job and organizational factors, family factors and socio-economic factors contribute to explaining employees' retirement decision (Herrbach et al., 2009; Topa et al., 2009; Van der Heijden et al., 2008; Wang & Shultz, 2010; Zappalà et al., 2008). Based on their meta-analysis of the retirement planning and decision-making literature, Topa et al. (2009) conclude that "planning and decision activities are far removed from being a structured and rational process" (p.49). One of the theories relevant to explain the multifaceted and complex process of retirement is work role attachment theory (Carter & Cook, 1995). Based on work-role attachment theory, retirement is viewed as a form of work-role withdrawal that includes not just leaving one's job and organization, but also one's career and the entire work-role (Feldman, 1994). This theory suggests that the more individuals are committed to their work-role, the less likely they are to retire as they want to remain a member of the workforce (Adams, Prescher, Beehr, & Lepisto, 2002). Work-role attachment theory thus considers the retirement decision in terms of withdrawal from the professional work role or career rather than withdrawal from a specific job of organization. This theory is especially relevant to understand retirement decisions in a context of boundaryless careers, where individuals are expected to take charge of their own career development, independent of organizational boundaries (Arthur & Rousseau, 1996; Sullivan & Baruch, 2009). In such a career context, retirement means more leaving one's professional career rather than one's organization and hence also becomes a decision that is more affected by individuals' attitudes towards their career and professional work role rather than their employing organization. Within a context of individual ownership of careers (Arthur & Rousseau, 1996), career self-directedness reflects a higher commitment to the work role as a result of feeling a personal agency and responsibility for the one's career (Briscoe et al., 2006). We expect that employees who score high on self-directed career attitude intend to retire later compared to people who experience

less personal responsibility for their career because of this mechanism of work-role attachment (Carter & Cook, 1995). In the middle and late career stage, it has become a particular challenge to provide older employees with challenges and continuous learning opportunities in order for them to stay attached to their professional work role as these initiatives slow down the process of disengagement and withdrawal from professional life (Adams et al., 2002; Hall & Mirvis, 1995). A self-directed career attitude implies that employees feel responsible themselves for their career and have stronger beliefs about their own agency in creating these opportunities for themselves, resulting in less rapid withdrawal from their professional career.

Hypothesis 1: Older workers' self directed career attitude correlates positively with late retirement intentions.

We expect, however, that this relationship will be at least partially mediated by career self-management behaviors and engagement.

Self-directed career attitude, career self-management behaviors and retirement intentions

Career self-management behaviors are those behaviors individuals engage in to actively gather information to help them make and influence key decisions about their careers (King, 2004; Kossek, Roberts, Fisher, & DeMarr, 1998). They encompass behaviors such as networking, asking for feedback and career advice, participation in development initiatives, engaging in visibility-enhancing initiatives, and active job search (Kossek et al., 1998; Sturges et al., 2002). The notion of career self-management challenges the conceptualization of employees as relatively passive and reactive when it comes to their career and explicitly

recognizes the deliberate actions employees take to take charge of their own career (Arthur & Rousseau, 1996). All these behaviors could be seen as an expression of a high degree of involvement with ones career (Stickland, 1996; Sturges et al., 2002) which, according to the work role attachment theory (Carter & Cook, 1995) and the meta-analysis of Topa et al. (2009), leads to late retirement intentions, as leaving the workforce would imply giving up an important and valued part of the work-role activities (Adams et al., 2002).

The theory of planned behavior (Ajzen, 1991) on its turn explains why a self-directed career attitude will most likely lead to career self-management behaviors. Earlier research by De Vos and Soens (2008) showed, for example, that employees with a strong career self-directed attitude were more likely to engage in networking and visibility-enhancing behaviors compared to those who scored low on this attitude. And in a study among unemployed job seekers, McArdle, Waters, Briscoe, and Hall (2007) found that a self-directed career attitude was significantly and positively related with active job search. On the basis of these theories and empirical findings we propose that older employees who have a self-directed career attitude will engage in career self-management behaviors, which on its turn will lead to late retirement intentions.

Hypothesis 2: Older workers' career self management behavior mediates the self directed career attitude - retirement intention relation

Self-directed career attitude, engagement and retirement intentions

Employee engagement is conceived as a state where employees find meaning in their work and devote discretionary effort and time to work (Pitt-Catsouphes & Matz-Costa, 2008; Schaufeli, Salanova, González-Romá, & Bakker, 2002). Engagement 'goes beyond' satisfaction or commitment and is an enhanced state of thinking and acting that brings both

personal fulfillment and positive contributions for the organization (Demerouti, Bakker, De Jonge, Janssen, & Schaufeli, 2001; James, McKechnie, & Swanberg, 2011; Saks, 2006; Schaufeli, et al., 2002). As job involvement is considered to be an important facet of psychological state engagement in contemporary definitions (Salanova, Agut, & Peiro, 2005; Maslach, Schaufeli, & Leiter, 2001; Macey & Schneider, 2008), we expect that engaged employees have late retirement intentions (cf. work role attachment theory). In addition, research shows that employees who are engaged intend to stay longer with their company than less engaged employees (Saks, 2006). Another facet of engagement is vitality (Schaufeli et al., 2002), which is an expression of health, which has been one of the earliest and most consistent predictors of retirement intentions (Beehr, 1986, Topa et al., 2009). Health theories argue in essence that poor health can cause earlier retirement. Hence, if one experiences more vitality, and thus more engagement, at work, one is more likely to decide to retire late than early.

A self-directed career attitude might lead to higher engagement due to its agentic nature. It has been shown, for example, that a self-directed career attitude has a strong positive relation with proactive personality, as both constructs share the agentic aspect: the willingness to control events rather than being controlled by them (Briscoe et al, 2006). And a proactive personality is considered to be a trait antecedent of state engagement (Macey & Schneider, 2008). Likewise the agentic aspect of a self-directed career attitude might lead to higher state engagement at work. A relation that has been demonstrated by Segers, Briscoe, Henderickx and Wijnans (2010). Take together this leads to the following hypothesis:

Hypothesis 3: Older workers' engagement mediates the self directed career attitude - retirement intention relation

The model we have developed is visually represented in Figure 1

Method

Sample and Procedure

A survey was conducted among 265 employees aged 45+, working in five organizations located in Belgium. Most respondents (50%) worked for a cleaning services firm, 13% worked in a media company, 12% in a postal services organization, 14% in a bio-technology company, and 12% in a manufacturing firm. After receiving formal approval from the participating organizations, a proportional stratified sample (15% of total N) from each organization was selected to be involved in the study. We invited a total of 591 employees to participate. They received a paper questionnaire from the research team, distributed to them via their HR-department, together with a pre-stamped return envelope addressed to the researchers. The invitation letter stressed the importance of the study outcomes for their organization's age management policies, and formally guaranteed the privacy, anonymity and confidentiality of employees' responses. In total, 271 employees filled in the questionnaire, i.e. a response rate of 46%. Six respondents were removed from the analyses since they did not belong to the specified age range. Hence, the final sample comprised 265 employees (41% male and 59% female), with a mean age of 53 ($SD = 10.14$). Furthermore, respondents' organizational tenure was, on average, 16 years ($SD = 12.16$), and 57.7% of them worked fulltime.

Measures

Self-directed career attitude ($\alpha = .83$) was measured using the eight items from the self-directedness subscale of the Protean Career Attitude scale developed by Briscoe and Hall (in Briscoe *et al.*, 2006). Respondents indicated on a 5-point Likert scale to what extent they

considered themselves as the primary responsible for managing their career in an independent way (e.g. “I am in charge of my own career”). The Dutch version of this scale was validated in an earlier study published by the first author (*reference available upon request*).

Career self-management behaviors ($\alpha = .84$) were assessed using fourteen items derived from Noe (1996). These items refer to four types of actions individuals can undertake to manage their careers: creating opportunities, self-nomination, networking, and seeking career guidance. Respondents had to indicate to which extent they had engaged in each of the fourteen activities listed. Sample items are “to what extent have you built a network of friendships in your organization that could help you further in your career progression?” and “to what extent have you tried to develop skills and expertise in areas that are critical to your unit’s operation?”. A five-point response scale was used ranging from (1) = to a very small extent to (5) = to a very large extent. For the purpose of this study all items were collapsed into one global career self-management scale. The Dutch version of this scale was validated in an earlier study published by the first author (*reference available upon request*).

Engagement ($\alpha = .92$) was measured by an adapted version of the Utrecht Work Engagement Scale (UWES) (Schaufeli et al., 2002) (original Dutch version) and consisted of nine items answered on a 5-point Likert scale ranging from totally disagree (1) to totally agree (5). Sample items include “When I get up in the morning, I feel like going to work” and “I am enthusiastic about my job”.

Retirement intention ($\alpha = .81$) was measured using four items constructed for this research and assessing the respondent’s intention to keep working until their official retirement age (being 65 in Belgium, but the actual average retirement age is 59.1: OECD, 2009): (1) “I intend to stop working before my official retirement age” (reversed scoring), (2) “I can easily continue working until my official retirement age”, (3) “I plan to stop working as soon as I can” (reverse scoring), and (4) “It is my intention to work as long as possible”.

Respondents had to indicate to what extent they agree with these statements using a 5-point Likert scale (1 = totally disagree; 5 = totally agree).

Demographic variables. Consistent with other studies, in our analysis we statistically controlled for age, gender and diploma (e.g. Bal, De Jong, Jansen, & Bakker, 2012), as these personal factors might predict employees' retirement intentions (Beehr, 1986; Wang & Schultz, 2010).

Analytical Strategy

We tested the hypothesized model and paths using AMOS 18. We formed item parcels to increase the sample size to parameter ratio, following the procedure recommended by Little, Cunningham & Shahar (2002). For self-directed career attitude, career self-management behaviors and retirement intention, which are unidimensional constructs, we created parcels of randomly selected items to serve as indicators for these variables (Little *et al.*, 2002). For engagement, a construct with a higher-order factor structure, we formed item parcels based on the three subdimensions of the Utrecht Work Engagement Scale (UWES) we used, i.e. vitality, devotion and absorption (Schaufeli *et al.*, 2002).

Following the recommendations of Anderson and Gerbing (1988), we tested our proposed model using a two-stage analytic procedure. First, we fitted a measurement model to the data, and second we tested the underlying structural model. It is generally recommended that overall model fit is assessed based on multiple fit indices, since these indices each reflect somewhat different facets of model fit (Hu & Bentler, 1999; Kline, 1998). Based on the recommendations formulated by Hu & Bentler (1999) and Kline (1998) we use three indices in addition to the χ^2 and χ^2/df statistics: (a) root mean square error of approximation (RMSEA); (b) Bentler's (1990) comparative fit index (CFI); (c) Tucker-Lewis index (TLI). The RMSEA is an absolute fit index, like the χ^2 statistic. The TLI and CFI are incremental fit

indices. They measure the proportionate improvement in fit by comparing a target model with a more restricted, nested baseline model. Previous work suggests that satisfactory model fit is indicated by TLI and CFI values of .90 or higher and RMSEA values no higher than .08, and a chi-square goodness of fit to degrees of freedom ratio no greater than 2 (Bentler, 1990; Browne & Cudeck, 1993).

Results

Table 1 shows the descriptive statistics, alpha reliabilities and correlations between all variables included in the study. Overall, these correlations provide preliminary evidence for the proposed model. Self-directed career attitude relates significantly to career self-management, engagement and retirement intention. Further, there is a significant correlation between career self-management and engagement and both variables relate significantly to engagement and retirement intention. With regard to our control variables, male respondents scored slightly higher on retirement intention ($M = 2.64$, $SD = 1.17$) than female respondents ($M = 2.49$, $SD = .90$) but this difference was not statistically significant. As can be seen from the correlation table, diploma was not significantly correlated with retirement intention whilst for age there was a significantly positive association with retirement intention.

- *Insert Table 1 about here* -

Table 2 displays the fit statistics for the measurement model. Overall, the fit indices show that the hypothesized measurement model provided a good fit to the data, $\chi^2(21, N = 265) = 27.54$, $p < .01$, TLI = .99, CFI = .99, RMSEA = .03). Following the recommendations of Kelloway (1996), we compared the hypothesized measurement model with two constrained nested models in which certain factors were set to load on a single factor. First, we created a one-factor model in which all of the items were set to load on a single underlying factor. Third, we compared the fit of the hypothesized measurement model with the less constrained

independence model. In each case, the hypothesized measurement model fit the data better than any of the alternatives, both in terms of the fit statistics and when directly contrasted with a change in chi-square test. The standardized factor loadings for the indicators used in the measurement model ranged from .67 to .93. These results provide support for the validity of our measurement model. They support the scale validity reported by the original authors of the existing scales we adopted and they offer support for the newly developed retirement intention scale.

- *Insert Table 2 about here* -

Table 3 displays the fit statistics for the tested structural model. Following Kelloway's (1996) recommendation for good practice we compared a partially mediated model (Model 1) to a number of theoretically plausible alternatives to determine whether this partial mediation model was sufficiently parsimonious and comprehensive. The results from these analyses are reported in Table 3. The fit indexes indicated that Model 1 fitted our data well ($\chi^2(37, N = 265) = 60.52, p < .01, TLI = .97, CFI = .98, RMSEA = .05$). First, we compared this baseline model with a full mediation model (Model 2), nested under Model 1, in which we fixed the direct path from self-directed career attitude to retirement intention to zero. Model comparison reveals that adding this constraint did not cause a significant decrease in model fit compared with Model 1. Moreover, in the partial mediation model (Model 1) the direct path from self-directed career attitude to retirement intention was not significant. In view of this, and given the non-significant decrease in model fit and the fact that the full mediation model represents the data more parsimoniously Model 2 was preferred over the partial mediation model. Next, we compared the baseline model (Model 1) with a second nested model, i.e. a non-mediated model in which self-directed career attitude, career self-management behaviors and engagement were set to load directly on retirement intention (Model 3). As can be seen from Table 3, this model poorly fitted the data and had a significantly poorer fit compared

with the baseline model. This supports our proposition about the importance of mediating pathways. Fourth, we tested a possible alternative model in which we dropped the paths from self-directed career attitude to career self-management and from engagement to retirement intention, but including a direct path from engagement to career self-management (Model 4). Comparison of the χ^2 statistics revealed a significantly poorer model fit for Model 4 compared with the baseline model. Based on the analyses of fit indexes and the model comparisons, Model 2 was therefore retained as the final model ($\chi^2(38, N = 265) = 61.28, p < .01, TLI = .97, CFI = .98, RMSEA = .05$).

Figure 1 shows the significant pathways for the retained model. Self-directed career attitude was positively associated with career self-management behaviors ($\beta = .34, p < .01$) and engagement ($\beta = .46, p < .01$). Career self-management ($\beta = .32, p < .01$) and engagement ($\beta = .45, p < .01$) were both positively associated with retirement intention. The model thus supports hypotheses 2 and 3 about the mediating role of career self-management and engagement in the relationship between protean career attitude and intended retirement age. Although the bivariate correlation between self-directed career attitude and retirement intention was significant, in support of Hypothesis 1 (see Table 1), the lack of a direct association between both variables in the structural model suggests that this relationship is only indirect and fully mediated by intervening variables. An analysis of total effects shows that there is evidence for a significant indirect relationship between self-directed career attitude and retirement intention. Evaluating indirect effects is useful because they reveal more insight in the processes by which variables are related (MacKinnon, Coxé & Baraldi, 2012). Following the approach of Brown et al. (2006) we used a bootstrapping analysis using the percentile method to evaluate the significance of indirect effects. The total indirect effect from career self-directedness to retirement intention (.32) was statistically significant at the $p < .001$ level, thereby further supporting our hypothesis about the mediating role of career self-

management behaviors and engagement in the relationship between self-directed career attitude and retirement intention.

- *Insert Figure 1 about here* -

Discussion

In the contemporary career era, a self-directed career attitude is considered to be a key factor of career development, and the process of retiring has become more and more part of the field of self-management (Hall & Mirvis, 1995; Stern & Kaplan, 2003). Based on this premise, this study addressed the relationship between a self-directed career attitude, career self-management behaviors, engagement, and retirement intentions.

Theoretical and Practical Implications

Our results support, in line with the work-role attachment theory, the idea that a self-directed career attitude is important for understanding older workers' retirement intentions through intervening processes of engagement and self-management behaviors. More specifically, it seems that individuals who score high on career self-directedness have late retirement intentions as their agentic attitude about their career represents a higher attachment to the work role. This makes them want to keep their work role longer and therefore retire later, than individuals who score lower on a self-directed career attitude. By studying the relationship between these two important career concepts, thereby including intermediating variables, we provide further empirical evidence for the presumed relevance of a self-directed career attitude (Hall, 2002).

Hypothesis 2 was supported, which implies that older workers' career self-management behavior fully mediated the self directed career attitude - retirement intention relation. The positive relationship between a self-directed career attitude and career self-management behaviors extends earlier findings on the relationship between self-directed career attitude and self-management to the target group of older workers (De Vos & Soens,

2008), a critical group challenging the existing HR-policies in many organizations. It shows that it is not only important to develop a self-directed attitude towards career development when it comes to younger employees, but that it might be important to work out policies or interventions (e.g. career counseling or other supportive career interventions, Hall & Mirvis, 1995; Verbruggen & Sels, 2008) that facilitate this attitude among a group of employees which often tends to get out of the picture when it comes to career development interventions. This is especially the case in Belgium, where the study took place, and where the label 'older worker' in fact applies to a substantial proportion of the workforce given the 'cut off' age of 45+. Older workers are often described in stereotypical terms like showing less ambition, becoming less focused on developing their career and more on maintaining their current situation, or being plateaued and hence not relevant anymore to have decent career conversations with their superior or career coach (Buyens et al., 2009; Noack & Staundinger, 2009; Taylor & Walker, 1998). Provided that Verbruggen and Sels (2008) demonstrated that career counseling can improve self-directedness in a sustainable way, the lack of career conversations with older employees might hold the risk of organizations actually reducing rather than increasing the self-directed attitude of their older workforce. This might ultimately result in less career self-management behaviors, lower levels of engagement, and hence, a stronger intention to retire early.

The results also demonstrated that older workers' engagement mediates the relationship between self-directed career attitude and retirement intention (Hypothesis 3). As job involvement is considered to be part of state engagement (Macey & Schneider, 2008) this finding is in line with the work-role attachment theory, as well as with meta-analytical findings of job involvement being a predictor of retirement intentions (Topa et al., 2009). In addition, another aspect of engagement, i.e. vitality (Schaufeli et al., 2002), is in line with

health theories (Beehr, 1986) and the meta-analytical finding (Topa et al., 2009) that the healthier one is, the more one is inclined to retire later.

The outcome that a self-directed career attitude increases older workers' engagement level contributes to the literature on engagement where there is still a need to further clarify the antecedents of engagement (Saks, 2005; Mavey & Schneider, 2008) as well as its relationship with career outcomes. Given the stereotypes of HR-managers about the lack of engagement among older workers (Buyens et al., 2009; Rupp, Vodanovich, & Crede, 2006), which might lead them to facilitate their early exit, our findings provide further support to the relevance of stimulating a self-directed career attitude in order to create an engaged older workforce. Stated differently, this article provides insight into an individual-level intervention variable relevant to increase engagement, something which is called for by Bakker, Albrecht, and Leiter (2011).

Limitations and suggestions for future research

Our study did have some limitations. First, all data were cross-sectional. As a consequence, the causal inference that a self-directed career attitude results in higher levels of career self-management behaviors and engagement, and through these ultimately resulting in late retirement intentions, should be treated with the necessary caveat. Although the observed relationships in this study match the underlying rationale, they are solely based upon previous research and existing theories. Further research using a longitudinal design is needed to further unravel the causal relationships between self-directed career attitude, career self-management, engagement and retirement intentions.

Second, a longitudinal design should also include respondents' actual retirement behavior. Including actual retirement behavior would overcome the limitations inherent in studies using only self-perception data and behavioral intentions. Although self-perceptions

are the most relevant way to assess both the antecedent and outcome variables in our model, this holds the risk of common method bias. On the other hand, research indicates that common method bias is often overstated (Spector, 2006) and rarely strong enough to invalidate research findings (Doty & Glick, 1998).

Third, an interesting avenue for future research would be to include not only an individual's self-directed career attitude but also more context variables as antecedents of retirement age. It might, for example, be that the career support provided by organizations to their employees will not only affect career outcomes (as shown in earlier research), but that this will also affect employees' attitudes regarding retirement, consistent with the impact of organizational career management on young employees' commitment (Sturges et al., 2002). This is important as positive attitudes toward retirement have been shown to be a predictor of the actual decision to retire early (Topa et al., 2009). Hence, career support provided by the organization increases the responsibility employees have for managing their own career, which will lead to higher levels of career self-management behaviors and engagement, and therefore to late retirement intentions, but potentially also to negative attitudes towards retirement an sich, which would be a third path to influence the retirement decision. Among these lines, future research might include working conditions of older employees, as negative working conditions are a predictor for early retirement (Topa et al., 2009).

Finally, an intriguing path for future research is to take into account the empirical fact that individuals who believe to have attained their occupational goals are more likely to say they will retire early, and this "because they have accomplished all that they set out to accomplish in their careers" (Adams, 1999, p.231). Given that a self-directed career attitude leads to career success (De Vos & Soens, 2008; McArdle et al., 2007), one could argue that this attitude more easily leads to the full accomplishment of ones career goals, and therefore may remove over time the 'achievement-related reason' for continuing to work (Beehr, 1986;

Adams, 1999). Hence, future research might include occupational goal attainment as an additional variable.

In sum, this study is among the first to demonstrate the relationship between a self-directed career attitude and retirement intention, and has started to explain how this process might take place. The insights provided by our study are useful for practitioners, organizations and researchers. Future research is, however, needed in order to come up with a more complete and definitive theory of retirement decision-making.

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