

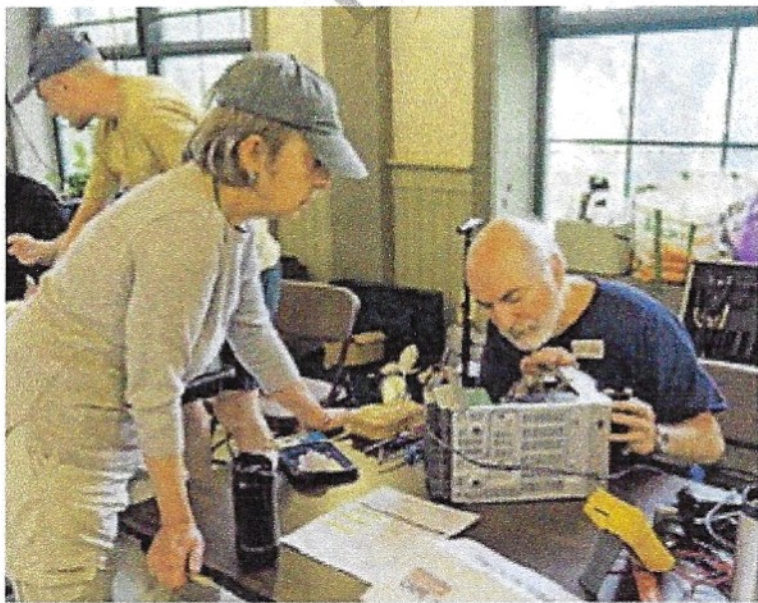
2026-1-17

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WSJ Print Edition



MATT CHASE FOR WSJ, ISTOCK



RICK PROKOP Dean Gallea helps neighbors fix broken appliances at Repair Cafe.

## Mattering

The Retirement Crisis No One Warns You About:

Many of us plan for our future wealth and health. Few prepare for an equally essential aspect of retirement: how to continue to feel seen and valued.

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## By Jennifer Breheny Wallace

The moving boxes were barely unpacked when Nancy Schlossberg and her husband, Steve, joined a small group of recent retirees for dinner in their new city of Sarasota, Fla. When a former medical school dean asked Nancy, who had just stepped away from a 40-year career in higher education, about her retirement plans, she told him she hoped to consult with local nonprofits. "I'm excited to get involved and see how I can contribute," she said.

The former dean gave her a weary smile. He'd hoped to assist in teaching a biology course after retiring, he said, but every attempt had gone nowhere. Around the table, heads nodded. Despite decades of expertise, each person there was stunned by how hard it was to find meaningful ways to contribute after winding down their careers.

What these retirees were describing wasn't just disappointment in a lack of opportunities. It was an erosion in something far more fundamental—their sense of mattering, the deep human need to feel valued and to have a chance to add value to the world. We plan for our wealthspan and healthspan, mapping out financial security and physical well-being. Yet very few of us prepare for an equally essential dimension of retirement: our mattering span, or how we will continue to feel seen, useful and capable of making a difference in this next chapter of life.

The consequences of neglecting our sense of mattering are measurable and profound. A 2020 meta-analysis published in the journal *Health-care*, drawing on data from over 3,000 retirees, found that nearly a third experienced depressive symptoms, with higher rates among those pushed into retirement by illness, layoffs or mandatory exits. Other studies indicate that the psychological losses often embedded in retirement—feeling less valued, needed or connected—are strong predictors of postretirement depression.

More than 11,000 Americans turn 65 every day. By 2030, one in five will be of retirement age. As we live longer, sustaining a sense of mattering has become a defining challenge of aging. Research suggests it's time to shift the question from *How long will I live?* to *How will I continue to matter while I do?*

### Why mattering matters

Mattering is the sense that we are valued by others and that we have value to add to the world. Introduced as an academic term in the 1980s by sociologist Morris Rosenberg, it has

gained new relevance in recent years as rates of anxiety, burnout and disconnection have surged. Researchers across a variety of fields view mattering as a missing pillar of well-being.

At its core, mattering answers a fundamental question: Does my life make a difference? Evolution shaped this need. For our earliest ancestors, being valued by the group meant safety, while being ignored meant danger.

That ancient wiring persists today. When people feel they matter, they thrive. When they don't, they suffer. In one study of suicidal men, two of the most common words used to describe their distress were "useless" and "worthless."

To understand how to deal with the problem, it's useful to think of mattering as having four main components, captured in the acronym SAID: feeling significant (seen and essential), appreciated (valued for your contributions), invested in (supported and cared for) and depended on (needed by others). These ingredients offer both a diagnosis—why retirement can feel destabilizing—and a solution for strengthening your mattering span at any age.

### Build your span

A 2024 study of 748 adults, published in the *Canadian Journal on Aging*, found that while most retirees plan carefully for their finances, fewer than half give real consideration to what their lives will be like once they stop working. Lifestyle planning—not financial preparation—was the strongest predictor of retirement satisfaction. The most significant challenges retirees reported were psychological and social, such as boredom, loss of structure and diminished connection. In other words, the researchers concluded, retirees need a deliberate strategy for staying connected and engaged in the decades ahead.



My father didn't use the word *mattering*, but he protected it instinctively in retirement. After a long career at an energy company, he approached retirement with intention—planning ahead, joining a group of retirees who met for lunch, mentoring first-generation college students and cultivating places where he felt valued and useful. One of those was a neighborhood restaurant he visited weekly, where he knew the staff by name and followed their lives. When he stopped coming for a while to care for my ailing grandmother, the staff told him how much he'd been missed and later gave him a sympathy card signed by everyone. His absence was noticed. In taking an interest in their lives, he had made them feel like they mattered—and this was their way of telling him how much he mattered to them, too. When Nancy Schlossberg stepped away from her career, she was surprised by how disorienting retirement felt. She approached her challenge with curiosity, looking for patterns in how others navigated the transition by interviewing dozens of people, including a retired museum director who curated occasional art shows and a man who stayed connected to his old firm as an “emergency” consultant. What resonated with Nancy was that each had carried a thread of their former identity into their next chapter.

Their examples helped Nancy see her own way forward. Even without a formal academic role, she could continue to teach by writing articles and books, giving talks and guiding others through what many now experience as a whole new third act of life.

### The power of invitation

Many life transitions—retirement, widowhood, divorce, empty nesting—come with an unexpected loss of social anchors. A retired teacher told me how much she missed the brief hallway chats and luncheon check-ins with colleagues she'd once taken for granted. Without them, she felt cut off from the daily connection her work had provided.

What changed everything, she said, was deciding to say yes to every invitation that came her way, like coffee with a neighbor and joining a book club. Each yes helped her rebuild the connection she craved.

One place to start is with a modest goal of saying yes to an invitation, or extending one, twice a week. And remember: an invitation isn't just about you. When someone reaches out, they're taking a small risk in their bid for connection. By saying yes, you're signaling that you value them, too. In this way, extending or accepting an invitation becomes a mutual exchange of *mattering*. Note

To experience the benefits of *mattering*, we need to feel valued, but we also need the opportunity to add value again. Research increasingly shows that having this sense of purpose plays a central role in retirement satisfaction and mental health.

But purpose alone doesn't capture the whole picture. What retirees often search for is the experience of being depended on. In my interviews, the people who regained that sense of being needed tended to follow a simple, repeatable pattern: They identified a genuine need and met it with 3Ts—time, talent or treasure.

One of the clearest examples comes from the Repair Café movement, which began in Amsterdam in 2009. Now in towns across America, these volunteer-led gatherings invite people to bring in broken household items—a toaster, a lamp, a bike—and participants use their skills to repair them.

Dean Gallea, a retired engineer who once tested products for Consumer Reports, runs his community's Repair Café in New York's Hudson Valley. He spends his days helping people squeeze more life from appliances that might otherwise end up in a landfill. But what's happening there goes beyond fixing toasters. Dean has become a kind of matchmaker, pairing neighbors' needs with volunteers' skills and, in the process, strengthening the sense of *mattering* of everyone who walks through the door.

Julie Plaut Mahoney's path back to *mattering* began with a similar turn outward. In midlife, she left her career as a volunteer coordinator at a nonprofit in Newton, Mass., to care for her aging mother. But when her mother died, that sense of usefulness fell away overnight.

Instead of retreating inward, Julie pushed herself to look outward for a way to matter. Families like Julie's often struggled with what to do with a loved one's belongings after they died, while other families—rebuilding after a fire or emerging from homelessness—needed everything. With her friend Mindy Peckler, Julie began collecting gently used



home goods and providing them to people who could use them. This gesture grew into Welcome Home, a Massachusetts nonprofit with over 100 volunteers that has transformed thousands of lives, including Julie's.

All of us will face life transitions that can rattle our sense of mattering. But like Julie, we can begin to rebuild that sense by making ourselves useful. The way back can start small, inviting a lonely neighbor to coffee, checking on someone going through a hard time or lending a hand to a family stretched thin. What you might find is that the fastest way to feel like you matter is to show someone else that they do.

"If you're in a hole, feeling like you don't matter, go somewhere you're needed, where you're relied on, where people depend on you," Julie said. "You have a responsibility to make yourself useful again." *This piece is adapted from Jennifer Breheny Wallace's new book, "Mattering: The Secret to a Life of Deep Connection and Purpose," which will be published by Portfolio on Jan. 27.*

Research shows that a sense of purpose plays a central role in retirement satisfaction and mental health.

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