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Life-long Creativity: Changing the Narrative of Aging and Retirement

Jennifer K. Gippel Dr
jennifer.gippel@gmail.com

Advisor

J Michael Fox

First Reader

JMichael Fox

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Life-long Creativity:
Changing the Narrative of Aging and Retirement

By

Jennifer Gippel Ph.D.

An Abstract of a Project
in
Creative Studies

Submitted in Partial Fulfillment
of the Requirements
for the Degree of

Master of Science

December 2017

Buffalo State
State University of New York
Department of Creative Studies

Abstract of Project

Life-long Creativity: Changing the Narrative of Retirement and Aging

The current narratives and stereotypes around retirement and aging are both inaccurate and incomplete. The popular media regularly portrays retirees and older citizens as blissfully happy but bland; or physically feeble and forgetful. Rarely are they portrayed as achievers and vibrant problem solvers. Instead they are perceived by policy makers as a problem to be solved. This project offers a different narrative — one that presents retirement and aging as a unique time of creative opportunity, possibility, and freedom to choose. The primary outcome of the project is two chapters of a book entitled: *Retirement by design: How to discover and shape the amazing in you*. This book is the initial stage of a bigger project that will develop a suite of resources for people planning retirement or recently retired from the workforce. The idea is to provide information, inspiration and deliberate ways to help this group help themselves to be creative problem solvers, reject stereotypes, and flourish and thrive as they reach this life changing point. The ideas presented are based in current research from psychology and neuroscience that shows creative thinking is possible over the entire life-course — few would doubt its necessity.

Keywords: Aging, creativity, retirement



Signature

16 December 2017

Date

Buffalo State
State University of New York
Department of Creative Studies

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J. Michael Fox
Lecturer

International Center for Studies in Creativity

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Jennifer Gippel
Graduate Student

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Creative activity is rarely the outcome of a lone creator. All creators need the support of colleagues, family, friends, institutions, and their audience. My creative effort is no different.

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SECTION 1 Background to the Project

*As we age, creative thinking transforms the mind in a way that adds both years
to one's life and life to one's years.*

Purpose and Description

This project is about developing resources for people planning retirement or recently retired from the work that was their main source of income. The idea is to provide this group with information, inspiration and deliberate ways to help them help themselves to flourish and thrive as they reach this life changing point. The resources I am developing are grounded in scientific evidence related to aging, the creative problem-solving process, as well as stories of ordinary people embracing change and thriving as they age. Cohen (2005) positively labels the mid-50s to the mid-70s as the *liberation* phase of the life-cycle. However, this phase can be a period of uncertainty and anxiety as it coincides with retirement and the loss of primary identity associated with job title and often a lack of clear meaningful goals. Approaching the end of careers, many reasonably ask: What next? How will I still matter? Will I cope with the inevitable changes of aging?

The outputs of the entire project consist of four resources, all developed in parallel (see Figure 1). Phase I (bold font, Figure 1), to be completed for CRS690, consists of two chapters of a book. One chapter introduces the concepts of creative thinking and the potential benefits of creativity for problem solving and well-being as we age. The other chapter is a personal story about the circumstances and events leading to this book. This story is related to the wider retirement landscape and the benefits of creative thinking. Phase I also includes the outline of a 15-minute TED-like talk. Phase II (lighter font, Figure 1), includes the remaining chapters of the

book, plus a workshop, the outline of the branding story and converting the branding story into a 2-minute video — all to be completed in 2018. The idea of the workshop is to use the CPS framework (Puccio, Mance & Murdock, 2011) and creative thinking techniques to develop creative problem-solving skills for the soon to be, or recently retired.



Figure 1 Elements of Phase I (this project) and Phase II (to be completed in 2018)

CPS and/or Creativity Concepts and Skills Involved

Because this project involves diverse outputs, it also requires a variety of CPS skills. I identified seven creativity skills from Torrance & Safter (1999) that I considered important for undertaking this project. First, *elaborate but not excessively*. Writing a book requires a balance between providing accurate and relevant information but not overwhelming the audience with irrelevant or too much information. This relates to the second skill of *highlighting the essence*. In

crafting the script of a TED-like talk and the branding story I concentrated on highlighting the essence or the core message i.e., synthesizing all but focusing on one. The third skill is *putting ideas in context*. Because this project is part of a bigger project to be undertaken over 12 months, I was conscious of putting the delivered elements of this project into the bigger framework.

The fourth skill is *break-through, and expand the boundaries*. Here my goal was threefold. First, to bring awareness to my audience that creativity is essential, possible, and can be enhanced throughout the entire life-cycle. Second, I aim to expand the idea of creativity in retirement beyond the concept of the arts where it is now focused. Third, to expand our thinking about “successful” aging to concepts beyond productivity and being busy for busy sake.

A fifth skill is to *define the problem*. Empathizing with and respecting the audience means to be aware of their challenge and to be concise in the core message. Sixth, *visualize it rich and colorfully*. My branding story uses vivid and colorful imagery. Finally, *let humor flow and use it*. Humor, surprise, and discrepancies between what we think and what is, are good ways to gain an audience attention and so get the message across.

Personal Goals and How They Relate to the Project

This project synthesizes two years of learnings about creativity — theory, models, skills, techniques, and knowledge about the creative problem-solving process. This project represents my personal goal of weaving creativity into my everyday life and to support others who also wish to do so. The research and writing of the book and the talk are a way for me to reach my audience but also to help me gain confidence in talking about creative problem solving as a deliberate approach to finding better solutions and articulating how this knowledge is grounded in research.

This project draws on creative skills I already have such as writing, ideating, and evaluating but has also provided avenues for growth and learning. To this end, I set out to develop the artful skill of storytelling that brings text and talks alive. My goal was to improve my ability to tell and write powerful stories that are empathetically relevant to the audience. And lastly, this project has helped me toward the goal of improving my expertise as a change agent and provide change leadership in the area of retirement planning.

My professional vision is inextricably linked to my personal vision of living a creative life as I age. For me, creative living is holistic. It means paying attention to physical, mental, and spiritual wellbeing. These three cannot be separated. Without one, the others are compromised, and I believe creativity is an integral component of well-being. For example, creative people accept physical changes as part of the life cycle and find creative ways to keep meaning in their life and do the best with what they have or make what they have the best it can be. Finally, to be passionate is to be convincing and to lead others. I am passionate about creative aging and this project is part of my journey into creative and meaningful aging.

Rationale for the Project

My rationale for this project was initially inspired by my personal experience with retirement. At 55 and in good health, I found myself “involuntarily retired”. Since then I have been in flux from being in retirement, to out of retirement, back to retirement and again contemplating returning to the full-time workforce. During the periods in which I was “retired”, I struggled with this label. I was accustomed to being occupied and *retired* was an empty word. It didn’t say anything about me except that I didn’t have a job. At times, I was quite anxious about how I would meaningfully spend the next decades. Perhaps, take a job well below my qualifications? Retrain? Volunteer work? In fact, I tried these things and more, but something

was missing. Putting aside financial issues, it was emotionally difficult. Naturally I wondered if I was alone in these feelings and regardless, what could I do about it?

Intuition told me I couldn't be alone in wondering what the deeper purpose of retirement years could be. The sheer numbers of the baby boomer cohort (born 1946-1964) now leaving the workforce suggests others were probably struggling as well. Being curious, I took opportunities to talk to retirees and find out how they managed the transition to retirement and beyond. I made a key observation i.e., the most inspired and interesting people spent a lot of their time engaged in a passion. They didn't necessarily describe themselves as busy and they didn't necessarily label themselves as retired. Importantly, they were independent, had interesting conversation and were focused on what they did now, not what they used to do. They were challenged and learning new things and forward looking. Another group described themselves as very busy. This group didn't have passions but were content to say they were busy with a variety of pleasant activities.

Another observation was that the popular media still reinforce negative labels of older people by representing them as frail, dependent, cognitively impaired and a social burden. Even the positive stereotypes portraying the better off retirees as living out their "golden years" in a pleasurable leisure filled existence, are unrealistic and not everyone's idea of "successful aging". Nor is this lifestyle necessarily appealing to those seeking greater meaning and challenge. Furthermore, the heterogeneity of retirees and the enormous contribution of older citizens to the growth and enrichment of society is greatly diminished by a lack of recognition by policymakers and in the general media.

There are other challenges in the work and retirement landscape, which is full of uncertainty and change. Older workers on the one hand are pressured by public policy to work

longer, but on the other hand, face involuntary retirements due to redundancies and ageism. Further, in many professions, there are a lack of ways to gradually transition out of the workforce and opportunities for affordable retraining and learning are often absent.

There is a lot of talk about creativity being an essential 21st century skill. Yet, those no longer in the workforce or formal education, are left out of this (World Economic Forum, Futures of Jobs Report, 2016). Few would doubt the creative possibility and necessity for children and young adults. But what of older adults? Is creativity possible or even necessary for them? A common belief is that older people no longer have the faculties or resources to respond creatively to problems. But is this true? The negative stereotypes of retirees that pervade Western culture would have us believe the answer is yes. Fortunately, the scientific evidence contradicts the stereotypes as argued in Section 3 of this project.

Through my personal journey, creative problem solving has helped open creative ways to provide myself intellectual challenge, a sense of accomplishment, and build new skills, all of which give new meaning and direction to my life. Through my journey so far, I have come to believe our later years can be a time for doing something bigger with life, opening new doors as old doors close, building a legacy, beginning a project, or finishing one long left at the bottom of the list of things to do. I see great possibilities to forge meaning, make a productive contribution and know you still matter — if you know how. Pursuing endless leisure to stay busy may bring a certain hedonic contentment with life; but creatively challenging oneself gives us reason to jump out of bed each morning.

SECTION 2 Pertinent Literature

A growing body of research shows we can stay creative and productive all our lives. As the population ages, we all need to.

My proposed book targets a general audience and comes under the genre of “self-help”; however, I intend for the content to be grounded in the scientific literature. To this end, I first review the competitive landscape in this genre. I then review the scientific literature related to: creativity, aging, purpose, and well-being; neuroscience on the aging brain; and gerontology theories of “successful” aging.

Retirement Self-help Books: The Competitive Landscape

In this section, I consider how my book differs from what is already available and comment on how my book challenges the status quo. To this end I review seven recent books that are closely related to the theme of my book. The reviews consider: the content and how my book will be different; what the reviewed book might offer me as background material; the style, tone, title, and my reaction to these elements; are they pitched at the same audience etc.

1. Cohen, G.D. (2006). *The mature mind: The positive power of the aging brain*. (Kindle DX version). Retrieved from Amazon.com.au

Gene Cohen was a psychiatrist interested in geriatric mental health. The theme of this book is: We have a preoccupation with aging as disease and although we should acknowledge the difficulties of age we should also celebrate the positives i.e., wisdom, potential for growth, love and happiness. The book is aimed at a knowledgeable audience. His arguments are based on more than 3000 interviews. Cohen presents a 4-phase model of the latter part of the life cycle beginning in the mid-40s. The one strategy he offers is to build a portfolio of interests so that if

for some reason one can no longer be followed then you still have other interests to pursue.

Beautifully written. Great title.

2. Moen, P. (2016). *Encore adulthood: Boomers on the edge of risk, renewal and purpose*. (Kindle DX version). Retrieved from Amazon.com.au.

Phyllis Moen is a Professor of Sociology researching careers, gender, families and well-being over the life course. Written more for an academic audience. Her thesis: what is meant by retirement has changed. She calls retirement “encore adulthood” i.e., the time between traditional career and old age (55-75). She argues that we can foster these bonus years as a time of potential and purpose. The book provides great background information on the current retirement landscape in the US and the gap between institutional forms and what we need. However, her suggestions to address the problem are directed at government and organizations. For example, she suggests policies that would give flexibility to older workers. Nice title but not catchy for a general audience.

3. Robinson, K., & Aronica, L. (2014). *Finding your element: How to discover your talents and passions and transform your life*. (Kindle DX version). Retrieved from Amazon.com.au

Ken Robinson is a popular author and this has been a popular book. It is written for a general audience of people wanting a career (or life) doing what they love. Your *element* is the thing you were born to do. It’s about finding what you are good at and what you love. In this respect, it is quite like the core message of my book. Each chapter suggests exercises aimed at helping to find your element. This book does not employ any framework such as creative problem solving. A well written book and one I will reference.

4. Bankson, M.Z. (2010). *Creative aging: Rethinking retirement and non-retirement in a changing world*. (Kindle DX version). Retrieved from Amazon.com.au

Written for a general audience and with a heavy spiritual slant and based on interviews mainly with retired professionals who were financially secure. The theme is: conscious aging. Conscious aging involves inner work related to: release from what has gone before; overcoming resistance to change; reclamation of forgotten dreams and examining values and motives. Going through this process leads to revelation and offering ourselves to a larger purpose. There are some good ideas, however no real techniques for the reader to follow themselves. This is what you should do but *how* to do it is not included.

5. Kelley, R. (2015). *The complete guide to a creative retirement*. (Kindle DX version). Retrieved from Amazon.com.au

The title sounds like my book is already written and the problem addressed is how best to spend retirement years. However, Kelley's solution is to offer very specific suggestions for projects based on a dominant area of interest e.g., projects for the gardener, the nature lover, the athlete, the intellectual etc. This book offers suggestions from the author, which are relatively run-of-the-mill. He does not offer the reader strategies to find their own activities.

6. Schlossberg, N.K. (2011) *Revitalizing retirement: Reshaping your identity, relationships and purpose*. (Kindle DX version). Retrieved from Amazon.com.au

In this book, the key is to find your passion and choose activities that make you feel as though you still matter. Lots of stories of people doing this but no concrete suggestions on how to do this. A well written book for a general audience and one I will reference.

7. Zelinski, E.J. (2017). *How to retire, happy, wild, and free: Retirement wisdom that you won't get from your financial advisor*. (Kindle DX version). Retrieved from Amazon.com.au

The core message of this book is also like mine: find your passion. He offers one technique he calls: “get-a-life-tree”. The idea is to develop a “life adventure” list. Essentially it is a mind map and, in the center, is “options for retirement”. Otherwise he offers advice like: develop an aptitude for leisure; be a life-long learner; exercise the mind and body to stay healthy; develop social outlets; do something unique on your next travel experience; relocate to somewhere you would rather live; and volunteer. All very good suggestions. However, there are no strategies to help achieve these things. Zelinski includes letters from his readers of previous books: *The joy of not working*; *The lazy persons guide to success*; *The joy of being retired*. The book’s advice is based on the notion that people don’t really like their jobs and would be much happier not working and following activity they are passionate about, no matter what their age. Zelinski is a self-proclaimed prosperity life coach, professional speaker, and unconventional career expert. This book lacks focus and is not well written. I found it boring.

General Overview

The market for retirement advice mostly focuses on financial advice. The books reviewed move away from that and generally assume the reader has adequate financial resources. Finding your passion is the common theme. This is how to live a happy and successful life.

My Contribution to This Market

My main point of departure is in offering a framework and techniques of creative problem solving. Rather than simply read advice, my book will give concrete methods e.g., why, what’s stopping you; imaginary journalism; powerful questions. My book is about learning the

skill of problem solving. One problem may be finding your passion. It is also about developing skills to age well.

Creativity Literature and Aging

Creativity developed as a sub-discipline of psychology beginning in 1950 with Guilford's call to the APA for more research. At that time, the popular theory of aging was disengagement theory (Cumming and Henry, 1961). Added to this, life expectancy was 66 for men and 71 for women in the USA. Naturally, the creativity literature focused on children and young adults as the main sources of creativity. Hence there is a dearth of research on creativity and aging (Sharma & Babu, 2017). Perhaps because of aging populations and extended life spans, older people are becoming of more interest to creativity research.

Several recent studies find that older adults can develop creative expression well into old age and if not improve, at least maintain creative thinking ability. Palmiero, Giacomo & Passafiume (2016) show older people can produce original ideas and perform as well as younger participants on widely used tests of creativity; although, a study by Foos & Boone, (2008) revealed they may take a longer time to do so. Roskos-Ewoldsen, Black, and McCown (2008) support this view, finding no difference between younger and older adults in terms of the number of ideas they can produce, the originality of the ideas, and other measures of creativity. Sharma & Babu (2017) find a significant correlation between creativity and executive function in a sample of adults 50-64 years. Some contra evidence is provided by Karwowski (2016) who finds that in later adulthood (45-60years) there is a significant decline in both creative self-efficacy and creative personal identity. However, this may be the result of less engagement in creative pursuits, rather than a decline in ability and simply reinforces the necessity of maintaining creative pursuits as we age.

Creative Activity and Well-being

Amabile, Barsade, Mueller & Staw (2005) suggest a linear and positive relationship between positive mood and creativity. Csikszentmihalyi (1997) says creative people love what they do and in doing so live happier and exemplary lives. It is not what they do that is important, but how they do it. Other studies show a relationship between involvement in creative pursuits and fewer doctor's visits and less depression in adults over age 65 (Cohen, 2006). Creative thinking can enhance well-being by helping to maintain autonomy, instilling creative self-efficacy, providing intellectual stimulation and social interaction, as well as emotional benefits. Aging and retirement requires adapting to change and calibrating one's unique life circumstances in a way that provide solutions to problems, which also gives meaning and purpose.

Creativity, Purpose and Aging

Turiano, Spiro III, & Mroczek, (2012) found that higher levels of creativity predict longer survival in a sample of older men, which provides preliminary support of the protective role creativity has on health, even at advanced ages. Furthermore, creativity predicted mortality regardless of level of education. One explanation offered for these findings is that when life stressors or unique problems arise in the lives of older adults, creative and curious individuals may have the advantage of being inquisitive and more willing to try new approaches to adapt to life's challenges. This is linked to compelling evidence from neuroscience that shows an intellectually engaged lifestyle promotes more successful cognitive aging and even reduced risk of developing Alzheimer's disease (Hertzog, Kramer, Wilson, & Lindenberger, 2008).

Having a purpose is also linked to aging well; although purpose and goals are not the same thing. McKnight & Kashdan, (2009) define purpose as: "A central, self-organizing life aim that organizes and stimulates goals, manages behaviors, and provides a sense of meaning..."

Instead of governing behavior, purpose offers direction just as a compass offers direction to a navigator; following that compass (i.e., purpose) is optional... Furthermore, purpose is woven into a person's identity and behavior as a central, predominant theme—central to personality as well” (p. 242).

Hill & Turiano (2014) demonstrated that greater purpose in life predicts greater longevity in adulthood i.e., purpose serves to help buffer individuals against risk of early mortality. There is evidence that with retirement comes increased health risks compared to those still working (Moon, Glymour, Subramanian, Avendaño, & Kawachi, 2012), and thus purpose may prove more beneficial later in life by combating the loss of life structure and organization that employment provides. They found that maintaining a strong purpose in life can be as important at younger ages as it is at much older ages. Their findings suggested the importance of establishing a direction for life as early as possible.

Neuroscience and Aging Brains

Neuroscience studies look at the neuroplasticity of the aging brain, that is, the brain's ability to increase its capacity in response to sustained experience. While the neuroscience of aging, and neuroimaging of older adults is in its infancy; the research is yielding growing and optimistic evidence that may fundamentally alter our view of cognitive function across the entire life span (Dahlin et al., 2008; Reuter-Lorenz & Park, 2014). What neuroscience is revealing relates to the capability of the brain to generate new connections even in old age and this appears to significantly relate to life-style factors. This evidence leads to questions such as: Is it possible to enhance neural and cognitive function with cognitive training techniques? Can we delay age-related decline in cognitive function with interventions and stave off Alzheimer's disease? Does an aged brain really have the capacity to change in response to stimulation?

Ager, White, Mayberry, Crist & Conrad (1982) link creative aging to neurophysiological effects and the brain's plasticity. They suggest that creative aging is dependent upon an attitude of exploration and goal setting to achieve personal growth and ability to manage the stresses related to aging. This means seeking challenging and varied experiences and this is where problem solving skills can facilitate creative aging.

Use it or lose it!

Ronald Petersen, director of the Alzheimer's Disease Research Center at the Mayo Clinic in Rochester, Minnesota, says that even though more research is required "we have enough suggestive observational data now from several studies" to conclude that lifestyle factors are important in Alzheimer's disease, much as they are in cardiovascular disease (<http://www.mayo.edu/research/centers-programs/alzheimers-disease-research-center>). Even though the evidence is not conclusive, cognitive stimulation in the form of challenging tasks, is an emerging intervention in the field of neurology and allied sciences as a way of delaying dementia. There are studies that support the adage "use it or lose it" as it is applied to brain function (Wilson, Scherr, Schneider, Tang, & Bennett, 2007). In the neuroscientific literature, there is now wide recognition that neural networks and behavior are malleable, or plastic, into very late life (Salthouse, 2016) i.e., the brain has the capacity to increase neural activity and cognitive function.

However, the use it or lose it adage is not as straightforward as it might seem. Eventually we all experience decline in speed, reasoning, executive control, and other cognitive abilities (Salthouse, 2016). Also, in the effort to maintain cognitive function, not all activity is equal. For example, seeking novel situations and enrichment increases performance compared to sticking with tasks one is already familiar with (Jaeggi, Buschkuhl, Jonides, & Shah, 2011). Also, it is

not clear whether improvement post cognitive training or experience, is related to a change in strategy or indicative of neural plasticity.

It is also argued that as we age our imaginations, the foundation for creativity, do not diminish (Cohen, 2005, 2006) unless we allow it. Neuro research supports the contention that as we age we can improve cognitive function and this includes our ability to solve problems in creative ways (Reuter-Lorenz, 2002).

The Environment: Education, Job, Social Engagement

It seems that our cognitive function as we age is related to lifestyle choices or circumstances in our younger years; but is also related to the lifestyle choices we make in our older years (Mora, 2013). Kramer et al., (2004) critically review the scientific evidence on the environmental influences on aging and cognitive function and conclude this relates to formal and informal education, leisure pursuits, intellectual engagement, and expertise in different skill domains. Schooler and Mulatu (2001) provide evidence linking complex leisure tasks or a rich and stimulating environment to increased cognitive function in old age.

We've all heard the idiom: you can't teach an old dog new tricks. When people say this, they usually mean that it is impossible to get people, particularly older people, to change their habits or acquire new skills. Puppies or young people, are teachable, but older dogs, or older people, are less apt to be able to be trained. Perhaps this is the case for dogs; but is it so for humans? Do older people perform at lower levels than younger people on cognitive tasks?

There are many studies investigating the role of challenging mental activity in cognitive health. Festini, McDonough, & Park, (2016), showed that a sustained engagement in mentally challenging activities improves processing speed, working and reasoning ability in older adults (50-89). The notion that cognitive engagement is protective or supportive of cognition with age

is supported by evidence of individuals who report high participation in mentally stimulating activities (e.g., reading, chess) show less age-related cognitive decline and have a decreased risk of Alzheimer's disease than those who participate less (Wilson et al., 2007; Park et al., 2014; Chan, Haber, Drew & Park, 2014).

It appears that staying engaged in intellectually stimulating activities and maintaining and developing new social connections protects and maintains our cognitive function as we age. Intellectual stimulating activity is not doing the cryptic crossword everyday if you have mastered the technique and are adept at cryptic crosswords. Intellectually challenging activity are just that: they are challenging because there is something new to you that you must learn. It appears that the aged brain is highly responsive to challenges and both cognitive and physical exercise are increasingly seen as ways to develop resistance to Alzheimer's disease and other forms of dementia. In other words, don't assume dementia will set in just because your parents had it. The good news is that your life style is a factor. Further, it is impossible to nominate an age at which decline happens because the age and the rate at which decline occurs varies (Mora, 2013).

The adult brain can produce tens of thousands of new cells each day; although many die within weeks (Shors, 2014). Shors found that acquiring a new skill just before the cells die result in these cells surviving. This survival effect is attributed to learning and not simply training, because animals that are trained but fail to learn do not retain more cells than animals that are not trained. When learning does occur, most of the cells that would otherwise have died stay in the hippocampus for months, by which time they have acquired synaptic connections and electrical properties necessary to generate action potentials (van Praag et al., 2002).

The neuroscientific evidence provides an optimistic picture regarding the modifiability of age related changes in cognition and underlying brain function. Factors such as lifestyle,

education, occupation, expertise, and fitness have been found to influence the trajectory of cognition from young to old adulthood. We cannot stop the aging process; however, stimulating environments as well as exercise (Erickson, et al., 2009) can improve brain vitality and thereby contribute to slowing the process or at least allow us to age more gracefully.

Gerontology and Theories of Aging

Scholarship on aging can be divided into: disengagement, activity and continuity theory.

Disengagement theory

This theory dates to Cumming and Henry, (1961) and is based on the observation that as people age they gradually withdraw from social interaction (Lemon, Bengtson, & Peterson, 1972). The withdrawal could be initiated by the individual or society and institutions such as retirement make the withdrawal process easier. Disengagement was measured by either chronological age (65 at retirement) or lack of a central task e.g., work, children; or death of ego investment (Burbank & Boston, 1986). Disengagement, or decreased activity, was viewed as successful aging, which was also equated to high morale. However, high morale was typically observed in those at the beginning and end of the disengagement process.

Activity Theory

Activity theory (Lemon et al., 1972) provided an opposing viewpoint to disengagement theory. In this theory, continued high activity and social engagement, rather than withdrawal, was necessary to counter the negative effects of old age and bring life satisfaction. Activity was defined as action beyond routine maintenance and included: informal social engagement with friends and family; formal social engagement in volunteer work; solitary activity such as reading, watching TV, and other hobbies largely pursued alone. Life satisfaction (which is different to

morale) was determined by contentment with one's life. Increased activity corresponded to successful aging (Burbank & Boston, 1986).

Continuity Theory

Continuity theory was put forward by Havighurst, (1968). This theory grew out of poor empirical evidence for both activity theory and disengagement theory, Havighurst (1968) theorized that personality was important in mediating the relationship between activity and life satisfaction in older people. Those continuing psychosocial activity of middle age experienced greater life satisfaction. Activity was described as the amount of time spent in social interaction each day. Life satisfaction was measured by: zest (pleasure from everyday activity); fortitude and resolution (acceptance of what life had been, meaning); congruence (had reached desired goals); positive self-concept; and mood (Havighurst, 1968). The emphasis was on maintaining the lifestyle of middle age and the implicit assumption was that the elderly has the same psychosocial needs as younger people moderated only by biological changes.

All three theories equate successful aging to happiness and satisfaction with life. If disengagement theory is supported, then creative problem solving in the aging process has little relevance. If activity theory is relevant, then creative problem solving would have a place in assisting aging persons to find activity that brings life satisfaction. If continuity theory is relevant, then creative personalities at least may benefit from creative thinking.

In current gerontology literature, activity and its correlate to well-being is unquestioned. In general, active aging has social, political and economic significance because it has emerged as the antidote to the problems of aging societies (Walker, 2008). Activity is promoted in the popular press and by market driven programs of activity (consumerist ideology) for the elderly.

Policies mandate scheduling and organizing institutional life as the antidote to the negative stereotype of decline and dependency (Katz, 2000). We could argue that the busy ethic has become the moral imperative for the elderly to age positively, healthily and independently.

Two other prevalent terms in the Gerontology literature that are relevant to this project are successful aging and productive aging.

Successful Aging

In their theory of successful aging, Rowe and Kahn (1997) point out three key elements: (1) avoid disease and have a low probability of disease, (2) maintain high cognitive and physical functioning, and (3) stay engaged with life: interpersonal and productive, where productive means add value to society. This positive view of aging, even though largely unattainable, is buoyed by health agendas around independence, wellbeing, and mobility that replace negative stereotypes of decline and dependency; market and lifestyle industries are on the bandwagon to create an idealized culture of “ageless” consumers and active populations. Satisfaction of life is assumed if one maintains the physical and cognitive abilities of middle age. It is difficult to reconcile successful aging by the absence of problems because this is unattainable. Successful aging is more aptly one where you learn to adapt to problems.

Productive Aging

In economic terms, productive aging is any activity by an older individual that produces socially valued goods or services, whether remunerated or not. Another definition of productive aging might include the extent of an individual’s engagement in activities that improve his or her physical and mental health, increase the effectiveness of personal relationships, increase the

effectiveness of decision making, and increase the probability of insight and creativity that can reduce the level of dependency and contribute to raising the quality of lives (Birren, 2001).

Regardless of the theory, Stine-Morrow, Payne, Roberts, Kramer, Morrow, Payne, .., ... & Janke (2014) argue that cognitive decline is usually evident by age 65. However, individual variation in genes, environment and life-style mean that at age 65 there is substantial variability with “some older adults showing high levels of competence equal to or better than many younger adults, and others approaching a functional floor (Hertzog, Kramer, Wilson, & Lindenberger, 2008). Even though we know there is variation in the aging process, we do not understand why this is. There is growing interest in cognitive enrichment in later life (Hertzog et al., 2008) and researchers are exploring interventions to promote cognitive health (Stine-Morrow & Chui, 2011). This literature may be divided by those arguing for training that targets specific cognitive skills or abilities and the second approach that encourages individuals to engage and make lifestyle changes (Basak, Boot, Voss, & Kramer, 2008).

Conclusion

Theory that accurately reflects the experience of current retirees is lacking. The concept of productive, successful and active aging does not embrace the heterogeneity of baby boomers. I believe there is theoretical rationale for expecting a unique expression of aging by baby boomers. First, this is a cohort that sees themselves as social movers. Second, the sheer size of the cohort demands special consideration. Third, their longevity and health improvements relative to previous cohorts means they live longer and healthier in retirement. Finally, the choice of retirement paths is increasing, and this is partly enabled by technology i.e., technology allows longer working lives, in many cases from home, technology frees us from domestic chores,

technology overcomes some of the physical limitations of ageing. On top of this as a cohort, the baby boomers are more affluent than previous generations.

Although not the subject of any scientific study, there are more positive views of aging that correlate more closely with my vision and philosophy of combining creative problem-solving techniques and aging. I identify six positive views of aging that connect to creativity:

1. Aging as opportunity;
2. Aging as wisdom;
3. Aging as creative;
4. Aging as inspiration;
5. Aging as leadership;
6. Aging as embodying values, culture, tradition and legacy.

SECTION 3 Process Plan

Goal and Outcomes

This project is a clear outcome of my vision statement for a course on creativity and change leadership (Summer 2016). My vision was to explore the connection between Creative Problem Solving (Puccio et al., 2011) and aging well post retirement. The materials provide information and techniques to help retirees uncover their talents and put them to creative use.

CPS Strategies

Exploring the Vision

My first step was to investigate the literature connected to creativity and aging. Are aging brains capable of learning and therefore creative thinking? The neuroscience evidence was optimistic in showing that older brains are just as capable of learning and creating as younger brains. I also delved into the literature specifically related to creativity and aging. I discovered this literature centers on the concept of creativity as it relates to the arts. Many studies demonstrate the benefits of the elderly engaging in artistic pursuits. The benefits are mostly associated with learning and socializing. Yet, creativity is far more than that. There appears to be a dearth of scientific literature on the relationship between age and creative problem solving. There is also a dearth of information for healthy retirees on HOW they might create or uncover their talents and passions and find creative ways to utilize the skills they have and build new one's to find purpose in life. This was encouraging because it gave my vision a point of departure from the literature and therefore originality.

Lastly, I researched the psychology and gerontology literature that focused on what it means to *successfully* age. There are a variety of terms for successful aging including: active aging, positive aging, and productive aging. The essence is “keeping busy” and staying

physically well. However, I felt a disconnect between this and my personal experience. It is easy to keep busy. But being busy, just for busy sake, will certainly bring reason to get out of bed but not necessarily fulfillment nor the joy that comes from pursuing a passion. Busyness does not equate to creative problem solving, challenge or learning. This gave me another point of departure from the current thinking on aging well. Furthermore, many of my friends and acquaintances are approaching retirement and many with trepidation. They were very interested in attending a workshop that would help them find new passions and purpose.

Formulating the Challenge

Feeling my project had originality and usefulness, I formulated my challenge as: what might be all the (WMBAT) types of resources I could develop to provide accessible information, inspiration and practical ways for retirees to answer the question: what next?

Exploring Ideas

I have diverged and converged on the many challenges, always remaining open to novelty because I viewed this project as an opportunity to extend myself. I wanted to use my skills and passion for research and writing but also develop new skills. I continued to read the literature and take every opportunity to talk to people about their retirement experience or how they feel about impending retirement. The responses I am getting from people, particularly those in professional jobs, is one of uncertainty about how they will spend their time. This reinforced my belief in the usefulness of my idea. Divergent and convergent thinking will be a part of every decision I make regarding this product. For example, the title. I am keeping a file on all possibilities starting with all the words that might be attractive. I continue to take notes about process and ideas and reflections that will help me remain alert to what I see around me and how it impacts my thoughts on the issues.

Formulating Solutions

I settled on a book because this will first give credibility in the area. Secondly, a book allows me scope to reach a broad audience, collect and write people's stories, and use my skills of research and writing. The book will also help me develop a workshop as part of Phase II of the project. I also decided, a short, punchy talk would be a good avenue to get interest in the book and workshop and a talk can be delivered in many places. The third idea i.e., branding my ideas, came at CREA (Creativity Association of Europe) where I attended a workshop on storytelling. The process of developing a story involves creative techniques of divergence and convergence and I saw this resource as a way of having fun and instilling some humor into the idea of retirement and aging.

Explore Acceptance

I take every opportunity to discuss the content of the book and so far, the reaction has been enthusiastic. There seems to be the need. I have made a list of people I think will be assisters. Assisters are many including my partner, supervisor, cohort, sounding buddy, and people who agree to tell their story. I couldn't identify any resisters at this point but I may not find a publisher, and then will have to seek another avenue for publication. Also, I want to find a leader in creativity (or the retirement industry) who will write a forward to the book.

Project Timeline

The project timeline as shown in Figure 2, began with the submission of this concept paper. Following that, every action required research, thinking, writing and re-writing as part of my creative process. I have met the deadlines.

Figure 2 Project Timeline

ACTION		SEPTEMBER
Submit draft concept paper		submitted
Submit concept paper		submitted
Draft Branding story		01-07
Draft 1 Chapter of book		30
Adopt a project		16-22
	Draft sections 1-3	
		OCTOBER
Draft 15-minute talk		1-4
Draft 2 nd Chapter of book		15
Sections 1-3 submit		20
Work on section 5 (key learnings)		25-31
		NOVEMBER
Work on section 6 (conclusion)		13-16
Determine feasibility of branding story (cost & time)		
Submit draft sections 4-6		17
		DECEMBER
Final project submit		1-8
Presentations		15

Evaluation Plan

1. Informally through discussions with supervisor and sounding board partner (Yves De Smet);
2. Personal reflection via memos;
3. Does the product meet my standards of clarity and usefulness for the intended audience;
4. Discussions and interest in the core message from friends, colleagues and interviewees for the book;
5. A sense of personal passion to continue and complete Phase II;

SECTION 4: Outcomes

The main outcomes are two chapters and a ppt presentation. The following section is the title page, the general outline of the book, a brief biography and chapter 1. This is followed by a ppt outline of a presentation with retirees, or those transitioning to retirement, as the intended audience. Chapter 2 is in the Appendix A.

Jennifer Gippel

RETIREMENT BY DESIGN

How to discover and shape the amazing in you

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ABOUT THE AUTHOR

Jennifer Gippel has a PhD in Finance and an MSc in Creativity Studies. Jennifer is active in researching and publishing in the areas of finance and creativity and thinks of herself as a financial economist who has discovered a passion for creative thinking. She now uses her unique skill set to inspire and facilitate *creative retirements*. She delivers engaging, experiential workshops that tap the creative potential of those planning their retirement life. Her vision is to provoke new thinking around the questions many soon to be, or new retirees grapple to answer: When I retire, who will I be, how will I still matter and remain challenged? Jennifer lives in Canberra, Australia.

CHAPTER 1 Live Long Live Well

Being busy to being imaginative and creative

Are you planning to retire, or have you recently retired? Are you in relatively good health and feel that you still have a contribution to make? That contribution might be in the field where you already have a wealth of experience or you might be looking for a new challenge in an entirely different sphere. You might be looking for something in your local community or you might want to reach out on a global stage. Whatever, you want to do in your retirement, it's up to you and it's important to start thinking about it and planning it early. Why? Because decisions are reversible; time is not!

The good news is there is ample evidence that people are substantially happy when they first retire. Unfortunately, there is also ample evidence that the honeymoon is short-lived. Research shows that after two years, individual-level happiness falls steeply to far below the original level and this happens even for those who choose to retire early¹. The reality is that adjusting to retirement can be emotionally challenging. Some of the big challenges include a loss of social roles and identities associated with former employment, feelings of irrelevance, lack of purpose and meaning, no clear goals and pressure on relationships. Combine this with the evidence that retirement speeds up cognitive decline² and depression for retirees³, and it makes a strong case for devoting more deliberate planning to designing your retirement.

¹ Horner, E. (2012). http://digitalassets.lib.berkeley.edu/etd/ucb/text/Horner_berkeley_0028E_12632.pdf

² Bonsang, Adam, & Perelman, (2007); Coe, von Gaudecker, Lindeboom, & Maurer, (2012); Rohwedder & Willis, (2010).

³ Institute of Economic Affairs (2013). <https://iea.org.uk/publications/research/work-longer-live-healthier-the-relationship-between-economic-activity-health-a>

Curiously, many retirees give very little thought to planning retirement beyond their finances. This includes even the most obvious decisions such as when they will retire, and if retirement will be abrupt or gradual⁴. This also means that prospective retirees, no matter what their age, typically spend no time building useful connections or skills they can use to design the early and healthiest years of retirement. Instead, they assume something will come along after they retire and if no exciting opportunity falls in their lap, they quickly settle into the ‘busy’ ethic that pervades our society and find things to “occupy their time”.

It’s not difficult to find things to do. Like many, you might have house repairs to attend to and the garden to tidy up, friends to catch up on, children and grandchildren to spend time with and places to see. You might be doing some consulting for a past employer or considering taking up hobbies long put aside. These are all great ways to spend time. But the reality for many is that children and grandchildren do not live close by and if they do, may not need their grandparents undivided attention on a regular basis. House repairs are eventually done. Not everyone enjoys gardening nor is bridge employment available to everyone. Places to see occupy you for a few weeks or months of the year and hobbies that interested you in younger years can now seem less interesting. If you lack purpose and goals, boredom inevitably sets in. If this happens then your sense of well-being declines markedly. If you’re looking to retire and start something new, whether it is paid work or something else, you’ll need to start laying the groundwork before you retire because you’re likely to have fewer contacts once you leave your current job.

⁴ Ekerdt et al., (2001).

Too many of us wait until we retire and then ask: What now? What reason will cause me to jump out of bed each day? How will I still matter?

Retirement: Some popular views

There are many views of retirement, mostly created by public policies, the media and public opinion. They are often reinforced by those around you. You may even have these narratives ingrained in your own psyche and quite readily apply them to those older than you.

Retirement is a reward bestowed by society at the end of “productive” years i.e., a time for well-earned leisure and recreation. This view is from a previous generation and undermines the credibility and contribution of those who have saved for their own retirement and are self-financing their retirement. More and more retirees fit the group of self-funded and retire because they can afford to. Another problem with this narrative is that it bestows the empty-identity of “retiree” i.e., as someone who focuses on a hedonic (pleasure-filled) life-style that is devoid of social value. It implies an abrupt cessation of a person’s potential and disappearance of social capital. It implies no longer engaged in mainstream life.

Retirement is a kind of unemployment. This narrative applies to those who are involuntarily retired i.e., made redundant or coerced out of their job earlier than planned. Retirement as a kind of unemployment is reinforced by policies to encourage workers to remain in the workforce. Setting higher retirement ages conveys an obligation to society to be “productive”. If not for paid employment, then to volunteer. If you are not doing either of these then you are “unemployed”.

Delayed retirement is beneficial for the individual and society. This narrative, promotes continued work as a protective factor against physical and psychological decline. However, it

does not reference the quality of employment and so does not distinguish the potential negatives of underemployment i.e., being forced to accept employment well below one's skill level.

Relative health benefits of continued employment are heavily dependent on the kind of work a person is doing. For example, does the employment provide satisfaction and meaning? This narrative, is perhaps a new form of ageism, which requires an almost indefinite obligation to continue work or work-like activity as the new legitimacy for a mature identity.

Baby boomer's retirement (and aging) are a burden and social problem to be solved. The public discourse and negative language surrounding this narrative, obscures a proper consideration of issues concerning employment of older workers, and ignores the potential of older citizens beyond continued employment. This narrative tends to lump early and healthy retirees with much older citizens who deservedly require more help and consideration. It also undermines the enormous contribution this group have made and continue to make to younger generations.

Retirement is first and foremost about finances. You don't need to look far to see that financial planning for retirees is big business. In fact, we seem to have become brainwashed into thinking that finances are the only thing we need to consider when planning for retirement. Of course, finances are important. Having a PhD in Finance and being the owner of my own retirement fund, I understand the fear that comes with living on a fixed income. How much do you need? The advice is conflicting. Combine this with the worry of financial market volatility, the uncertainty of how long you will live, and the potential cost of medical procedures you might one day require, and financial worries can begin to dominate your retirement decisions.

However, making your money go as far as it needs to go, or coming up with ways to supplement

your income, are problems the techniques in this book can be applied to. But retirement is not all about finances. Perhaps more importantly it is about living well and the best you can.

Because the prospect of being “retired” can present an empty and negative identity, the solution is to delay retirement and remain at a job longer that no longer brings satisfaction.

Alternative views of retirement

Retirement is a landscape of vast opportunity and new possibilities for personal growth, to take risks, to be challenged, and to thrive. This narrative supports the idea of retirement as a heterogenous experience. For some it may involve new work ventures, for others a time to be more reflective, strengthen existing relationships and build new ones. For others it provides a time of unbridled opportunity to discover new talents and cultivate existing ones. It might be all of these. Importantly, introducing novelty in daily living maintains vitality.

Retirement presents a new experience of “time” presenting possibilities for action. Upon retirement, time changes from being something you are bound and controlled by to something that is on your side. Through this transformation, a new space emerges for action. This new sense of time is threefold: (1) Literally having more time each day. When you were at work, your productivity was interrupted by emails, phone calls, multiple tasks to get done, interruptions from colleagues etc. Much of your time did not belong to you. In retirement, your efforts to achieve your goals, if you have set some, are only interrupted by the things and people you choose to be interruptions. If you want an uninterrupted block of time to do something, then you can have it. (2) Associated with the above, in retirement, you have time to live according to your own priorities. This gives retirees a heightened sense of agency or being in control of their own destiny. (3) Being able to be present in, and enjoy the moment. This positive perception of time is in contrast to time as the enemy i.e., time running out or too much time to be filled. In

retirement, you can give yourself permission to think big; break the rules; make your own luck; and open doors. You even have the luxury of time to declutter your thoughts — relieved of work distractions and stress — and time to be delighted about something every day.

Retirement as an opportunity to solidify your footprint in the world. This narrative considers your relationship to previous and other generations and a wish to create a coherent narrative that connects your personal past, present, and future. This concerns your current footprint in the world, which could remain even after their death. For example, developing new ventures with the intention of sharing with children and grandchildren.

Unfortunately, there is little information for prospective retirees on the actual experience of retirement and more importantly how to get the *most* out of retirement years. From personal experience, I know that making the most of retirement years is not guaranteed by secure finance, even if you retire relatively young and relatively healthy. As Nancy Schlossberg points out: “Retirement challenges your identity, changes your relationships, and may leave you feeling rootless if you have no purpose”⁵. But it doesn’t have to be this way. By relinquishing your job, voluntarily or even involuntarily, you may happily let go of the stress and the pressures of routine. And let’s be honest, we are all relieved to rid ourselves of difficult colleagues and those meaningless tasks that pervaded our work day. But if your job was also fulfilling a need for challenge, mental stimulation, and learning, then retirement may also mean a sudden cessation of these important functions. How will you continue to fulfill these needs?

⁵ Schlossberg, N. (2009).

Thinking creatively about retirement

Creativity can help individuals think in new ways about aging and retirement by facilitating their questions about what comes next, helping them better manage transitions, and enhancing their well-being. Creativity can help people find meaning and purpose as they move toward and through the retirement and aging process (S Dahlberg).

Commonly, creativity is thought to be in the domain of art, design, music, theatre and the like and it certainly does include these things; but creativity is much more than that. In this book, creativity is not so much about discovering your inner Picasso or Dickens; although it could be. It's more about finding novel solutions to problems by deliberately using your imagination and creative thinking techniques.

Creative thinking can guide you to create and shape your life to reflect your passions, skills, and values, whatever they may be. It is about setting goals as you continue to encounter various problems, novel experiences, or puzzling dilemmas on a frequent, even daily, basis. If we see creativity as a process of defining and redefining problems, choosing appropriate problem-solving strategies, and ultimately resolving the problems, then it is hard to imagine one could age well without the skills of creative thinking. Encouragingly, researchers are now teasing out the evidence that the aging brain is equal in many respects to younger brains in terms of ability for creative thinking.

The creative process starts with dreaming about what you want and asking: *What if...? Imagine if...? Wouldn't it be great if...?* Asking these types of questions helps you to start

imagining the change that you really want to see. What previously would have been an obstacle, like it's raining so I don't want to exercise, becomes a creative challenge. What might be all the ways I can exercise indoors or have fun in the rain? Your brain becomes an ideas machine on how to get to your goal.

Creativity is defined as a kind of problem-solving to use when faced with change, a predicament, or an opportunity requiring novel and useful solutions.

After I became involuntarily retired at age fifty-five, I struggled to fill my days with meaningful and challenging activity. For me serendipity intervened, and I ended up pursuing further study in the area of creative thinking and change leadership. I didn't do this for the qualification but for the knowledge and skills it promised. One outcome of this study was applying the techniques to my own life direction. For example, I had always enjoyed writing but I had always written in the academic style. By applying creative thinking to my challenge to find new meaning, I have discovered the joy of other genres. Being skilled at creative problem solving has also given me the confidence to believe I can do something new and challenging at any age and has led to an entirely different career and one that I do from choice and for the love of it.

What you will get from this book

With *Retirement by design: Discover your passion, create your future*, I've worked to create a strategic roadmap to help you determine the best ways to leverage your talents and build the retirement you want. The book seeks to take the conversation surrounding retirement and aging to a positive place, away from the stereotypes of idleness, "busy ethic", decline and frailty. The tools and techniques presented in the book focus on helping retirees dream of possibilities,

continue to set high expectations of themselves, and thrive as they head into their age of wisdom with the knowledge that it is still possible to achieve big things, even your best. The idea is to bring awareness of the benefits of creativity to those preparing to exit the workforce and inspire them to intentionally harness and unleash their creativity in whatever direction sits well with them. When they do that, their perceptions of aging and who they are as an older citizen will change positively to the realization that retirement can be a time of rejuvenation, reinvention, creativity and new identity.

In this book I describe a three-phase process. In part one of the book we'll focus on identifying your unique talents, values, and interests or passions. In part two, we'll turn to how you can use your talents to create a retirement life that is authentic for you and meets your goals, instills meaning and builds identity. Part three is offers ways to help you respond to your own call for action. All sections offer well researched and proven techniques based in creative problem solving. I hope this book will help you to start thinking and planning these ideas in your own life. It is based on the premise that only you know how to live your life and what kind of life makes you fulfilled. But you could do with some help in finding that. This book doesn't recommend any specific activity to pursue. Rather is shows you how to come up with your own ideas based in your unique life experiences, circumstances, interests, values, and needs. The techniques act as a catalyst to spark the imagination, to help you dream of possibilities, and set the plan in motion.

Creative thinking gives the power to enter retirement with agency. That means feeling empowered to create or avail yourself of all the opportunities and challenges that await you. At present there is a distinct lack of opportunity and framework to kick-start imaginations and

creative mind-sets for considering new identities, new challenges, and new directions once retired. This book aims to fill this gap. Creatively solving your problems puts you in charge. Yes you! You are now the judge of your actions. There is no higher authority looking over your shoulder. Even the voice inside your head that causes stress by reminding you what you should be doing, can now be dismissed. That is not your life anymore. What you do now is for yourself. I do not mean that you take on a purely narcissistic existence. Your activity may be to help the community or your family. I simply mean it is your choice. It is possible you have spent so many years focused on work and raising a family that you don't know where to find new meaning; perhaps you have lost touch with your inner creativity.

Creative thinking can inspire you to make your retirement years extraordinary. That does not mean you must save the world. Extraordinary, means above and beyond what you currently think your retirement will be. Having the skills of creative thinking allows you to create a synergy of energy, commitment and excitement about the future.

Let me stress that using time creatively isn't necessarily about taking up sculpture or drama. Any activity can involve getting more creative. For example, you can be more creative in the way you take on your caring role; learning a skill that puts you outside your comfort zone in some way; starting a hobby or career that you once dreamt about; or coming up with creative ways to help a neighbor in need or overcoming a challenge of your own. The possibilities are limited only by your imagination. But without deliberately thinking in a creative way and building a new place and identity for yourself—based on your values and interests—then you can be stuck with the somewhat negative stereotypes conferred upon retirees such as: retired, boring, senile, unproductive, or just plain 'old geezer'.

As a baby boomer, you live longer and therefore have more years in retirement than previous generations, more education and more opportunities for acquiring new skills and creating a retirement that suits your needs, talents, and expectations. Technology has created opportunities for productive activity that is less physical. Extra life years are mostly spent in retirement, and offer enormous potential to realize creative contribution, craft meaning and purpose, and pursue passions. But longevity also offers the potential to suffer prolonged loss of social role and meaningful identity, a shrinking voice, and withering purpose. In retirement, regardless of age, reason or path to retirement, many people still aspire to a life which is interesting, expressive, or in some way valuable, worthwhile and dignified. This raises questions about how individuals, previously living challenging and purposeful lives, go about reinventing themselves and building new and authentic identities in their retirement years.

Designing your retirement to suit your unique set of experience, interests, and skills will keep you happier, healthier, more interesting to those you care about, less focused on the small things in life, challenged and never bored. Shaping your retirement by setting goals and taking on new roles that suit you, means you can build identities beyond “retired”. You will expand your world into new horizons, rather than watch it gradually shrink. This book helps you to realize that retirement is an opportunity for adventure and continued personal growth.

The ideas in the book are grounded in scientific evidence related to aging and retirement, the creative problem-solving process, as well as stories of ordinary people embracing change and thriving as they age. Cohen (2005) positively labels the mid-50s to the mid-70s as the *liberation* phase of the life-cycle. However, this phase can be a period of uncertainty and anxiety. I want to see talented retirees leverage their experience, talents and wisdom to create their unique retirement life, full of purpose and meaning. But that is only possible with deliberate planning

and solid skills. These days retiring to Florida is not the draw it used to be and pottering around the home and intermittent travel does not sustain fulfillment and purpose.

Undeniably, aging and retirement involves the closing of doors. It involves change in financial, physical, social and emotional circumstances. But, to go on living a life with purpose and challenge requires opening new doors—but which ones? It requires finding highs in new situations and new states of physical ability. It requires forging new identities—again which ones suit you best? To discover new direction requires using your imagination, thinking creatively, being open to new ideas and opportunities and being adaptable to change. More importantly it involves appreciating aging as a period of opportunity for unparalleled enrichment and what I call adventure!

‘Why’ live a creative and mindful retirement is probably self-evident — to help ward off boredom and mental health issues, which often go hand in hand with other health problems. Other reasons include to remain interested and therefore interesting to your friends and family in a society that often views the aged as unimportant and uninteresting. Also, like it or not, we live in an age where we are expected to be responsible for ourselves and independence has come to be the hallmark of aging well. Furthermore, we can minimize our impact on government budgets and the health system by providing for ourselves where possible but also recognize that many need services and help to continue functioning independently as a normal part of aging.

The ‘how to’ live a creative and challenging retirement is more difficult but achievable for anyone. It requires reimagining the possibilities in your retirement. It takes bravery to try new things or do old things in a different way. It requires giving yourself permission to fail. It requires courage to get outside your comfort zone. It requires persistence to follow a dream. Without these things, your life will grow smaller; lived within ever shrinking boundaries as in

your mind's eye you grow too old to live a full and interesting life. As Elizabeth Gilbert said: you do not need anyone's permission to live a creative life. If one of your children, grandchildren, friends or god forbid a stranger tells you that you are too old to be doing what you are doing then take this as affirmation you are on the right track to a creative life. And it will be well worth the journey!

My aim in this book is to help all readers recognize and build their unique creative strengths and start putting them to use in living the best retirement they can. You are the best person to uncover your creativity. The idea is to help you trust in your creativity: to start seeing yourself and others around you as creative. There are other books out there by eminent writers helping the general population to find their interests e.g., *Finding your element* by Ken Robinson. However, retirees face a different situation. First, they have the luxury to dream again. Many are unencumbered by dependents and so free to make decisions about their life. It may be a time to stretch beyond what you currently think possible.

This book is for anyone interested in creating or shaping a retirement to reflect their unique self and in doing so create a sense of well-being as they age. Most of us enter the latter third of our life possessing enormous experience and talents ideal for realizing a positive and creative retirement life. Yet many are unaware of their talents or how to use them and so these gifts remain untapped. If you are retired or soon to retire, feel relatively young, and are in good health, then you are blessed with a gift. What will you decide to do with the next decades?

If you are looking forward to fifteen-twenty years of healthy retirement, then eight hours/day formerly spent at work adds up to about 2000 hours/year. That is a lot of time to start something that excites or challenges you in some way and there is still time to watch favorite programs. Anything worthwhile takes effort. I can't promise you will uncover your passions and

purpose over night; I can promise this book will give you practical, easy to use thinking tools to get you dreaming of possibilities, making the ideas more concrete, then putting them into action.

You are not too old for anything, well almost anything! You are not too old to experience the joy of success or learn from your failures — unless you decide you are too old to try new things. This book is filled with examples of people living wondrous, joyous, challenging and creative lives well into what most consider ‘old’ age. All have discovered new talents or new ways to use the expertise they have spent years building up. Some have started new careers or started their first career, some have turned talents into careers, and some have taken up hobbies they never imagined possible for them. What defines this group is their curiosity and desire to keep growing as a person, they are life-long learners, and all deliberately set about to craft meaning and purpose.

The central message of this guide is: **don’t wait, now is *the time for your best living***. If you have already retired or are semi-retired, now is the healthiest and certainly the youngest you will ever be. If you are still working, then you can make use of your connections to discuss, investigate and help put a few things in place. Although this book is for people planning retirement, it is not about giving up work or giving up anything, which is often the type of thinking that comes with retirement. If retirement looms large or is still years away, now is the time to begin dreaming and planning how you will spend those early and healthy retirement years.

This book is about growing into retirement and old age, rethinking who you are, finding your hidden talents and putting them to use to live a meaningful and creative retirement. Re-inventing, re-firing, re-framing or re-designing retirement—whatever you call it—this book urges retirees to be bold, imaginative, and creative in how they spend at least some of their

precious time. As an important phase in life, retirement deserves serious consideration as to what you do with it. Retirement can be a time to truly stretch beyond what you currently think possible. Retirement is a catalyst for a new and exciting beginning. This book provides practical suggestions on how to build on past identities and achievements and create new identities to take forward and allow you to feel proud of what you are doing now. Rather than aimlessly searching for something to fill your time or just to keep you busy, this book gives you a place to begin.

If you follow the strategies revealed in this book, your retirement will be the most inspirational, satisfying, interesting, and creative time of your life. Let's get started!

PPT outline of presentation

Build new identities,
discover passions, and
instill purpose and
meaning

Jennifer Gippel

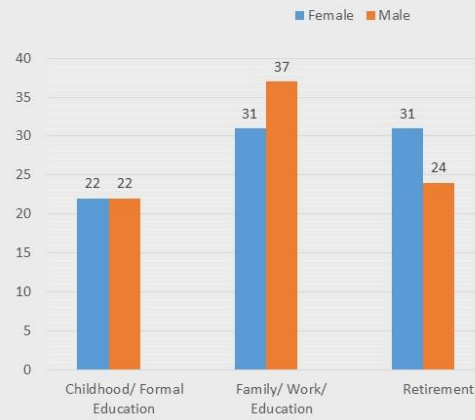
How to design your retirement — CREATIVELY

With retirement
comes the question

What next?

Retirement years
can be 30% of your
life time

Years in three phases of the life-cycle for a typical professional woman and man in Australia (2017)



Too much time and
too little activity

OBESITY:

3 out of 4 over 55s
are overweight or obese

DEPRESSION:

40% increase post retirement

Adjusting to retirement can be challenging

Loss of identity

Feelings of irrelevance

Lack of purpose and meaning

No clear goals; aimless wandering

Pressure on relationships

Loneliness and depression

Fear of all of the above

Fear of physical decline

Use it or lose it!

Evidence shows retirement expedites decline in cognitive function

A growing body
of research
shows we can
stay creative and
productive all our
lives.

Creativity

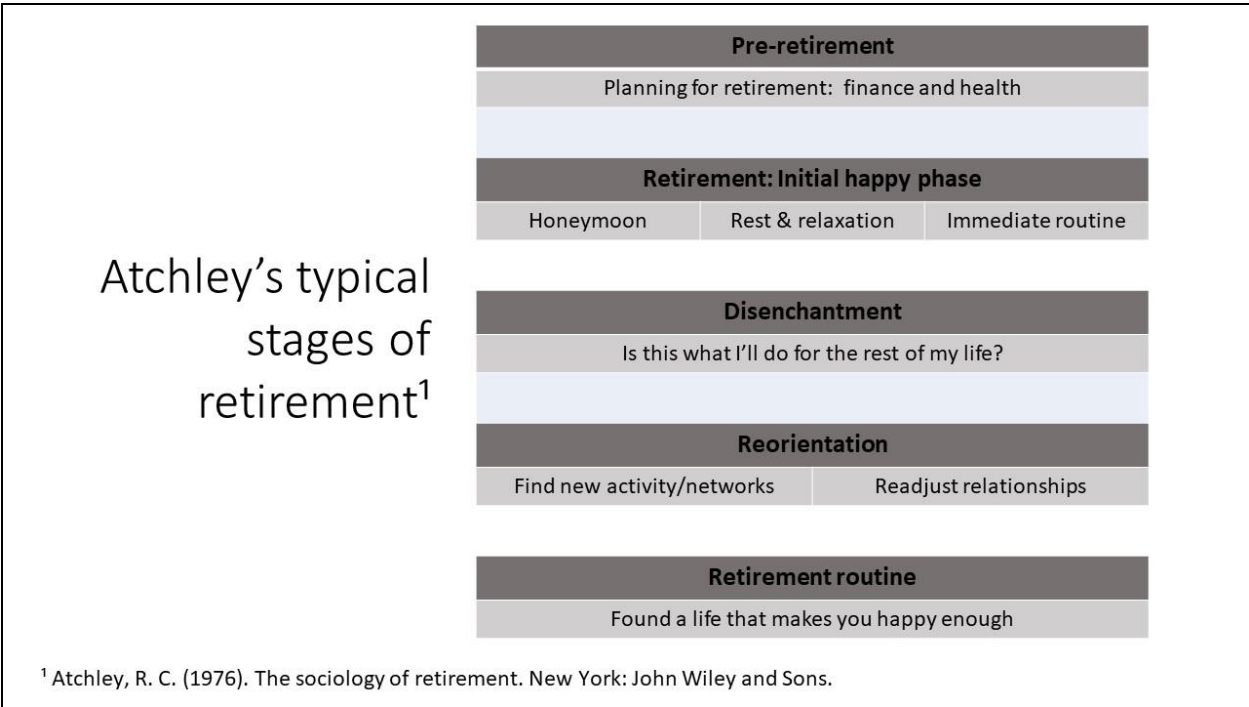
- No difference between younger and older adults in terms of the number of ideas they can produce, the originality of the ideas, and other measures of creativity (albeit at a slower pace)
- Creative people love what they do and so live happier and more interesting lives.

Neuroscience

- Intellectually engaged lifestyle promotes more successful cognitive aging and even reduced risk of developing Alzheimer's disease
- Older brains retain plasticity i.e., ability to develop new connections
- Environment matters

Gerontology

- Greater purpose in life predicts greater longevity



What if — you deliberately rethink who you are, consciously seek your hidden talents, and put them to use to live a meaningful and creative retirement?

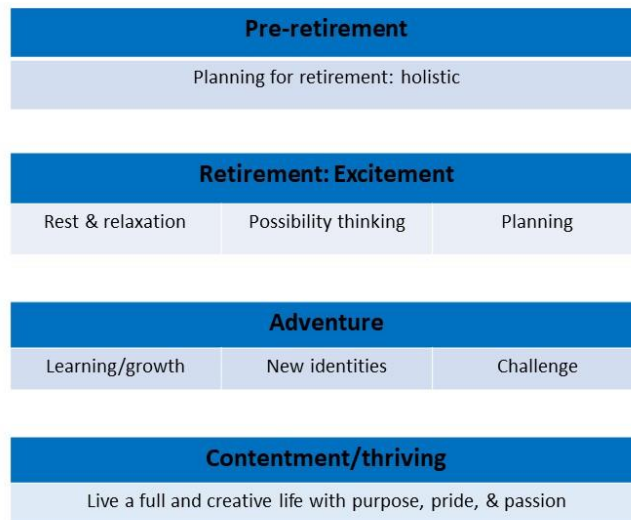
CREATIVITY

Deliberate use of techniques to generate novel and useful solutions to problems, navigate change, create opportunity, and age well

4 ways CPS skills help build a unique & meaningful life in retirement



Revised stages of retirement for creative thinkers



Six positive views of
retirement and
aging that connect
to creativity

1. Aging as opportunity
2. Aging as wisdom
3. Aging as inspiration
4. Aging as leadership
5. Aging as embodying values,
culture, tradition and legacy
6. Aging as creative.

Workshop

Retirement by
Design: Finding
your passion,
creating your
future

Retirement – a call to
adventure!

SECTION 5 LEARNINGS

To reflect on my learnings from this project, I went back to the creativity skills I first identified as ones relevant to this venture and asked: Did I use these skills? Did I become more learned and proficient with these skills? Did I use other skills? Overall, I did use the skills I identified and believe I have grown in my knowledge of creativity. Other important learnings relate to my professional path and the subject matter of the project. My learnings are divided into three headings. (1) General learnings about creativity. (2) Learnings to carry my professional career forward. (3) Learnings about my subject matter.

General learnings about creativity

The importance of effort!

Creativity requires effort and persistence. Having an idea is great, but without persistence to improve the idea and product, that idea is less likely to see the light of day. All the skills I identified in section 1 required effort and hard work. For example, it is far easier to ramble than to highlight the essence; it is far more difficult to expand the boundaries than redefine or reiterate what others have done.

Intrinsic and extrinsic motivations go hand in hand

Intrinsic motivation is essential to creativity, but extrinsic motivation is almost always present as well. It can be difficult to separate intrinsic and extrinsic motivations. Throughout the process of this project I felt intrinsically motivated by my passion for the subject. However, at the same time I wanted external validation of the ideas and product. After all, if the product is not well done nor useful for the intended audience then it's time to change direction.

Originality may be overrated

Creativity is often defined in terms of originality. However, it is difficult to be truly original because novelty mostly results from combining existing things. The novelty may be looking at something in a different way or perhaps bringing existing ideas to a new audience, as I do here. While the ideas in this project may not be entirely new or original; I did strive for creativity in addressing an audience often excluded from creativity studies and discussions i.e., older populations. Older people are stereotyped as not creative. My goal is to ultimately change this perception, particularly for older people themselves. I see this project as a synthesis of ideas and a lot of thought leaders are synthesizers. This may be where my strength lies.

Learnings Related to my Professional Career

The project has helped me to crystalize one area where I may apply my learnings from the Master program. There is widespread enthusiasm for applying creative thinking to retirement. Yet there is little research on creativity of older segments of the population. Given ageing populations, globally, this is an area where more research and application are needed.

In the course of speaking to retirees about the project and creativity, I had to make a strong case for creativity to an audience unfamiliar with the concept of creative problem solving. This was a plus because it forced me to consider the essence and ways to present my ideas that were more understandable and acceptable.

Learnings about retirement and creativity

To help me understand creativity applied to retirement, I use two metaphors. (1) A magnet, symbolizing creativity and retirement as polar opposites; (2) A ripple effect, which is a more positive metaphor representing creativity as part of retirement.

MAGNET: Creativity or Retirement

A magnet has two poles that either attract or repel. As two magnets repelling each other, this metaphor represents a stereotypical view of retirement and aging. Retirement is inevitably linked to aging and both exist at one magnetic pole representing inflexibility, old, and traditional. Retirees are viewed as outside the mainstream, set in their thinking and ways of doing, unproductive and often dependent on society. Given that older people are viewed as inflexible, they are often viewed as: making decisions based on what they know and are comfortable with, and so are averse to risk; they do not seek nor want radical departures from the status quo. Creativity is viewed at the opposite magnetic pole representing flexibility, disruption, innovation and what is current. This pole requires more effort, experimentation, openness to new ideas and a willingness to take risk. Being creative exposes the creator to disapproval or “raised eyebrows” from peers.

Based on the magnets repelling each other, retirement and creativity are separate domains and do not intersect. If you are retired, you do not belong to the other group. Not so long ago, gerontologists considered “successful” aging as one’s ability to disengage from society beginning with retirement. Once “retired” productivity ceased. There was no need for creative engagement or problem solving because retirees became dependent on the State. Yet many people continue their creative endeavors well into old age and many more would like to; if they knew how. Although this metaphor still represents common stereotypes of older citizens, especially those retired, this characterization of the retirement-creativity interaction—which is no interaction at all—is unsatisfying and unhelpful. By not bringing the two poles of the magnet together, we are limiting the choices and possible achievements and contributions of a large

section of our population. We also devalue social capital built up from years of experience and set up a future fraught with hazards born from our own myopia i.e., retirement without creativity.

RIPPLE: Creativity in Retirement

A ripple is a small wave or series of waves on the surface of water, caused by a slight breeze or an object dropping into it. With this metaphor, creativity and retirement interact. Retirement is the placid but flexible fluid into which creative thinking can be dropped. Retirement is a time we leave behind the stress of routines and jobs and hope for calmer waters and it is natural to try and maintain stability and build defensive resistance to change. However, retirement is fraught with change and not just pebbles causing ripples. Boulders causing tsunamis, disturb the calm when you least expect it. Acquiring the skills of creative thinking can help retirees ride the waves and regulate the ripples. It gives confidence and courage to deal with change and even the confidence to create some ripples when you launch into something new or take a direction into the unknown. Launching into something new need not cause anxiety, but rather change that drives forward movement making use of the calmer waters and the fluidity of time that retirement affords.

Those who set out on a creative path in retirement do not heed the magnet metaphor but embrace the ripples and set their own course. Socialization into the existing retirement culture may be difficult to avoid. But those who see retirement as a time for adventure, a time to do something different are able to set aside the conventional identities and avail themselves of other possibilities.

Evaluation of the project

I had encouraging feedback on the concept of the project, which helps with my intention to keep going. Significantly, the project has already led me to many possible avenues to implement the outcomes in the future. Other things that worked was time management. In the beginning, I set aside blocks of time to work on, and complete the project, and this worked in that I did meet the deadlines. However, writing a book is an ongoing process and so I feel that what I submit is a draft. I also worked a lot on the branding story but didn't complete it, or include it. Along the way, I realized that writing a branding story now is premature. Better it is done closer to the finish when I have more clarity around audiences and product.

Overall, I am pleased with the outcome while knowing there is plenty of room for improvement and much to do.

SECTION 6 CONCLUSION

Creative thinking is a life skill and so important for all segments of the population. This project is about bringing awareness of creative problem solving to a segment of the population not normally included in studies of creativity or conversations about the necessity of being creative i.e., older people. What is presented here is a beginning because the project is a work in progress of research and writing. Along this journey so far, I have been encouraged by the enthusiasm for the concept and by meeting others working in this space. I have developed friendships and collaborations that give the project its own momentum. To me, this is a testament to the power of creative problem solving.

One way I express my creativity is through writing. Writing is a fluid process and is integral to my thinking and creativity. Writing is like the flowing river that carves and changes the environment. Sometimes the river flows fast and other times slow. But without the river the landscape would change very slowly and wither. What is presented here will change and evolve and hopefully grow as I interact with the literature, people, and the world in general.

The next steps involve:

- Finishing the book
- Finding audiences for the presentation
- Continue to develop a workshop for those transitioning to retirement.

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APPENDIX A

Chapter 2 Retirement — A call to adventure!

*Everyone has an inner hero just waiting to break free.
Retirement is a time to heed the call to adventure and tap into
your true hero potential.*

At some point in everyone's life they receive, what American mythologist Joseph Campbell⁶ called, "a hero's call to adventure". Although Campbell studied great myths and legendary heroes, the elements of his hero's journey can be applied in any situation where a person's ordinary world is disrupted, and they are called upon to act as the hero of their own destiny. Responding to such a call is not easy because it will involve overcoming internal conflicts, obstacles and foes, as well as risking failure and possibly ridicule. It is far easier to remain in the ordinary and familiar world. However, if the hero finds the courage to respond to the call, and sets out on his or her quest, success means the hero returns to a new and better world, changed and transformed by the experience.

In our younger years, receiving a call to adventure — a call to take a risk and do something different — is easy to ignore. Ordinary life gets in the way. The pursuit of education and a secure job, family responsibilities and financial worries all prevent us from following dreams and risking failure. There never seems to be a good time to let go of the expectations of society. Suddenly, we find ourselves approaching the end of our career, perhaps with some relief, but almost certainly with some trepidation as to what the future holds.

⁶ Campbell, J. (1949). *The hero with a thousand faces*. Princeton, NJ: Princeton University Press.

Retirement, though, is unlike our earlier years in that finally we have time to dream, having left behind the routine and stresses of a former work life. In fact, retirement, as a disruption to your ordinary world, can be a remarkable time of adventure — to follow long forgotten dreams, create new ones, take risk, and venture into the new and unfamiliar.

Although, I didn't recognize it at the time, being pushed into early retirement was my call to adventure. At first, I ignored the call, preferring to stay in the safety and familiarity of my ordinary world despite the struggle to do so. But obstacles, conflicts and events eventually reached a critical point forcing me out of my comfort zone to face the inevitable change. I recount my story as that of a hero. Not the mighty archetypal hero found in world mythologies who are called upon to save their society. Rather my story is one of an everyday hero seeking to determine her own destiny, new identity, and meaning in the face of change. It involves resistance, age discrimination, inner conflicts to reject my own prejudices and stereotyping, and eventually a type of transformation as I sought to forge new identity and reclaim meaning in my life. I tell my story because it sheds light on what this book is about — finding the courage and skills in later years to adapt to change and seek something new that is deeply satisfying.

[The remainder of this chapter is intentionally omitted for publication on digital commons]

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Name

13 December 2017

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