

13. The Creative Dividend

Ideas arrive in the rooms you stopped building. Margin makes insight possible — it does not make it scheduled.

The chapter in brief

Think of the last genuinely good idea you had and recall where you were when it arrived. Almost nobody says "at my desk, mid-task." That is not a charming quirk of creativity. It is the mechanism. Set a problem down, do something undemanding, and the mind keeps working below awareness, often delivering the answer later — the **incubation** effect.

And here is why an empty account makes you derivative. A depleted mind tunnels: it narrows to the immediate, the familiar, the default, because that track costs least. Applied to ideas, depletion does not only make you tired. It makes you *predictable* — a far more expensive problem, and one nobody notices from the inside.

What to hold on to

- **Focus loads; wandering connects.** Two phases of one engine. Skip the loading and the walk has nothing to work with. Skip the walk and the pieces never meet.
- **The dividend is probabilistic.** On any given walk you are not purchasing an insight. You are purchasing the conditions in which one can afford to occur. Internalising that is what stops you quitting after three quiet walks.
- **Count for one season, then stop.** A room under permanent surveillance is not a room.

The evidence, honestly

- Incubation rests on a meta-analysis (Sio and Ormerod) rather than a single striking study — the firmest ground in the chapter.
- The mechanisms people most enjoy invoking — mind-wandering, the default-mode network — are younger and contested, and the text flags them as such rather than borrowing their glamour.

THE AI THREAD If creativity is recombination, AI is spectacularly good at exactly that — a thousand combinations in seconds. What its fluency does not settle is which combinations are worth having and which questions were worth asking. And there is a further cost the research is beginning to show: machine-assisted idea sets tend to *converge*. More ideas, less variety — and the variety is where the value hides.

Your Margin Move — The Input-Free Walk

Three walks a week, twenty minutes, nothing in your ears. Park a problem before you go, carry something to capture with, and write the idea down the moment it arrives — which may well be on a later walk.

Printable worksheet: ThoughtMargin.com/downloads/the-input-free-walk.pdf

Carry forward. Creativity is one dividend. The other is the one this decade is repricing. · From *Thought Margin: Reclaiming the Capacity to Think in the Age of AI* by Rachael-Renée Rychling. A companion, not a substitute — the caveats that make the claims trustworthy live in the book.