

The New York Times

A Drop in Pay, but a Leap in Karma

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SWEAT EQUITY Bob Fleshner, a former health care executive, with a client. Credit Susana Raab for The New York Times

CHRISSY CARTER, a former equities sales trader, has many traits of a successful entrepreneur. With a mind she calls “a giant calendar,” the 30-year-old from Jersey City plans ahead, keeps appointments and puts in long hours on marketing plans and e-mail lists. She promotes her enterprise through newsletters and a [Web site](#).

Ms. Carter’s business? She’s a [yoga](#) instructor.

Like others who have traded life as “a suit” for life in a track suit (or its breathable yogic equivalent), Ms. Carter finds herself using skills she learned in the corporate world. And, like others, she knows the change can require a pay cut. Her annual income fell to about \$20,000 from six figures when she started teaching full time in 2004. While business has “grown tremendously” since, Ms. Carter said, it will never match her finance-industry earnings.

“I’ve worked harder in the last four years than I ever have in my life,” she said.

What avid exerciser hasn't mused — while huffing and puffing toe-to-toe with a trainer, maybe, or hitting an endorphin peak during a run — about chucking the desk job and going into fitness full time? Counting those who do is hard, if not impossible, but some indications suggest that more people are mothballing their briefcases to enter a field that the federal Bureau of Labor Statistics forecasts will grow 27 percent from 2006 to 2016, as measured by the number of “fitness workers” (instructors, trainers and program directors).

Downturns in other sectors will increase those ranks, predicts Paul Garbarino, director of operations for the [National Council on Strength and Fitness](#), which certifies personal trainers. Workers in a slow economy “tend to branch out for additional professional training,” he said. “Some people make career changes; some just develop an additional skill set to keep in their back pocket.”

Still, fitness isn't an obvious next step for everyone, even gym buffs. Arnold Scacchi, for instance, a New Rochelle father of three, never considered any other career in his 20 years as a floor trader on the American Stock Exchange. But when his company folded in 2005, Mr. Scacchi began looking for something he could run. With a few hundred thousand dollars in savings to invest (“no Lotto ticket, that's for sure”), he considered a driving school and a surgical supply house, weighing factors like cash flow and return.



LATER, WALL STREET For Chrissy Carter, yoga is “awesome,” but not the money. Credit Gianni Cipriano for The New York Times

Ultimately, though, he began focusing on what day-to-day work he would enjoy, Mr. Scacchi said, reasoning that “I was naturally inclined to mess around with numbers, and my other interest was always to be in shape.” So he became a franchisee of the [Personal Training Institute](#), a chain of storefront gyms that pair half-hour, one-on-one workouts with weekly [nutrition](#) counseling. His New Rochelle outlet — an investment of \$250,000 — began serving clients in July, and his second just opened in Rye Brook.

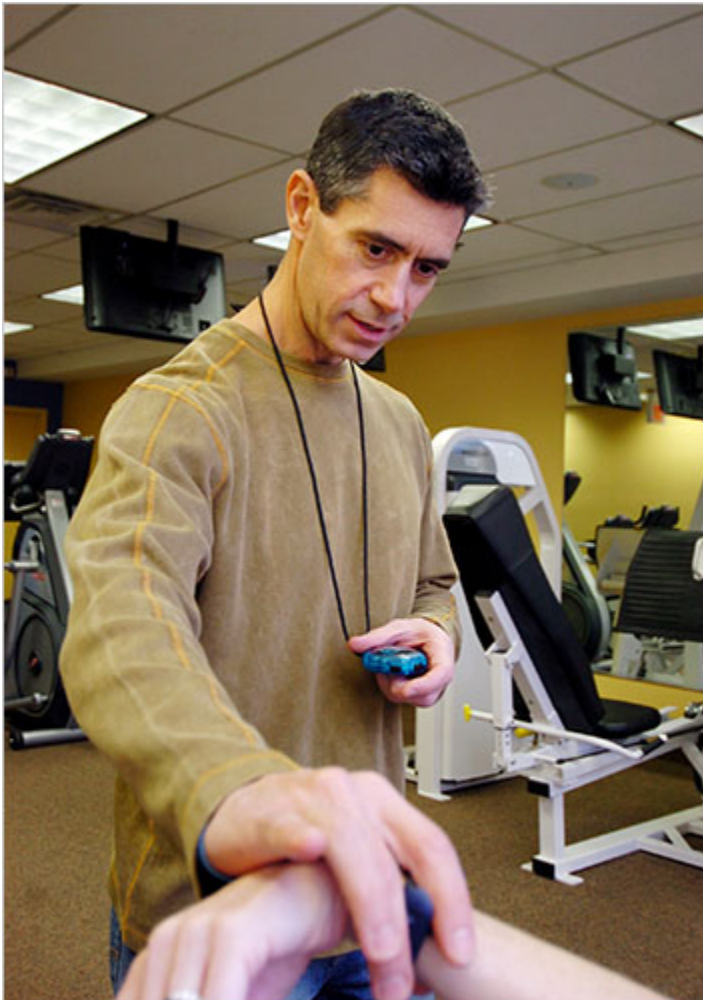
For Bob Fleshner, 53, a footrace organizer and personal trainer, it was repeated corporate reshuffling that spurred him to take a 2005 buyout as division president for United Healthcare. Supported by proceeds from stock options, and with money socked away for college tuitions, Mr. Fleshner, a runner and father of two in Maryland, began working part time as a personal trainer. He also formed a company, [Xtend Fitness](#), headquartered in his basement, to operate “ultradistance” running races for teams of 12.

The company’s first event, the American Odyssey, from Gettysburg, Pa., to the Washington Monument, is scheduled for April, so the venture has shown no profits yet. Mr. Fleshner does, however, expect to

see income in 2009 from that and a separate business offering college counseling to high school athletes.

“If you want to continue to live in Bethesda and raise two kids,” he said, “it’s unrealistic to think you’re going to do it on personal training alone.”

Nationwide, pay rates for trainers vary widely by venue — in-home training costs more — and by region. In Manhattan, top personal trainers charge \$300 an hour or more, but the average hourly wage nationwide for full-time trainers in [health clubs](#) was only \$25.53 last year, according to the [International Health, Racquet & Sportsclub Association](#). (For yoga teachers, it was \$31.73.)



Arnold Scacchi, a former floor trader, at his gym. Credit Alan Zale for The New York Times

Of the 219,000 full- and part-time “fitness trainers and aerobics instructors” counted by the Bureau of Labor Statistics in May 2007, fewer than half earned more than \$27,860 a year, and only 10 percent made more than \$59,000. Group teaching can increase income, Mr. Fleshner said, but only entrepreneurial ventures like his race franchise offer substantial income.

Those opting to make a living from teaching might take a page from Rossana Lo of Arlington, Va., a yoga instructor who used to work for the [American Immigration Lawyers Association](#). “I love spreadsheets,” explained Ms. Lo, who squeezes income from her busy teaching schedule by scrupulously tracking date, location, pay rate (from \$32 to \$100), course name and attendance for every class she has taught since going full time a year ago. Ms. Lo, who makes about \$2,500 to \$3,300 a month, may personify the maxim she once heard from her certification teacher, Ms. Carter: “Remember, there is that stereotype of yoga teachers’ being flaky. Don’t. Be. Flaky.”

But a focus on the nonflaky can limit fitness professionals’ time for the sportier parts of their jobs. Mr. Scacchi said he gives only 5 percent of his work time to clients. The rest is spent on sales and administration.

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It can even be hard to get in his own workouts, Mr. Scacchi said. His Wall Street workday included a regular 5:30 a.m. gym visit before biking to his commuter train. Once he owned the gym, though, he lamented, “I was coming here at 5:30, trying to stick to the same routine, and suddenly we were getting clients at 6 a.m.”

Another hurdle for professionals who go from white-collar to what might be called no-collar jobs can be justifying their career choices to skeptical friends and kin. Ms. Lo said in an e-mail message that her immigrant parents “were not pleased to learn last year that my Harvard education was being put to good use as a yoga teacher.” Mr. Fleshner — who recalls being asked (loudly) at a dinner party two years ago whether he was “still unemployed” — admits to some initial awkwardness in describing his current career. “I felt almost as though I had to apologize,” he said.

Now, though, “I say, ‘I’m self-employed and I have my own little fitness business.’ ”