

Skip the gym? You'll pay

January 6 2012, By Heidi Stevens

If, in New Years past, a steadfast resolution to get your butt to the gym has resulted in your butt remaining steadfastly planted on your couch, it may be time to introduce your butt to hyperbolic discounting.

Hyperbolic discounting is not a fitness trend or [diet plan](#) or mail-order device that systematically smooths cellulite while you sleep.

It's an economic principle.

"Things that are farther out in time, we discount (pay less mind to) more than things that are closer or happening now," explains 2010 Harvard grad Yifan Zhang. "Fitness is a perfect example. We don't really want to go to the gym right now, but our future self will really wish we had gone to the gym."

Monetary penalty, Zhang contends, can bridge the gap between your current (couch-bound) and future (toned-butt) selves. And not just the money you're already sinking into a gym membership. We're talking money on top of that money.

Gym Pact, a new program dreamed up by Zhang and fellow Harvard grad Geoff Oberhofer, charges you a penalty for skipping your [workouts](#). It launches Jan. 1 at [gympact.com](#).

"A gym membership is something you pay for at the beginning of the year or the beginning of the month, and there's no additional money on the line," Zhang says. "We wanted to tie a cash incentive to every single

workout you do, week-by-week."

Here's how it works: You set a pact to get to the gym of your choice a certain number of times (minimum one day per week). You pick a fee to charge yourself for breaking your pact (minimum \$5 per day missed). You download the Gym Pact [app](#) to your smart phone and check in when you get to the gym. (They'll use GPS to confirm you're actually there.) And when you fall short of your pact? They charge your credit card the pre-determined penalty.

"It's based on sound theory," says Eric Endlich, a Boston-based [clinical psychologist](#) who specializes in health and wellness. "Part of the reason certain things are addictive - gambling, alcohol, drugs - are the fairly immediate rewards. I've always thought if you drank and got a hangover immediately and then felt great the next day, no one would drink. People are motivated by immediate consequences."

But can short-term incentives lead to long-term health? Sure, says Endlich.

"Once someone develops a habit, a certain amount of momentum takes over as people experience the benefits, and the habit is more likely to continue," he says. "You start exercising to lose weight for your wedding or to win a bet at work and suddenly you have less stress, more energy, your cholesterol is going down. You have a better chance of sticking with it for new reasons you didn't have to begin with."

Of course, plenty of hurdles stand between would-be exercisers and actual exercise. And some of them can't be addressed by financial incentives.

"The No. 1 reason people say they don't exercise is time," says Jennifer Hurst, professor of exercise science at Truman State University in

Kirksville, Mo. "Anybody can change for two weeks, but all of the sudden life comes in and you aren't as motivated as you thought you would be."

Hurst would like to see fitness centers play more of a consulting role to help people incorporate exercise into their lives.

"Fitness centers are designed for people who are ready to go," Hurst says. "It's going to take personal trainers who also have an understanding about behavior change processes, not just how to lift weights and use machines. People who will help you set goals and work the process of getting healthy into your life."

Zhang and her Gym Pact colleagues tweaked the program after a soft launch in October, in part to more accurately reflect how fitness does (or doesn't) fit into most people's lives.

"We used to have people commit for a month or six months," Zhang says. "But things come up. People get sick, you go on vacation. Now you commit week-by-week and you can change your pact for the next week any time until Sunday night. If you have a busy week coming up, you lower your commitment. If you have a light week, you up your commitment."

They also added a positive incentive program, by which Gym Pact users who meet their fitness goals receive a small payout at the end of the week. (The money paid in by pact-breakers is divvied up among pact-keepers.)

It may not be the silver bullet that remedies the nation's fitness ills, but any incentive is better than nothing, says Endlich.

"Americans are overwhelmingly sedentary," he says. "Anything that

helps them change their habits in a healthier direction is good. As much as technology and medicine have advanced, we haven't come up with anything that remotely helps your health like exercise.

"No pill can help your mood, give you more energy, benefit sleep patterns, reduce every major cause of death and have no side effects," he continues. "Exercise offers some 50-100 health benefits. If a simple program of incentive helps people do more of it, great."

More information: Gym Pact became available for free through the app store for iPhone on Jan. 1. The HTML5 app should be out around mid-March, and that will work for Android, BlackBerry, etc., according to the company.

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