

NFL or ‘Not For Long’? Transitioning Out of the NFL

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Like many other elite athletes, National Football League (“NFL”) players typically have a short playing career, often leaving the league due to injury or lack of interest from teams before they have been able to prepare sufficiently for life after the league. This qualitative study examines the experiences of NFL players related to preparing for the transition out of professional sports. We completed interviews with a total of 25 players including both current and former players, as well as 27 family members of former and current players. Factors that affected their career preparation included features of the NFL work environment which necessitated an emphasis on football over other interests, identity foreclosure that made it difficult to consider other career options, limited exposure to other professions, and challenges with financial planning. Social contacts had both positive and negative effects on players’ preparation but family, particularly wives, provided important support. Our findings point to policies that might guide players in their preparation for life as former players including instituting mandatory training and counseling concerning these issues, beginning in a player’s rookie year, and continuing throughout players’ tenures in the league.

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The game always leaves the player before the player is ready to leave it. Very few people actually leave the game on their own terms.... Typically, there's a better, faster, younger guy coming in [or] coaching changes.... I think that NFL players have to believe that, as do the families and the friends all around them, that this is a quick stop on a rocket that is an amazing ride but that... when it ends you've gotta begin to prepare yourself for the realities of what it's like after the game (23P).

Introduction

An NFL career is short, typically between 3 and 6 years ⁵, and for some, the end can be unexpected and undesired. Many players are forced to leave professional football before they can prepare for their departure, typically when they are young and have decades ahead of them during which they will need and want to work. While an NFL career can be financially rewarding, players often do not amass sufficient wealth to support themselves without working after they leave the league (Carlson, Kim, Lusardi, & Camerer, 2015; Deubert, Cohen, & Lynch, 2016; Weir, 2009). In addition, players can lose not only the social connections they gained through football, but also their professional identities associated with the sport, commonly identities that they cultivated since childhood (Holstein, 2015). Without adequate preparation, the professional and financial transition out of the league can be difficult (Brownrigg, Burr, Locke, & Bridger, 2012; Knights, Sherry, & Ruddock-Hudson, 2015; Taylor & Ogilvie, 1994). While career transitions for elite athletes have been evaluated for some sports (Park, Lavalley, & Tod, 2013), little is understood about how NFL players experience the transition process and what factors shape the challenges associated with their departure from the league (Park et al., 2013).

The goal of this qualitative study was to understand how NFL players and their family members experienced the transition and what steps might be taken to help players with the process. We carried out semi-structured interviews with 25 former and current NFL players and 27 family members of current and former players to learn how they viewed their preparation for career change and financial planning. In this exploratory analysis we address three aspects of their preparation: (1) the nature of NFL employment; (2) the challenges they encountered in preparation; and (3) the influence of their social connections and NFL programs. We describe recommendations offered by players and family members to improve preparation. This study builds on earlier work in which we examined the NFL's health-related practices, policies and programs (Deubert et al., 2016), how those practices, policies

and programs compared to those of other professional sports leagues (Deubert, Cohen, & Lynch, 2017; Deubert et al., 2016), and the mental health and emotional wellbeing of players (McGraw, 2018).

Background

The results of an NFL-funded survey showed mixed retirement outcomes for former NFL players: while some players arrived at a satisfying retirement, others encountered considerable challenges (Weir, 2009).⁶ The rates of marriage and median income were higher for former players overall compared to a general population of men in the U.S. However, other measures indicated some cause for concern. For example, a greater proportion of the younger group of former NFL players (ages 30-49 years at the time of the study) with some college education lived below the poverty line compared to the same group of men in the general U.S. population (8.4% vs. 4.1% respectively). The factors that explain transition outcomes among NFL players have received limited attention (Park et al., 2013).

Transitions away from a sports career can be traumatic (Kerr & Dacyshyn, 2000; Lavalley, 2005; McKenna & Thomas, 2006; McKnight et al., 2009; Miller, 2002; Murphy & Waddington, 2007). Two factors outlined in the literature help to explain the difficult nature of these transitions for athletes: (1) identity foreclosure; and (2) the work environment. Researchers in sports psychology have built on the concept of identity foreclosure as defined by Marcia (Marcia, 1980). He characterized foreclosure as a result of a focus through childhood on one occupational choice with the lack of exposure to alternative options, typically encouraged by parents. In sports, identity foreclosure comes with a singular focus on athletic skills beginning at a young age, constraining career choices by limiting an athlete's range of life experiences, or the development of other skills and interests (Gordon & Lavalley, 2012; Miller, 2002). Two qualitative studies of professional athletes in the United Kingdom (Coulpland, 2015; McGillivray, Fearn, & McIntosh, 2016) illustrated how growing up in communities that encouraged an early socialization into sports and emphasized physical literacy over an academic education shaped the choices of these athletes, prematurely cutting off the development of other potential career avenues. In an auto-ethnographic study based on his personal experiences as an NFL player and interviews with other players, Koonce (Koonce, 2013) described the social, psychological and financial challenges that players faced. He concluded that players struggled with the transition because they dedicated themselves to being a professional athlete at the expense of developing other skills and interests.

The unique nature of employment in professional sports can make transitions to retirement difficult. For example, transitions can be unexpected and unwanted, often at an

early age (Baillie, 1993; McKenna & Thomas, 2006; J. L. M. Smith, Alexandra, 2008). They are a distinctive feature of careers built on physical skills because injury, or diminishing strength and stamina, result in a loss of value or “personal capital” (McGillivray et al., 2016; Roderick, 2006; Stronach, 2010). Some argue that a retirement that does not follow a plan or a schedule heightens an athlete’s sense of loss of control and personal failure (Wippert, 2010). This is a particularly acute problem when an athlete is injured or cut from the team (de-selected) (Brownrigg et al., 2012).

Features of the work environment limit the ability of professional athletes to control many aspects of their daily lives (J. L. M. Smith, Alexandra, 2008). For example, training schedules and travel arrangements are often dictated by the team and staff who attend to many of their personal needs (Stephan, 2002). Also, the competitive nature of many professional sports means that athletes often compete against their own teammates for continuing employment (Roderick, 2006). In addition, professional athletics is a form of performance, and elite athletes often enjoy public recognition associated with their status (Stephan, 2002). Moving out of this work environment means learning to live and work in a setting where they must take more control over their daily lives outside of the media spotlight, sometimes in a lower status role (McGillivray et al., 2016; Stephan, 2002).

Financial preparation for a career transition is less well explored in the literature. Carlson, et al. (2015) reported that NFL players experienced what economists called “short-lived income spikes”, a circumstance associated with bankruptcy. They found that rates of bankruptcy were slightly higher among NFL players than in the general population, and that these rates were not explained by career length or income. They suggested that their findings might be explained by factors such as poor financial decision-making skills and misplaced optimism about career earning potential, but noted that these factors need further investigation. To date, there is relatively little empirical information about how to promote financial literacy, savings, and financial planning for professional athletes (Surujlal, 2016).

It is generally agreed that athletes who do not prepare for a transition out of sports are more likely to experience difficulties (Knights et al., 2015; Lally, 2007; North & Laval-lee, 2004; Ryan & Chambers, 2015). For example, athletes who are not prepared for their transition appear to experience more psychological difficulties with the transition and finding a new identity (Kerr & Dacyshyn, 2000; Knights et al., 2015; Lally, 2007). They also have more difficulty finding satisfying work (McKnight et al., 2009), and adjusting to a different lifestyle required in a new work setting (Stephan, 2003). Some have argued that efforts to help athletes prepare for a transition must address the challenges integral to a particular sports setting (Brownrigg et al., 2012; Knights et al., 2015; Kuettel, Boyle, & Schmid, 2017; Samuel & Tenenbaum, 2011; Wylleman, Alfermann, & Laval-lee, 2004; Wylleman & Reints,

2010). For example, players' available supports, education level, exposure to other careers, or the financial compensation structure can differ across sports (Kuettel et al., 2017; Lotysz, 2004).

Research by Brown, Webb, Robinson and Cotgreave (2018) described the importance of social support in achieving a positive transition among Olympic athletes. Although some existing transition support programs address social relationships, these programs were not based on the social context of the NFL (Wylleman et al., 2004). In prior work, we examined the role of family and friends in promoting NFL players' health during their career (Deubert et al., 2016). Similarly, we seek to better understand the support available to NFL players as they transition out of the league, including support with financial and career preparation, and how players and their family members characterize their needs for support (Brown, Webb, Robinson, & Cotgreave, 2018).

Methods

Recruitment and Data Collection

This qualitative study was one part of the Law & Ethics Initiative of the [Football Players Health Study at Harvard University](#). The Harvard University Committee on the Use of Human Subjects, the University's Institutional Review Board, approved the research. A full description of the study methods can be found in McGraw et al. (McGraw, 2018).

We interviewed 25 NFL players (23 former and 2 current) and 27 family members (24 wives and 3 others) of NFL players to gain their perspectives on a variety of issues related to the NFL. The interview participants were recruited through the staff of the Football Players Health Study with assistance from the Football Players Health Study's Family and Player Advisors. The study staff and advisors contacted former and current players and family members who fit the study eligibility criteria to inquire about their interest in the interview study and ask their permission to forward their contact information to study staff. The family members did not have to be related to the players who participated in this study. In addition, we asked participants to recommend other individuals through snowball sampling. To ensure adequate experience with the NFL, eligibility criteria for this study required that a player (including players related to the family members interviewed) played in at least eight games in each of at least two NFL seasons.

The interview guide covered questions about how a football career affected the players' lives, financial and career preparations for life after football, support the players received through the transition process, satisfaction with life after football, regrets about what was done to plan for retirement, and recommendations about what could be done to

help current and future players. The interviews with family members corresponded closely to those asked of the players. At the outset of the interview, players and family members were asked to confirm information about the players' career and family members described their relationship to the player. One person (McGraw) conducted the interviews by telephone which were 60-90 minutes in length, audio recorded, and transcribed verbatim. To preserve confidentiality, we asked interviewees to omit names and, where necessary, we redacted potentially identifying information from the transcripts. Participants received a \$100 gift card upon completing an interview.

Data Analysis

We used thematic analysis (Braun & Clarke, 2014; Javadi, 2016), emphasizing an inductive approach by identifying concepts that were closely linked to descriptions of the players' experiences, similar to open-coding used in Grounded Theory (Corbin, 2008; Patton, 2002). Coding was an iterative process which occurred in two stages. In the first stage, the primary author and two analysts read the transcripts independently to identify concepts and then met to create a start list of codes. The group then used the start list to code a subset of transcripts independently and jointly reviewed the preliminary coding, reconciled differences, and created a codebook with a set of coding rules based on the revised code list. Using this codebook, two analysts independently coded a second subset of transcripts and the team met to discuss coding and emerging themes, reconcile differences, and modify the codebook to reflect changes. The full set of transcripts was recoded so that all codes were applied across all transcripts. In the second stage, members of the study team read the text collated for each code, discussed the interpretation of the text, and identified and grouped themes. We used Atlas.ti to facilitate the coding and analysis. The final analysis was informed by the discussion of the main themes with a group of players and family members who served as advisors to the larger Football Players Health Study.

We employed several measures to ensure that analysis was trustworthy (Morse, Barrett, Mayan, Olson, & Spiers, 2016). First, the coding team met regularly to review coding and arrive at inter-coder agreement about the meaning of the text and the codes. Our goal was to arrive at the list of codes that could be applied consistently but also reflected the nuance in the text (Campbell, Quincy, Osserman, & Pedersen, 2013). These meetings involved a discussion of the meaning of the units of text, the clarification of code definitions applied to text segments, the addition of new codes, and the correction to coding as needed (B. Smith & McGannon, 2018). Second, the research team was composed of individuals from diverse professional and personal backgrounds who were able to bring multiple perspectives to the reading and interpretation of the data, one form of triangulation recommend-

ed in qualitative research. Third, we used a form of member-checking (Janesick, 2000) to assess the validity of the findings and our interpretation by conducting a 90 minute in-person discussion session with the Study's Player Advisors and Family Advisors. None of the Advisors in this group were interviewed as part of the study.

Each quotation included below is identified with a transcript number and 'P' to indicate a player or 'F' for family member. The quotations are verbatim although we removed verbal repetitions and verbal hesitations for clarity.

Results

Participants

The characteristics of the player and family member participants are shown in Tables 1 and 2. In seven cases the family participants were related to the player participants: we completed independent interviews with six players and their respective wives, and, in addition, a player and his father.

The Work Environment

The players in this study experienced uncertainty throughout their NFL careers because there was always a risk that they would be released from a team following an injury or a poor performance. This uncertainty inhibited their ability to prepare for a career transition. As one player explained, football is 'a very fickle business' where careers are 'very short' and 'injury can end your career overnight' (34P). In addition to uncertainty about their career span, players encountered abrupt contract terminations, and described 'being cut' as a process that was psychologically difficult because it meant they were not able to leave on their 'own terms' (2F), producing a sense of loss of control and self-respect. Participants talked about how upsetting a sudden termination could be for both the affected player and his teammates – adding to feelings of insecurity. One player described this experience:

I saw a veteran walk in, come off the practice field, and the team manager came up to him and said, 'Coach wants to see you. Bring your playbook'. If you heard those words that wasn't good. And I saw this really good player come in to the meeting with tears in his eyes, and he was cut. And I said, 'Jesus, what the hell is going on here?' Another old veteran looked at me, he says, 'Kid, there's a lesson to be learned there... don't let it happen to you'. ...I had this in my mind the whole time I played (17P).

Table 1.
Participant Characteristics: NFL Players

Characteristic	Actual	%
Playing Era		
Pre-1993	10	40.0%
1993-2008	12	48.0%
2009-current	3	12.0%
Total	25	
Experience Level		
2-5 Seasons	10	40.0%
6-10 Seasons	10	40.0%
More than 10 Seasons	5	20.0%
Total	25	
Position Group		
Offense	13	52.0%
Defense	8	32.0%
Special Teams	4	16.0%
Total	25	
Position		
Quarterback	1	4.0%
RB/FB/WR/TE	8	32.0%
Offensive Line	4	16.0%
Defensive Line	4	16.0%
Linebackers	1	4.0%
Secondary	3	12.0%
Kicker	1	4.0%
Punter	2	8.0%
Long Snapper	1	4.0%
Total	25	
Race/Ethnicity		
Black	9	36.0%
White	14	56.0%
Other	2	8.0%
Total	25	

Table 2.
Participant Characteristics: NFL Players' Family Members

Characteristic	Actual	%
Relationship to Player		
Wife	24	88.9%
Parent	1	3.7%
Other (Child, Sibling)	2	7.4%
Total	27	
Race/Ethnicity		
Black	11	40.7%
White	13	48.1%
Other	3	11.1%
Total	27	
Player's Playing Status		
Current	5	18.5%
Former	22	81.5%
Total	27	
Player's Experience Level		
2-5 Seasons	10	37.0%
6-10 Seasons	15	55.6%
More than 10 Seasons	2	7.4%
Total	27	
Player's Playing Era		
Pre-1993	3	11.1%
1993-2008	15	55.6%
2009-current	9	33.3%
Total	27	

Players who were released from a team, but hoped to continue playing, often faced a drawn-out process fraught with continuing uncertainty while they hoped to be picked up by another team. This waiting could delay the inevitable career transition. A wife noted:

He got released, and then picked back up by that same team, and then bounced around to different try-out teams, and then... was finally picked up by another team, but then was eventually let go so for him it was really tough (47F).

Those who did not experience an abrupt or unwanted separation and extended their careers out beyond just a few years, and could eventually determine their own retirement dates, were in the minority. In a few instances these players left because they found an alternative career that they were ready to pursue.

NFL players responded to competitive pressures by spending most of their time and concentration on football but, for some, this singular focus had negative consequences for their careers and earning potential after the NFL. A player explained:

whereas people your age are getting on with their lives and in the real world, you are playing football.... You do make a lot of money but at the same time, you [are] falling behind every day you play football (19P).

Challenges Preparing for Life After the NFL

Difficulty Acknowledging their Career Will End. Despite knowing that an NFL career is typically short, many players had difficulty coming to terms with their own eventual departure and thinking about career options and financial plans. This was a particular problem for rookies because, as one player explained, at their young age it was difficult for them to accept the idea that they would not ‘play forever’ and that income would not continue ‘just coming in, coming in, coming in. And you didn’t think that it would ever run out or anything like that’ (1P). This problem, however, was not confined to rookies. A more seasoned player admitted that even when he heard others talk about the need to prepare for the end of an NFL career, ‘I tuned out a bit’ (P6). A wife described how the wish for long career can inhibit a player’s ability to come to terms with career end: ‘Your first, second, third year, you’re thinking you’re going to play ten more years so you’re not really ingesting it at that time’ (26F).

Preparation Challenges. Some players had difficulty envisioning alternative careers

and finding an 'identity in something else other than football' (29F). An NFL player explained that finding a new career 'can be a challenge because you have to reinvent yourself and kind of identify who and what you are and... what you're gonna do for the rest of your tomorrows' (3P). In some cases, players restricted their choices to higher profile careers even though opportunities in these fields were limited and few were well-suited to this work. One respondent commented on this:

I think some people just don't know what to do... they go for the obvious... like broadcasting or coaching.... The high-level jobs that pay [well] are very competitive. And it's hard to compete at that level because all of the guys are going for those types of job (42F).

A player described how this situation limited his ability to find suitable and appealing alternatives:

I wish I had taken some time to really begin to sort of examine my strengths, my weaknesses, sort of intellectually, so that I could see a course for success in whatever I'd chosen.... I really wish I had... the foresight at the time to do some more self-evaluation and then... plot a course in a career that would have been sustainable and had growth potential, through my 30s and 40s. Instead I kinda just bounced around from sort of one career to the next – and one industry to the next and... I kind of had to reinvent myself several times (23P).

The few who did not expect to make it to the NFL or to play for as long as they did (for whom football was only a "quick back-up plan" (25P)), had less difficulty finding alternatives. A player who returned home to work for a family business said: 'I never thought that I would play in the NFL... it was a surprise to me. I always thought, boy, it would be nice if I did, but I never realized it could actually happen to me' (28P).

Lack of exposure to other careers was a problem for some and one way to gain this exposure was through offseason employment or internships. Offseason work was more common in the era when salaries were generally too low to support players year-round. A daughter described the benefits of this: 'They [had] different opportunities because of that, being exposed to different types of settings' (8F). Some players made connections with individuals outside of football who would mentor them and teach them skills needed for a new work setting. For example, one player said: 'I had somebody that really took me under

their wing and helped me. I felt like I was learning something... What really helped me was somebody teaching me a business' (17P).

Not all players found their internships or offseason work to be helpful, however. Some complained that they were not able to learn as much as they hoped because the sponsoring employer saw the player as a 'trophy' instead of as a trainee or employee. A daughter described this problem:

He had off season jobs. But, he was always such a trophy.... Instead of teaching him a new business, they would trot him out at cocktail parties every night. He was basically there to be, like, the NFL guy, who would schmooze people at parties. That wasn't his agreement with them, it wasn't why he went there (9F).

In contrast, more recent players did not take offseason work or an internship because they felt pressured to use that time to train and improve their football skills or rehabilitate after injuries. A wife explained that her husband was too busy becoming 'a better athlete'; he 'did a lot of training' (48F). As a result, she said:

He never really had time to... research a business or figure out exactly what he wanted to do, once he finished playing football. I think it all happened so fast with him where he was just like, 'Oh my gosh, this is over for me. What am I gonna do?' (48F).

The lack of knowledge about career options and unrealistic expectations about employment prospects showed in their feelings about work after football. Some were dispirited to find themselves in entry-level positions with relatively low salaries because their football careers did not always make them eligible for other professions. One player described how it felt to go from earning a relatively high salary and being appreciated for his skills to feeling unappreciated and undervalued when looking for new work:

The National Football League does not translate on a resume.... It makes you feel so small because, yes, I could maybe generate all this revenue and now I have to fight for work – for a maybe a nine to five job, which is fine. I might not get the job because a person who's been working for ten years has never even done what I've done... to the level I've done it, is more qualified than me....That's a bitter pill to swallow because it's not that you're

incapable, it's just the fact that... you haven't worked on any skill outside of your football (15P).

While some found that they could easily find work shortly after leaving the league because of their name recognition and connections, these status benefits did not last. Those who lost their first post-NFL employment and had to find work later could not always draw on their football experience as easily as they did earlier. A wife explained that in her experience, players who were three to five years out of the league lost their value and became what she called 'persona non grata.' This difficulty was exacerbated by the fact that they did not know how to find work without their football connections: 'he didn't understand why he had to call, why he had to pound pavement, why people didn't just want to hire him because of who he was' (20F). A player echoed this experience in raising money for his charity. He found that it was more difficult to draw donations after leaving the league than as a current player: 'it's a little easier to maintain a charity whenever you're an NFL player because people are interested. And now, it's more of a struggle' (32P).

Participants attributed poor preparation for work to the nature of the education and training available to most football players during college. A daughter explained how this affected player education:

There's no way to get an education if you're playing at a D-1 school, it's almost impossible. The guys who do it are miracles. So, it's not like you got job training while you're at school. You don't even have to learn how to study.... I think it's unrealistic, actually, to think that they would have any other plan. Because, I mean, it's just too demanding to have any other plans (9F).

Inadequate social preparation for work settings outside of football was a barrier to finding a new career for some players. For example, a wife commented that her husband was unprepared for the loss of his celebrity status and for work outside of the NFL. She said that he left football 'unbelievably unprepared for going from this fame and fortune paradigm to nobody knows who you are' (20F). She further explained that she was 'surprised at how little prepared he was to be a normal human being from a career perspective after football' (20F). One player revealed that his wife had to teach him basic social skills essential to successful entry into the job market:

[S]he had to basically train me on just small business etiquette like – you know, from your handshake to looking people in the eyes – to being confident, to taking charge of your business (19P).

Financial Preparation. The recent or current players in this study appreciated the fact that they earned an income that afforded them a comfortable lifestyle during their time in the NFL. However, relatively high incomes were not adequate for most players to retire from the workforce upon leaving the NFL. One player commented: ‘I was the highest paid [position] player in the league when I signed my last contract, but it wasn’t sufficient to maintain me through my life, by any means’ (30P). Some found that although they had saved money it was not enough to last beyond a few years, as one player noted: ‘The NFL money that we have... it’s not even there anymore. I retired almost 10 years ago’ (33P).

The NFL’s payment structure was identified as a reason for difficulties with financial preparation. Teams generally only pay players during the 17-week regular season and not during the offseason. As a result, some players noted that fiscal planning could prove challenging:

I spent each check and even though it was a huge check, I didn’t save as much as a should have.... I lived outside of my means. From the 17 checks that I got I did not make it last into 52 weeks. I made it last... more like 30 weeks (35P).

As a result, some families found themselves ‘living on our credit cards like the last month before we started making money again... with the start of the season’ (33P). This spending pattern could become even more problematic if a player did not make the team the next season.

Players also incurred significant expenses that they believed were necessary to supporting their careers. These players paid for providers such as private nutritionists, trainers, doctors, or chiropractors. In addition, they also paid for the services of agents and financial advisors. While these expenses are often necessary to extend a player’s career or maximize his earnings, they could also be substantial enough so as to limit players’ ability to save.

Financial literacy and inexperience with managing money were problems for many players (as they are for many people), especially early in their careers. This was most acute for those who grew up in families with limited incomes and thus had little experience handling money. The sudden availability of a large income exacerbated this situation. As one player noted, NFL players, unlike most individuals, do not work their way up to larger incomes on a gradual basis:

I think most people [who] are successful... gradually get this money [and] they learn what to do with it and... how to manage it.... You take a kid that had nothing, and my situation is very, very common.... People go from zero money to... substantial money overnight.... That's a tough situation, because you have no idea what to do with it (30P).

Some players responded by acquiring goods that they previously could not purchase. A player described what this felt like for him:

When you grew up with nothing in very humbling beginnings, you tend to want a lot of things when you don't have the money to buy. So there's a lot of wants, and 'I wish I had this,' and 'I wish I had that.' So when you're able to purchase some of those items, you know, you wanna go out and buy what you've never had (33P).

These players later realized that they spent more than they saved, especially early on in their NFL career. As a result, if their careers were short, they did not have the time to catch up on their savings as a player described:

I bought houses with no money down. I bought expensive cars... that I should not have bought. So those things kind of hurt me a little. And even though I put four years in the league, there was no year that I could come back and go and relive those mistakes that I made earlier (35P).

There were, however, some players who were able to plan their expenses and develop a savings plan without too much difficulty, as one wife described:

I would say for an NFL player that played as long as we did we didn't live a lavish lifestyle.... We were comfortable, we had a nice house... we sat down and we'd identify what were our goals. So that when I was done playing if we could have a financial picture... what would our financial picture look like when we were done. And we just came up with some basics, some goals that this is what we would hope to have, or this is what we should have once it's all in when it was all done (36F).

Players reported mixed experiences with financial advisers and agents. As work by some of the authors of this paper discuss, there are a variety of practical and regulatory issues in these industries that cause players to be poorly served by these professionals (Deubert et al., 2016). A number of players found that their agents were not reliable or helpful as one player reported: '[They were] in business for themselves and I didn't feel like any of my buddies from football really got good advice financially or got taken care of by their agents. And I heard about pretty bad deals' (30P). Some felt that their financial advisers steered them into 'bad investments and bad business connections' (48P) or simply did not provide financial planning advice at all but simply acted liked a CPA:

They're not doing any investing. They're just like little trades, or something where you make a couple hundred dollars, but it's not like actual investment that they say, 'Hey, we're gonna take this over here and invest it into a property, and then when you retire you can sell it, and you can have a return.' It was never like that (48P).

In contrast, other players found financial advisers who were helpful and worked closely with players to create investment portfolios. One explained: 'I have a financial advisor... [he] has really combed through my financial portfolio and made sure I have non-correlating assets... so [it's] very balanced in that it's conservative but it takes some risks' (14P). Notably, this player found his financial adviser through his father-in-law who himself had a financial background and guided the player in the selection of an advisor. He went on to say, 'My father-in-law... he bought and sold banks for 30 plus years and he's always good about going to those meetings and saying, 'Hey, that guy's right on' or 'You don't need to touch him with a 10-foot pole' (14P).

Some players found that their family members and even their friends viewed them as a source of financial support or other benefits, curtailing the players' ability to save for themselves. Players wanted to provide for their family because, as one player explained: 'I had to be there for them. There's no way I could've told them no, obviously' (15P). However, they felt conflicted about this and found that these obligations could hurt their own financial status. A player noted:

Had I been a lot smarter with not necessarily my spending, but my spending outside of myself, I would've walked away with a lot more money than I did even though I was smart with my money.... It's like, paying for four or five different households as well as all their bills, as well as all of their needs.

So, it definitely affected it because I put more money into other things than myself (15P).

Most players, like many younger adults, needed encouragement or even pressure to save and invest their savings. For example, some expressed regret that they did not have more explicit help especially because their careers were too short to figure it out for themselves in enough time to make a difference in their savings. One player described these regrets:

I wish I would have found a financial advisor that was a little more forceful in pushing me to not spend the money that I spent. I think every kid that gets to the NFL thinks they are going to play ten years and be a millionaire. I didn't have enough time to go through and say 'Wow, that was fast! I can't do this for ten years.' And by then it was too late, once I had kind of figured it out... and no one necessarily told me no, but ask me why I am making these decisions because what happens if you never play again today? (35P).

Supports through Social Connections and NFL Programs

Many of the players received help from family members, particularly wives, friends or mentors and NFL or NFLPA in preparing for their transition. One source of financial guidance came from family and friends with financial expertise, as a player described:

I was fortunate enough and had enough advice from much more intelligent people to put money away... so we saved a lot of money. [We] lived well below our means and still have a lot of money put aside today (25P).

One father recounted what he said to his son just after his son signed his first contract:

The day after, we sat down and I said okay, let's talk about your contract. We talked about the value.... He thought it was a lot of money, which it was to him. But we just broke it down. Okay, so you get paid 16 weeks, but you live 52 weeks out of the year. So that's what you should base this money on.... Nothing else coming in because you don't have any endorsement deals at this time.... We talked to him about how long he should expect to play. And kind of did the math (7F).

Wives (for those married players) also had a key role in making decisions about finances and even handling player expenses. One wife described taking on an active role with her husband:

My background's in finance... so I've kind of always been a real stickler with him. And it's a blessing. I mean, we pretend like we don't have it and we, basically we have a great home and we're very blessed to be where we are but other than that, our home is an investment, so we'll just be tight with our money.... So, we've from day one, have planned for the future and I take control because I hear these horror stories, broke in three years. The minute the career is over like what do they do, and I don't have to worry about that which is great (12F).

Wives also provide important encouragement to players to prepare for a new career. For example, a player said: '[I] got some encouragement from my wife to finish up [my education], so for the last five years I've been chipping away at it in the offseason' (24P).

Some players turned to other, more senior, players for guidance in looking for work outside of the NFL, viewing them in some instances as informal mentors. A wife described how her husband looked to a teammate 'who was a really good resource' (12F).

Coaches had both positive and negative effects on how well players were able to prepare for life after the league. A wife described how her husband was discouraged from planning for a career after football: 'There were a couple of teams that didn't appreciate it.... The coach would say 'I only want somebody... that's thinking about football... not thinking about anything else but what happens on the football field.'" (4F). In contrast, some coaches had a positive influence; one player said that his coach encouraged him to think about his life beyond the NFL:

The only thing that I got to prepare me for life after football was Coach [name] saying that – these are his words 'Football is not an end of itself, it's only a means to an end'... I always carry that in the back of my mind. I look back on it, and I'm thankful I heard those words because it did make me go to work while I was still playing football in the offseason. And it led me to you know, a good life after football (17P).

Players, currently or more recently in the NFL, appreciated some of the programs provided by the NFL and the NFLPA which cover financial, health-related, educational, and

professional issues. These programs, of which there are many, are discussed at length in work by some of the authors of this paper (Deubert et al., 2016). One player described his experience with some of these programs:

The NFLPA would put on a lot of stuff for us.... [The team also] had... a really good player development guy. And so during the offseason, I mean, we were always having events whether it was like financial planning, whether it was somebody coming in and talking about marriage, talking about health issues.... I felt like there was always something trying to prepare you for life after football and help you make decisions now (25P).

Despite the existence of programs designed to support planning for life after football, some participants found it difficult to use the resources offered. For example, some programs required players to travel to attend a program, a prospect that was difficult for players with young families, as noted by one wife of a current player:

This offseason... we're expecting our second child. So he's been close by because those programs are offered, but you have to go to a different state and stay. So it's more difficult for those that have families. It's kind of a coincidence because those that have families are those that are probably older and probably preparing for that transition anyway. So, it's kind of counter-productive in a way when I really think about it (22F).

Players also reported that they had to pay for some of the programs and thought the costs were prohibitively high or believed that they might not lead to employment. One player explained this problem, and speculated that the NFL could well afford to pay for these programs:

They are like entrepreneurship programs and boot camps and like media workshops that the NFL will put on. But they're not for me – they're for Brett Favre. They're for the higher more reputable names. And if I were to pay my \$5,000, which is gonna hurt me a lot more than one of those individuals who probably wouldn't have to pay – what are the opportunities – what are my opportunities gonna look like after going through that program? But it's coming from the NFL so why am I paying \$5,000 for it? I mean, I got hit in the head enough and I know the owner of the teams I played for made

well more than anything they could have possibly paid me for my efforts. So why not? Why aren't these programs available to us for free? (3P).

Others said that the players were often not aware of available programs. Wives said that they were often the ones to find out about programs either because they read the brochures announcing the programs that were mailed to their homes, they heard about them through their connections with other wives, or by searching for information by 'going behind them [the players] and [being a] detective.' (20F). Another wife commented: 'There were certain things I knew from other women in the NFL... On the administrative side of it, nobody came to me or updated me on anything' (43F).

The league did and does offer an opportunity to save through various retirement plans (which have changed over time) (Deubert et al., 2017)) and some players did say that these plans did help. Nevertheless, despite the availability of such plans, not all players took advantage of these programs. As one player described: 'Their 401(k) match is unbelievable, and it always amazed me how many guys wouldn't take advantage of it' (11P).

Recommendations from Players and Family

During the interviews, players and family members made recommendations about what can be done to help current or future players. Notably, they emphasized the importance of beginning preparation for the transition out of professional football early in a player's NFL career. A family member commented on how players' lack of exposure to professional life outside of football can make for a difficult transition and the importance of planning early on: 'You're gonna have no idea what real-world life is and that's a really scary thought, so just prepare early and do your homework' (12F).

In recognition of the fact that many players, particularly the rookies, could not acknowledge that their careers may be short, players and family members recommended that each team should make preparation mandatory. A family member explained:

I think there should be mandatory life skills... if you don't go to your life skills session, you don't get to play on Sunday... There should be monthly or quarterly life skills sessions, that literally have, like checklists, for what life skills look like. Managing your checkbook. Balancing your checkbook. Taking your clothes to the dry cleaner. Learning how to use a washing machine. I mean, you think I'm joking? I mean, these guys, from the time they're at least 18, do not know how to do all kinds of basic things, that college kids are having to figure out for themselves. Money management, time management (9F).

Others echoed this sentiment, suggesting that players should be required to participate in job skills training during the off season because they do not ‘understand business, you don’t understand life, ‘cause you’re not living in real life’ (19P). Another player said that rookies ‘should be forced to [develop] an exit strategy’ (24P).

Efforts to support financial planning were also recommended. Several of these involved educating players about ‘financial traps’ (P38), establishing a ‘firewall’ (9F) between the player and his finances, allowing players to opt to give the NFL ‘full control’ (26F) of their funds, or defer payment of a portion of their funds until they leave the league (35P).

The NFL’s responsibility to help players prepare for their transition was noted by players and family members. Players recommended that the NFL should work actively to give players “more avenues for things outside of football (1P) by seeking to ‘get people business opportunities, educational opportunities’ (1P). Another noted that the ‘league should spend more time... providing education to players... to set [them] up with skill sets that are transferable’ (7F). He drew the analogy to companies that train their employees and went on to assert that the NFL teams had an obligation to the players and probably had the resources to support these efforts: ‘They are making a ton of money. And the owners have the right to make that money, but they also should have the concern to help the players’ (7F). Another said:

If the league as a whole takes into consideration that these guys aren’t just workhorses. They do have a responsibility to make sure that they transition into life after football well and that they’re going to be okay and that means maybe every year, doing something for each team. Or each team actually does something for their players helping them with the process, and figuring out what that life after football is going to look like (4F)

The participants also recommended that mentors or player development staff provided individualized support. This included increasing a player’s contact with the player development staff and training development staff to use a manualized approach where staff work individually with each player, beginning from the time he enters the league and continuing until he leaves. The development staff would help players to identify their interests and skills for work outside of the NFL, encourage them to work with a financial planner, and guide them to additional education. Proactive contact from the player development staff would ensure that players are aware of, and use, the programs offered by the NFL, ensuring the players enroll in activities early in their NFL careers (Deubert et al., 2016).

As discussed earlier, players and family members noted that wives have a “huge responsibility” to help players (4F). Consequently, they recommended that wives also receive added supports and information so that they would be better prepared to assist their spouses.

Discussion

This study examined the experiences of NFL players in preparing for life after football. The players faced challenges arising from the nature and structure of the NFL as a work environment, their special status as NFL players, the effects of identity foreclosure, limited exposure to work outside of the NFL, difficulties with financial planning, and, for some, limited educational and social skills. Their social connections played a mixed role in their preparation. Often family, particularly wives, supported a player’s preparation. In other cases, family and coaching staff inhibited preparation.

This study contributes to the literature on athletic transitions in three ways. First, it offers a specific examination of the preparatory process – one part of the succession of transition stages largely ignored in the existing literature. Researchers advocate using an ‘athletic career’ and ‘athlete-centered’ or ‘whole-person’ (Gordon & Lavalley, 2012; Kaul, 2017; Stambulova, Alfermann, Statler, & Côté, 2009) framework for understanding the transition out of sports as a process with a succession of stages (Stambulova et al., 2009; Taylor & Ogilvie, 1994; Wylleman et al., 2004). However, these frameworks, and related research, emphasize causal factors leading to retirement (e.g. age, deselection, injury, etc.) and then adaptation after retirement (Kaul, 2017; Knights et al., 2015; Martin, Fogarty, & Albion, 2014; Stephan, 2002; Wylleman & Reints, 2010). They attend less to the period when a professional athlete approaches the end of his career and the preparation to facilitate a transition.

Second, this study strengthens the literature by offering this detail from the perspective of elite, professional athletes. To date, many of the studies have focused on the transition process among non-professional athletes, including high school, college, or Olympic athletes (Park et al., 2013). Furthermore, the results of this more specific examination of the preparatory process among NFL player helps to address the criticism that transitional models can be too general and ignore sport-specific circumstances (Wylleman et al., 2004).

Third, the results point to specific recommendations for actions that might be taken to help professional athletes, in this case NFL players, better prepare for the transition. Many of these recommendations came directly from the study respondents themselves.

Several findings of this study deserve special emphasis. To date the literature on the work environment in professional sports has focused on competitive pressures and worries

about job security (Good, 1993; Miller, 2002), issues which are certainly a concern of NFL players. This study builds on this literature by discussing the effects of the NFL's payment schedules and ancillary training costs borne by the players on their financial preparation for a life after sports.

The unique social status afforded NFL players created challenges for their retirement preparation. Wylleman and Reints (2010) cite literature suggesting that retiring professional athletes have difficulty adjusting to their loss of special status after retirement. We found that the special status also can inhibit the ability of NFL players to prepare for retirement. Some were not able to gain the work experience they needed because employers treated them differently. Their status also encouraged unrealistic expectations about work they were qualified to do and the nature of the work environment after the NFL and their income potential.

Identity foreclosure or athletic identity is a commonly cited phenomenon (Coup-land, 2015; Dawes & Sampson, 2003; Lally, 2007; McGillivray et al., 2016; North & Laval-lee, 2004). It explained many of the challenges NFL players faced including their difficulty thinking of career options, lack of exposure to alternative occupations, limited educational and social skills, and unrealistic expectations about their career outcomes. In the case of the NFL players, unlike the athletes described by Martin et al. (2013) and student-athletes in the study by Lally (2007), players were generally not prepared to shift their identity but rather clung to the hope of a continuing career. The multi-dimensional features of identity foreclosure underscore the importance of building interventions to enable players to develop skills and interests beyond football.

The challenges around saving and financial planning coupled with a short career span, young age, a lack of experience with handling finances, and poor financial literacy have been less well examined in the literature on professional athletes and have not been directly addressed in the life span models (Taylor & Ogilvie, 1994). These factors point to key areas for future investigation in other sports and should be added to programs and interventions designed to support transitions. For example, Surujlal (2016) emphasized the salutatory effects of the support offered by a soccer league on the ability of South African soccer players to engage in retirement planning and financial management. This study showed that the individual players needed support and encouragement to take steps to plan for their transition before it is too late in the process (Knights et al., 2015).

There has been limited exploration in the literature on the role of social contacts in preparation for retirement (Brown et al., 2018; Kaul, 2017; Kerr & Dacyshyn, 2000). In this study, players' social networks had both positive and negative influences on their ability to prepare. Family members could be a source of support but also made demands on

the players' incomes, limiting their ability to save (Deubert et al., 2016). Players had mixed experiences with financial planners, some of whom were markedly detrimental to players' ability to save (Deubert et al., 2016). Similarly, NFL coaches exerted both negative and positive influences, a finding which varied by team (Deubert et al., 2016). One notable finding in this study was the importance of wives in helping players prepare for their transition out of football. The role of wives and other family members in supporting professional athletes deserves more exploration, including how the NFL and NFLPA can assist with such support and education.

Concluding recommendations for supporting players to prepare for their transition out of football.

The findings from this study suggest that players may benefit from individualized supports that are delivered in a systematic way, and in some instances with the mandatory involvement of players. These individualized programs might constitute some form of counseling building on cognitive behavioral and psycho-educational interventions along the lines of those outlined by McKnight et al. (2009) and Wylleman et al. (2004). Player development staff, or even other players, might be trained to administer these programs (Lavallee, 2005; Miller, 2002; Ryan & Chambers, 2015; Wylleman et al., 2004) and should begin working with players in their rookie years and continue until a player's departure from the NFL. The programs should:

- 1) Support the early and on-going preparation for career change. This would include steps to support opportunities to identify new interests, encouraging players to think about their transferrable skills (Brownrigg et al., 2012; McKnight et al., 2009; Wippert, 2010), and help them with psychological preparations to anticipate their change in social status when they might find themselves at the bottom of the occupational ladder and may no longer receive preferential treatment (Wylleman & Reints, 2010). More senior players could be encouraged to mentor more junior players, particularly rookies, in this regard.
- 2) Help players to strengthen personal skills. Some players might benefit from learning how to manage new daily routines, conduct job searches, and networking skills. In addition, programs should help players to enhance their interpersonal and communication skills necessary to work environments outside of football (McKnight et al., 2009).
- 3) Promote exposure to other professions. Without work experience outside of football, some players had unrealistic expectations about salaries in other professions and did not develop strong job search skills. It is noteworthy that the oldest players in our study, those

who played when low salaries required NFL players to work during the offseason, had exposure to alternative work experiences, and were able to develop skills and make connections that facilitated their transitions. This underscores the utility of promoting NFL players' exposure to alternative work settings before they make the transition out of professional football. Players would also benefit by gaining a clearer understanding of salaries in other professions.

4) Develop programs for wives and other family members to help to support NFL players in preparing for a career change. This might be including family members in the programs for players or developing family-specific programs.

5) Address financial preparation and payment structure. Programs should be developed to assist players with financial planning and management. In addition, considering changing the payment structure so that players, by default, are paid over a 12-month period (Deubert et al., 2016).

As discussed above, the NFL and NFLPA do provide players with considerable resources intended to assist them with transitioning out of the NFL. Nevertheless, the results of this study and other work performed as part of the Football Players Health Study indicate that many players are not able to or do not take advantage of these resources (Deubert et al., 2016). To address this, NFL and NFLPA programs should be designed so that they are readily accessible: they should be affordable for those players with limited disposable income and not require extensive travel. Player participation in programs and benefits should be facilitated by automatically enrolling players in programs where appropriate. Furthermore, the NFL and the NFLPA need to enhance player awareness of the programs.

Limitations

Several limitations of our study should be noted. Like most qualitative studies our sample was a relatively small convenience sample. Consequently, our interview sample should not be considered representative of either the former or current player populations or the population of player family members. However, the composition of the sample does reflect a broad range of player positions, ages, and ethnic backgrounds and includes both former and current players.

It is possible that the individuals who agreed to participate in this study were those who experienced the greatest challenges or successes with their transitions from the NFL and wanted an outlet to describe these experiences. We do know, however, that the players and

family members in this study reported a range of experiences.

Finally, the findings represent the thoughts and experiences of the players and family members. Some statements regarding NFLPA and NFL programs may not be accurate but it is important to note that their statements reflect their perceptions. The strength of this qualitative approach, however, is that it allowed players and their family members to address the experiences that were most salient to them.

Conclusions

Preparation for a career transition as described by current and former NFL players and family members of players is shaped by challenges associated with a career of a limited length in an uncertain and competitive environment and one that limits their opportunities to plan for alternative careers. The players had trouble with both career planning and financial preparation. While some programs already exist to help players in these areas, the programs and player support structures can be improved, including offering support prior to and after their departure from the NFL.

Acknowledgements

The authors would like to thank the former players, current players, and family members of players who agreed to be interviewed and without whom this work would not be possible.

The authors would also like to thank the Football Players Health Study Player Advisors and Family Advisors who assisted in recruiting for this study and for providing important feedback at various points.

Lastly, the authors would like to thank the following individuals for their assistance with this research: Bryan Cortez for assisting with recruiting the interview participants; Justin Leahey for research assistance and administrative support; and, James Nutter, Lauren Taylor and Carol Wood-Nutter for assisting with the analysis of the interview transcripts.

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Endnotes

- 1) Deubert is now an attorney in Washington, D.C.
- 2) The Football Players Health Study was created pursuant to an agreement between Harvard University and the National Football League Players Association ("NFLPA") and is supported by funds set aside for research by the NFL–NFLPA collective bargaining agreement. The content is solely the responsibility of the authors and does not necessarily represent the official views of the NFLPA or Harvard University. The NFLPA reviewed a draft of this Article prior to publication solely for the purposes of identifying whether the article contained any confidential information (which it did not). The Law & Ethics Initiative of the Football Players Health Study, of which this Study is a part, concluded its funded research period in May 2017.
- 3) Lynch is now Assistant Professor and Assistant Faculty Director of Online Education at the University of Pennsylvania Perelman School of Medicine, Department of Medical Ethics and Health Policy.
- 4) Nozzolillo is now the Director of Marketing Communications for Harvard College.
- 5) The mean length of an NFL career is a disputed issue that varies on the criteria used. *See*

Sharp, Warren. 2014. "Average NFL Career Length." *Sharp Football Analysis*, April 30. Accessed April 11, 2018. <http://www.sharpfootballanalysis.com/blog/?p=2133> [<http://perma.cc/X8QV-77A3>] (analyzing NFLPA's claim that the average career is about three and a half years and the NFL's claim that the average career is about six years and determining that the average drafted player plays about five years).

6) There are potential limitations to the Weir study, including the study's eligibility criteria, the racial demographics of the study population, and the lack of a peer-review process. These limitations and the responses of Dr. David Weir, the lead author of the study, are discussed more fully in other work by some of us. See Deubert, C., Cohen, I.G. and Lynch, H. F. 61 (2017). *Comparing Health-Related Policies and Practices in Sports: The NFL and Other Professional Leagues*. <https://footballplayershealth.harvard.edu/law-ethics-comparative-league-analysis>.