

Factors Impacting the Retirement Experience
of Professional Football Players

By

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Introduction

There are many ways to define and comprehend retirement; the most common understanding is the transition out of one's professional career into another chapter in life (Oxford University Press, 2016). One of the first published papers on retirement dates back to the early 1950s as researchers hope to learn the effects of retirement on health and life expectancy for it was hypothesized that such a large life change in later life would have substantial, possibly negative, implications that vary across individuals (Streib & Thompson, 1958). Overall, those early researchers were correct, with retirement come major life adjustments that can lead to great mental, physical, and financial changes, and society has implemented changes to protect individuals during retirement, such as financial planning programs (Pollman, 1971).

Recently, researchers have begun focusing beyond retirement from the general business workforce and began studying smaller, more specific populations, such as professional athletes. Professional athletes, especially football players, are an interesting population because they retire at the much younger average age of thirty-five years, compared to the general population's average retirement age of sixty-two years (Riffkin, 2014). This is associated with its own set of complications because they still have much of their life ahead that they have to plan for (Campbell, 2011). This also means that the common notion of retirement does not apply to them because, as stated earlier, retirement is thought as a permanent change from a career or from full-time employment. However, many athletes are leaving football and starting a new career in fields ranging from sports analyst to lawyer. Therefore, researchers challenge the public to think of one leaving a professional sport as a transition and not a prototypical retirement, though both words will be used throughout this paper. Early studies have shown retirement from professional sports

as associated with increased rates of depression, suicide, cardiovascular disease, and bankruptcy (Hinton, Johnstone, Blaine, & Bodling, 2011). Preliminary findings like these sparked interest in the research community, as many youth athletes strive to play professionally. It must be noted that not all athletes experience these difficulties during retirement; some are able to persevere and have a positive transition out of their professional career. On the other hand, there are heartbreaking stories of athletes in dire need of help, such as Junior Seau. In 2009, beloved ex-NFL player Junior Seau shockingly took his own life. He retired after playing in the NFL for 19 years and just two years later, he committed suicide; all he left was a note containing the lyrics to the country song “Who I Ain’t,” written about a man who has grown to dislike who he has become (Stegg, “Junior Seau.”). It is stories like Seau’s that have recently sparked an increase in research to identify specific factors that impact a player’s retirement transition, instead of on his retirement experience as a whole.

This story also raises the concern specifically for retired professional football players (defined here as having played in the National Football League), because few studies have studied at this population exclusively. The sport of professional football is highly physical and dangerous, sometimes referred to as war without the use of guns. With such violence comes injury, both mentally and physically. Still, with player injuries occurring almost every game, researchers are still struggling to fully understand how football impacts the rest of players’ lives, post-athletic retirement. Professional football is one of the few areas where the line of work has a clear negative impact on health as spectators can see these players breaking bones and suffering multiple concussions. Still, as a society we tend to glorify these injuries as acts of bravery, cheering when a player is able to stand back up and continue playing. Spectators may follow that player the rest of the game or season, but years later, when they have ceased playing, we forget

about their sacrifices for the game of football. Society is under the notion that because these players were so successful in their early life, earning millions of dollars in some cases, that they could experience nothing short of bliss in the next fifty or so years of life, but this is rarely the case.

The National Football League (NFL) exploits the players by treating them and their bodies as commodities. The NFL profits greatly off of the players but does not take adequate steps to repay them for their sacrifice. Recently the NFL has taken steps in acknowledging the difficulties faced by some of their retired athletes and have implemented structural change such as tightening restrictions on tackles to prevent injury and developing player programs that address concerns about retirement, but these changes are not enough as the injury and suicide rates of retired professional football players is on the rise (Baum, 2005). Research on athlete's retirement have identified six factors that contribute most to either a positive or negative retirement experience among athletes: identity, health, retirement decision, meaningful post-employment activity, financial status, and available support resources. However, as mentioned previously, these studies rarely focus solely on professional football players; at best, they are included in multi-sport studies. In addition, studies on athletes have also shown evidence of racism both in and out of athletics that might ultimately impair players' post-retirement success. This concern is relevant for professional football players specifically because a large majority of the league is made of nonwhite, minority players. So to say this population's retirement experience is unimportant and can be ignored would mean that almost 75% of players that America sits down every Sunday to watch, do not matter. There were about 1,700 players in the NFL in the 2014-15 football season; broken down racially, 27.66% were white and 72.34% were nonwhite (Powell-Morse, 2014). Therefore, the full picture of professional football retirees'

health and life satisfaction cannot be fully understood unless all factors are considered, including race, and addressed specifically to the sport of football.

Therefore, the aim of this thesis is to investigate how the factors reported to impact all athletes retirement impact the retirement of professional football players, specifically. It is hypothesized that when applied specifically to football, these factors may have a differing degree of importance than has been reported for athletes in general. Additionally, it is hypothesized that race plays a larger role in shaping their retirement experience than has been reported for retiring athletes in other sports with less ethnic diversity. To investigate these hypotheses, a literature review on the main factors that are commonly investigated in retirement research was conducted. The racial make-up of the NFL, financial status of players, and current employment status, was also be analyzed. These factors were sorted into six categories for use in this analysis. Following the literature review, eight case studies of retired NFL players will be examined by comparing their retirement narrative (i.e. what factors were reported most as playing a role in their retirement experience) to the factors identified as important in the literature review. Conclusions from these initial assessments will be drawn and the implications of the findings will be discussed. The primary goal of this thesis is to incorporate the findings reform the current retirement programs and planning for NFL retirees so that all may have a positive retirement experience.

Methods

Literature Review

The first phase of the literature review was to identify what factors affect professional football players' retirement experiences. To achieve this, several of databases were searched:

PubMed, Sociological Abstracts in Social Sciences, PsycNET, and Google Scholar. A free text search was done at the start using key terms “retirement”, “athletes”, “sports career termination”, “football”, “NFL”, “health”, and “experience”. However, we realized that only a few studies were conducted on just football players when the search terms “football” and “NFL” were used, therefore, “professional athletes” was used. The next step was to use a free text search using the MESH terms “retirement”, “transition”, and “athlete” in conjunction with specific factors like “education” “identity” and “finances” was conducted. As reported previously, six factors were identified in the literature review, including, identity, health, retirement decision, meaningful post-employment activity, financial status, and available support resources. In order to critique the role of race in each of these six factors, keywords “critical race theory” and “race and sport” were included in the searches for each factor.

Case Studies

When choosing the eight retired NFL players to use for the case studies, two factors were considered. First, adequate information on the players’ retirement must be available on the Internet. Since there could be no contact with these players, information intake was limited to the Internet, magazine, and news articles. To ensure proper analysis of each player and their retirement experience, information on the six factors needed to be readily available. The search engine Google was used first to search the player’s name, “career”, and “retirement” were conducted. Secondly, in order consider player’s race and retirement trajectory we selected four African-American NFL retirees and four Caucasian NFL retirees. Each of the two racial groups included retired players who had positive and/or negative experiences.

Theoretical Orientation

To fully understand the role of the hypothesized factors in retirement from the NFL, a theoretical perspective of critical race theory was applied, for race seemed to be a common thread in many retirement and sports discussion. Critical race theory is a theoretical framework used to study the intersection between race, power, and other societal structure. Through this framework, racial disparities in self-worth, employment opportunities, and finances, just to name a few, can be better understood in a broader societal context. Critical race theory, when used in the sporting world, allows the analysis of underlying social and institutional prejudices that unequally affect athletes of certain races (Hylton, 2009). It seemed that ignoring race and racism in society would result in only telling half the story, especially since sport and athletics are highly racialized.

Literature Review

There is a common saying that an athlete dies twice, the first time when they retire from their sport, and the second when they leave this physical world. As more stories of athletes suffering with depression, obesity, and going bankrupt emerge, the research on the retirement of athletes increased. Below is an in-depth analysis of the six factors reported most in playing a role in the retirement of athletes: identity, health, retirement decision, meaningful post-retirement activity, financial status, and available support resources.

Primary Identity

One's identity consists of their personal thoughts and beliefs about their qualities and worth in a large social context. Identities consist of categories such as, man, woman, father, mother, employee, and student, though the most significant identity in this study is athlete. Through all

the research on the retirement of athletes, one finding that was repeated the most was that the more one identifies solely or primarily as an athlete, the more difficult their transition to retirement will be (Baillie & Danish, 1992). It is thought that when they are stripped of that primary identity as an athlete, they will not be able to cope with the loss, especially if they do not have another meaningful identity or support resources to facilitate their transition. Researchers have compared an athlete's retirement process to that of a death and argued that athletes need to work through their distinct stages of grieving, "shock and denial, anxiety, anger and/or guilt, and depression" to cope with the transition (Baillie & Danish, 1992).

More recently in 2012, researchers Park, Lavalley, and Tod (2012) conducted a systematic review on athlete's transition from their athletic career. The major theme drawn from this paper is that the more one is developed outside of their sport the easier the transition will be because they have established a non-sports related lifestyle that they can transition into as soon as they retire. This way, they can avoid a sense of helplessness or worthlessness that often leads to depression and other negative health impacts (Park, Lavalley, & Tod, 2012). They also looked at body image and self-confidence and found that athletes felt a loss of control over their body after retirement in terms of muscle loss and weight gained. This negative change in body composition ultimately decreased their self-confidence and self-identity, which correlated with worse retirement experiences (Park, Lavalley, & Tod, 2012).

To look deeper at this connection between identity and retirement Lally (2006) conducted in-depth interviews with athletes at three different times: during the season, one month after their retirement, and one year after retirement. She wrote that many of the athletes reported a sense of fear in losing their personal identity when they retire and that some even started to distance themselves from the sport even before retirement (Lally, 2006). From this, Lally concluded that

this type of coping mechanism may help protect athlete's identity and make their transition easier, though there may be costs of de-identifying while one is still actively in their athletic career.

One final paper that discussed the role of identity was a thesis written by Koonce (2012) entitled "Role Transition of National Football League Retired Athletes: A Grounded Theory Approach." This paper added a unique perspective to the field because he is an NFL retiree. Combining his personal experience and interviews of 21 fellow NFL retirees, he concluded that having a career after retirement was the most important influence in shaping their transition experience (Koonce, 2012). The first, and most important, reason for this was that it gave them a new way to identify themselves when they could no longer use 'athlete.' Koonce, like others described above, also found that having these different identities is a protective feature during the transition. When one feels lost in their identity and body, this leads to the feeling of hopelessness in the larger life context and one cannot expect a positive, fulfilling life if they are falling into a sense of lost hope and guidance.

Health

The long-term health of retired players (both physical and mental health) is of great concern to many researchers as it has direct impact on retirement experience. Multiple elements, such as physical health during professional career, disability, age, diet, and alcohol use, were found to specifically play an important role in the retirement trajectory. First, it should be noted that while the rates of some health issues may differ by player position, almost all are found to some extent in each so football players will be analyzed as a whole and not separated by position, for the most part.

It comes as no surprise that football players endure many injuries during their professional career. Former players explain that the expected “violence of the NFL game makes serious injury routine” (Holstein, Jones, & Koonce, 2015). That is, hits are a necessary part of football and with hits comes injuries, often serious; it is just the nature of the game. Players are expected to push through any pain they may be experiencing at the time, because to admit defeat is weak and not masculine. This issue of masculinity and needing to prove one’s toughness can have vastly negative impact on health as one is risking further injury. Unfortunately, football is considered one of the most hyper-masculine sports, and changing this culture and expectations of the players would be near impossible (Holstein, Jones, & Koonce, 2015). This problem also surfaces when delving into the larger structural forces of the NFL and the league’s treatment of players. The league exploits the players by overusing the players’ bodies and largely ignoring the players’ health to selfishly make money and bolster their company.

With this being said, most research looks at the long-term effects of sports induced injuries, in which case the findings are often contradictory. Park, Lavalley, and Tod (2012) reported that injury only has short-term effects on their retirement experience. If a player was injured right before or during the early stages of their retirement, they reported difficulty and poor life satisfaction. However, as they healed, the athletes were able to reconfigure their life and reported general overall satisfaction. From this finding, researchers concluded that retirement is worse when ill or injured, especially if caused by the sport, but once that injury is healed, their life is not significantly affected by it.

The finding that time to heal is the key to a positive experience raises concern for players who were permanently disabled during their career, for they will not eventually heal and return to their original state. A notable percent of football players leave their sport with some degree of

disability, extending to four percent of former players requiring assistance with personal tasks such as bathing, eating, and dressing, double the rate of comparable counterparts in the general population. Further, about fifteen percent of former players report an inability to work due to football induced disability, which leads to financial difficulties and other negative outcomes (Holstein, Jones, & Koonce, 2015).

Still, most studies in this area focus on the power of those with disability to develop an athletic identity and few look at the long-term well-being of athletes who were competing at a high level and then endured a permanent disability from a serious injury. A study by Perrier, Smith, Strachan, & Latimer (2014) reported a wide range of responses by athletes to debilitating injuries. Some were able to maintain their athletic identity right away, some were able to after some time, and others were never able to see themselves as athletes again (Perrier, Smith, Strachan, & Latimer, 2014). They concluded that it is possible for athletes who became disabled to recover their identity as an “athlete” and, therefore, their disability had only a relatively temporary negative impact on their life.

However, this study only looked at physical disabilities, not mental. Much of the recent research in mental health and disability has looked at concussions, mainly in NFL players, and the long-term role they play in their health and life. One report found that the more concussions a player reported, not necessarily diagnosed by a doctor, the higher their risk was for developing depression later in life (Kerr, Marshall, Harding, & Guskiewicz, 2012). However, because this was simply a correlation study, it cannot be said that their concussions caused their depression – an argument that is causing much controversy in professional sports. At this time there are many studies attempting to link sport induced head injuries, including both concussions and less severe but more frequent hits, to deterred mental health. In the early 2000s, a neuropathologist working

on autopsies of ex-professional football players found unique brain deterioration patterns, later named Chronic Traumatic Encephalopathy (CTE), that he believed was leading to cognitive deterioration and greatly decreased quality of life. This report caused great concern in society and the NFL as they saw it as a threat to the long-term prosperity of football. If athletes were developing CTE from multiple head injuries sustained through football alone, as was reported, then changes in the physicality of the sport may be demanded or further, prospects may stop playing as the risks would outweigh the benefits (Omalu, 2015). In fact, in 2013 after the emergence of CTE, 4,500 former players came forward seeking payment from the NFL claiming the NFL knew the damage the players were risking and concealed it from them. In the end, the NFL and NFL Players Association settled on a \$765 million payout by the NFL to cover medical bills and research. However, for years the NFL remained adamant that they are not at fault (Holstein, Jones, & Koonce, 2015). Finally on March 15, 2016 the vice president of the NFL admitted the presence of link between CTE and football during an annual the NFL's senior vice president admitted to an apparent link between CTE and football, marking an enormous advancement for the Players Association (McCormick, 2016). Still, many strides are still needed for players to receive the necessary protection from CTE. Understanding CTE is imperative because it may be linked to depression and suicide in athletes, and has now been found in players of every position in football CTE does not discriminate. Studies have already found that depression and cognitive dysfunction rates increase for football players as they age, which may indicate that they will face more significant life struggles as they grow older (Hart et al., 2013). If CTE is contributing to the increasing rates of cognitive dysfunction and depression in football players, then protecting them against head injuries and CTE would be key since these mental disorders can negatively impact players' lives.

When looking at depression in athletes compared to the general population, researchers Schwenk, Gorenflo, Dopp, and Hipple (2007) found that pain was a contributing factor in their depression. They found that 14.7% (496 of 3377 responses) of retired NFL players reported moderate to severe depression as well as trouble with sleep, finances, maintaining relationships, and exercise issues. These factors are all correlated with depression. Additionally, they looked at pain levels and found that 48% reported difficulty with pain during retirement (Schwenk, Gorenflo, Dopp, & Hipple, 2007). They concluded that while retired NFL players may not suffer from depression more than the general population, their depression was more associated with pain from sport-related injuries; and therefore injuries sustained when playing may have a negative impact on their health which may then decrease their retirement experience (Schwenk, Gorenflo, Dopp, & Hipple, 2007). This is important because there are on average 2,000 reported injuries each NFL season, ranging from minor broken fingers to serious spinal injuries, with each associated with some degree of short or long-term pain (Binney, 2015). This estimate is most likely low as players are encouraged to return to the field and play through the pain. The irony is that this is the worst thing that should be done when injured because it only leads to further injury if needed medical treatment is not provided or enough time to heal is not provided. Even if a player does go through the proper rehabilitation and possibly surgery, the troubles are not over. Years after retiring players have reported health issues from prior surgeries that resulted in infection and in some cases required amputations (Knapp, 2008). It is not simply the case that when one is hurt there is a one-time fix, each injury carries potential long term health implications and with players receiving multiple injuries a season in some cases, they are set up for long term health challenges.

Depression and other mental disorders are important to consider because they can lead to other health problems, such as alcohol abuse and suicide. Like many in the general population, ex-athletes report turning to self-prescribed coping mechanisms for depression and anxiety such as drugs and alcohol. One study on NFL retirees found that NFL retirees have higher rates of heavy and binge drinking than the general population (Weir, Jackson, Sonnega, 2009). This behavior brings its own set of complications, including liver disease, high blood pressure, injuries or death from accidents, risk of incarceration, and many more negative health impacts (Binge Drinking, 2015). Retiring players are better off if they seek professional help, or at the very least, help from an organization, family, or friends, but sometimes access to those resources are not available. Retired football players are also more likely to abuse drugs than the general population (Holstein, Jones, & Koonce, 2015). This is thought to be the case because pain drugs are commonly used during one's career to play through pain and injury, so the usual negative stigma around drug use is not as apparent among former players (Holstein, Jones, & Koonce, 2015).

Recent research on suicides in athletes is also a source of concern for former football players. Baum (2005) found that out of 71 suicide cases of athletes from 1996 to 2000, suicide of football players, past or present, was the most frequent, with thirty cases. Further, the top risk factor for suicide by athlete was retirement (Baum, 2005). One player compared released from a team, thus ending his football career, to ending his life (Baum, 2005). These numbers, which have only increased over time, are troubling to all athletes but especially retired NFL players.

One last aspect of health to consider is one's nutritional health and, subsequently, their weight. This is especially important for offensive and defensive linemen, as their position requires large body types. The heaviest players are tackles and guards who average over 300

pounds, with many other positions close behind in weight (Powell-Morse, 2014). These players report eating foods high in sugar and fat in order to maintain their competitive weight to perform their best (Park, 2009). While some players may face health consequences due to their weight during their career, the real trouble starts when they retire. Linemen report having a difficult time losing weight after their career ends because they are accustomed to eating so many calories in a day in order to maintain their competitive edge that they do not know how to adjust their food and calorie intake to reflect their new lifestyle needs. They are also no longer working out for hours every day, but it is difficult to go from eating possibly more than five-thousand calories a day to around two-thousand or less (Simmons, 2011). Not only can it be difficult mentally to make that change in eating habits, but also some players do not realize that it is unhealthy to continue eating that much and that their body no longer needs it (Park, 2009). When in the league, players have access to dietitians who help them plan their meals and nutrient needs, but after they retire, they are on their own and many do not seek the help needed (Park, 2009). The reason this is problematic is that diseases such as coronary heart disease, diabetes, high cholesterol, and other metabolic disorders are linked to obesity (Park, 2009). Studies have been conducted to see if football players are at a higher risk than the general population for these diseases, but the results have been mixed. When looking at all NFL position it does not seem like retired NFL players are at higher risk, but when separated by position, one study found that linemen have a “52% greater risk of cardiovascular death compared with the general population and 3 times the risk of dying from heart disease compared with nonlinemen,” (Miller et al., 2008, p. 1281). While these rates are troubling for linemen one must consider that even if most retired NFL players are at the same risk as the general population this is just as alarming because the public suffers from high rates of these heart diseases. However, one study has reported retired

NFL players are at a higher risk than the general population for hormonal dysfunctions leading to possible poor quality of life, erectile dysfunction, obesity, pituitary hormonal and metabolic syndrome, cognitive decline, and depression (Kelly et al., 2014).

Studies on the general population have also shown great health disparities between the African-American and White population. When examining six different health mortalities (heart disease, stroke, cancer, diabetes mellitus, homicide, and infant mortality), rates for African-Americans were higher than non-Hispanic Whites in each category (Orsi, Margellos-Anast, Whitman, 2010). Understanding and reducing these disparities have been the focus of many health initiatives, and while progress is being made in some cases, society is far from achieving health equality (Orsi, Margellos-Anast, Whitman, 2010). This is before the impact of football and its health implications mentioned above are even considered. Studies on health disparities in racial groups of professional football players could not be found, thus showing the gap in research on this population with respect to race.

Additionally, general findings show performance in the sport declines with age, so postponing retirement can cause a decrease in performance, thus increasing the likelihood of being released by the team as well as an increase in overall health issues down the road (Taylor & Ogilvie, 1994). In all, these studies show that it may take time for significant health issues to develop in NFL retirees; even if they report being in good health now, mental and physical health problems can develop later in life and this area cannot be ignored. However, making necessary changes to the game of football to increase the safety of the sport faces much backlash from NFL players themselves, with many claiming that they do not want to see the violent game they love to cease to exist and that they understand the risk they are taking when they step on the field (Holstein, Jones, & Koonce, 2015). The NFL does try to help their former players by

providing health insurance for the first five years of retirement, however, as noted, many health issues may not emerge until much later in life when health care costs are the highest (Holstein, Jones, & Koonce, 2015)

Retirement Decision

The main research done on retirement decision is on whether athletes choose to retire (voluntary retirement) or they were released due to poor performance or injury (forced retirement) and what effects these decisions have on the retirement experience. The overwhelming finding is that athletes' retirement is more positive when it was done voluntarily (Sinclair & Orlick, 1993). The reason for this is two-fold. First, if the retirement is voluntary, the player most likely had time to prepare emotionally for their retirement and adjust their social and material lifestyle (Hill, 1974). The athletes were able to begin to dissociate from their athletic identity and begin developing other identities that they would then fully embrace after retirement. And, as reported previously, having other developed identities helps adjustment to retired life. Second, voluntary retirement produced a positive retirement experience when it is correlated with the athlete having accomplished their athletic goals and feeling satisfied with their career. Athletes report a more positive experience after retirement when they retire after a major accomplishment such as, winning the Super Bowl, as opposed to never winning the championship and just giving up on their career (Park, Lavalley, & Tod, 2012).

When athletes are either cut from their team or released due to injury, this can have very negative effects on their retirement and overall life experience. They often feel that they did not get the chance to prove their worth or that they are a failure because they were not able to accomplish their goals (Sinclair & Orlick, 1993). This is troublesome, however, because most athletes report wanting to stay in their sport as long as possible and even go to great lengths to do

so. Older athletes report pushing themselves harder in practice, or putting in more hours at the gym, just to stay on the same competitive level as the younger players. The trouble is that they are then at an increased risk for injury that could end their career, which is exactly what they are trying to avoid (Mihovilovic, 1968). Athletes are also likely to continue playing even when they are injured because they know that as soon as they report an inability to play, someone will replace them, and it could mean the end of their career (Holstein, Jones, & Koonce, 2015).

Another area to consider in forced retirement is that players may refuse to accept their fate for possibly years. After a team cuts a player, that player rarely accepts the termination of their football career and moves on. Instead, they focus on training and finding a new team (Holstein, Jones, & Koonce, 2015). The trouble is that often players will not be signed by a new team and will never play football again, but now they have wasted time and money trying to keep their football career alive instead of accepting their fate and looking for new employment. This can be seen first hand in football player Terrell Owens. Owens has played 15 seasons in the NFL since being drafted in 1996 and has had, what many consider to be, a successful career. However, after being released from multiple teams, Owens has not played in the NFL since 2010 (SI Wire, 2015). Still, to this day, Owens does not admit retiring from football and reports trying to join a team and continue his career in the NFL (SI Wire, 2015). He will not accept that his career may be over, after more than 5 years out of the league. He briefly had some success in the entertainment industry, starring in multiple television shows, but currently faces great financial struggle, as he cannot pay child support or personal bills (Associated Press, 2009, Mooney, 2012). Owens has also struggled with substance abuse and alludes to past suicide attempts (Mooney, 2012). While this story may be an extreme, it is not rare. Many players struggle with accepting the end of their career and finding a new focus in life. This is not said to fault the

players, for transitioning is difficult and sometimes players do get re-signed, but instead to raise awareness to the fact that when one is forced to retire it does not happen one day but instead often over the course of a year or more. It is for the reason that athletes often lack control over when they will play their last game that players and researchers alike suggest the phrase “terminated employee” to describe a player forced into retirement (Holstein, Jones, & Koonce, 2015).

One researcher reported that often players retire “due to new opportunities outside of sport that provides a new sense of challenge and excitement” (Chaney, 2009). However, after reading numerous studies on players wishing to avoid retirement and stay connected to their game, it seems possible that this finding by Chaney could be a false report by athletes in an attempt to defend their retirement decision. This coping mechanism may be used because professional athletes live their lives in the spotlight, with every decision they make scrutinized by the public, and so they may feel the need to protect their decision by proving a legitimate reason to retire. However, this statement is merely a hypothesis that would require more research to unpack. One way to analyze this claim could be to press further on athletes that did report opportunities outside the sport to see if it was truly the reason for their retirement, or if the new opportunity was a positive experience in their inevitable retirement.

Race has also been found to play a role in retirement decision. In a book titled, “‘Race’ and Sport: A Critical Race Theory,” Hylton (2009) discusses the retirement decisions that are unique to African American athletes. He claims that they often have a harder time retiring than their white counterparts due to society’s stereotypes that African Americans are exceptional athletes and that it would be weak of them to retire before absolutely necessary (Hylton, 2009). This leads to either embarrassment or a loss of self worth when they do retire or it keeps them

competing longer than they should. From this it seems race can play a role, possibly a small role, in African American athlete's retirement decision, and as discussed earlier, waiting too long to retire can have negative impact as it increases the risk for injury and decreases one's performance and delays the possibility of establishing an alternative career.

Another factor that may play a role in when an athlete decides to retire is if they feel they have resources and ability to support them after they retire. In other words, if players cannot see a positive future, they may be more hesitant to retire. Race may play a role in this because African Americans face more challenges in society than Whites in terms of likelihood of being arrested, shot, and living in low SES communities. A study conducted in a USA Today Sports investigation, they found that black NFL players are almost 10 times more likely to be arrested than their white counterparts. If we recall the racial make-up of the NFL, it is roughly 30% white and 70% nonwhite. With that being somewhat close to a 2:1 ratio, this 10:1 arrest ratio is unacceptable (Schrotenboer, USA Today, 2013). This article did not speculate about what factors may have played a role in this racial disparity. However, current studies of police officers and the general population have also showed the possibility of racism in the use of guns and frequency of arrests (Snyder, 2012). Furthermore, while studies have not been conducted to assess how this might impact players' football careers or retirement experiences, it is possible that black players were more likely to pay fines or spend time in jail than white players, both of which would increase stress and overall decrease their quality of life.

So while the specifics of retirement may differ, the general consensus by researchers is that the athlete's experience is better when the retirement occurs on their own terms, and when they are prepared, mentally, physically, and financially, and not forced to by the organization.

Meaningful Post-Employment Activity

Developing a second career after retirement from the NFL, whether from a new form of employment or another meaningful activity such as community service, has been linked to a positive retirement for numerous reasons. One reason for this is that it gives them another meaningful identity in their lives, e.g. businessman or entrepreneur, which as shown previously, positively impacts one's retirement. A job or activity gives the ex-players something to do with their lives and focus their energy on so they are not depressed at home remembering the glory days in their sport (Perna, Ahlgren, Zaichkowsky, 1999). Another reason meaningful activity or employment is protective is that it provides the ex-athlete with an income. Financial status plays a very important role in retirement, and without job opportunities, players will most likely not be in good financial standing during retirement.

Research has also focused on ways to help players find job opportunities or develop their skills for future jobs, while still actively involved in their sport. It was found that athletes who use their off-season to find internships, volunteer, obtain additional education, or even enter the workforce, are better off than those who do not (Hill, 1974). At first these results seemed unlikely for it seemed impossible that athletes would have the time to work during their off-season, for the majority of focus is on working out and maintaining their skills and fitness during the off-season. However, the NFL does offer workforce engagement programs for players and many teams expect them to spend at least some time in the workforce during the offseason (NFL Football Operations, 2015). Still, this concept seems to be a best-case scenario that, in actuality, would be very difficult for players to accomplish. First, it requires a player to have those networking connections with a company or businessman, and second, the players have to see the importance of developing themselves outside of their sport and want to do it, which is often not

the case early in one's career, though it may develop as one ages and starts focusing on their future (Blann & Zaichkowsky, 1986).

This picture is further complicated when we look at the possible role of race in job opportunities. Findings show that nonwhite retiring athlete may be at a disadvantage when it comes to job opportunities in sports, which most players report wanting to do (Mihovilovic, 1968). A report released by Vanderbilt showed that in the NFL in 2012, 81% of the head coaches were White, 16% were Black, and 3% were Latino (Vrooman, 2012). If we recall the racial make-up of the NFL players (68% Black) and the fact that most coaches were once players, this statistic is very skewed. In fact, the administration used to be even more unequal. Findings from 2002 showed that Black coaches were more likely to be fired than White coaches, even when they had a higher winner percentage (Malone, Couch, & Barrett, 2008). This all lead to the establishment of the Rooney Rule in 2003, which requires NFL teams to interview minority candidates for coaching and administrative positions (Fox, 2015). This rule has not greatly changed the racial make-up of head coaches, as percent of minority coaches only increased from ten to twenty percent after the rule. This disparity in hiring rates demonstrates some degree of racism in the hiring process, which can be extended to decreased pay opportunities for many minority NFL retirees. This inequality is not invisible in the NFL for African American players who say that White players receive better jobs or job opportunities after retirement than they do (Tinley, 2012).

The main source of meaningful activity outside of employment comes in the form of community service. Giving back to a community in the form of service or a foundation can positively impact one's life as it gives them a sense of accomplishment and esteem as well as providing them with ways to keep busy. Many athletes give back to their community both when

they are active players and after retirement. Some act as spokesperson for national organizations and raise money and prestige that way, others are more hands on and create their own organizations or foundations (Parish 2002). USA Today (2001) reported that athletes raise more than \$57 million a year for their own charitable foundations. Like other sports, NFL has put great emphasis on charity and now awards the top charitable player each year with The Walter Payton NFL Man of the Year Award, named after great player Walter Payton who dedicated his life outside football to charitable foundations (Man of the Year, 2014).

Education level also relates to the retirement decision of the player because it can greatly impact their ability to find employment or meaningful activity. This is because, overall, the more education, and higher GPA one has, the more likely they are to find employment after their athletic career and be in better financial standing (Shelton, 2013). However, playing a sport often limits the amount of schooling one can obtain and can have negative effects on their GPA, as balancing life as a student and athlete is challenging (Park, Lavalley, & Tod, 2012).

The NFL does not require players to graduate or even attend college in order to be eligible to join the league (NFL Football Operations, 2015). Therefore, while most players do graduate college before entering the NFL, others will get drafted before graduation or may chose not to attend college. Then upon retiring from football, they are without a college degree, which negatively impacts their employment opportunities and increases their economic risks. It is also the case that some professions require more schooling than a bachelor's degree and it is for this reason that many athletes report either a plan or hope to finish their degree or to pursue higher education upon retirement (Blann & Zaichkowsky, 1986).

Even if a player does graduate from college, it may be the case that their focus in college was more on athletics than on their education. This focus on playing and just making it through

school in order to be eligible for a draft, may cause their GPA to be lower than other college graduates, which also hurts them in terms of their post-athletic job prospects (Shelton, 2013). It can also be the case that athletes chose their major based more on the academic workload than on job prospects, so while a certain major may help free up time to focus on their sport now, they may have a harder time finding relevant and well-paying jobs in the future.

From this, one can see the picture can quickly become complicated when different components are taken into account but the overall theme remains: more positive retirement experiences are correlated with meaningful activity or employment.

Financial Status

As noted previously, another reason a post-sport employment is protective is because it provides athletes with an income. Not surprisingly, it has been reported that those who were able to spend and invest their money wisely had a more positive retirement experience than those who went bankrupt, for example, or as Park, Lavalley, and Tod (2012) reported, having good financial standing led to a more positive life in these athletes. It is not surprising that bad financial standing is often associated with many negative mental health outcomes such as stress, anxiety, depression, as well as poor physical health outcomes if limited finances blocks access to needed medical care. That is not to say one cannot live a fulfilling life with little money, but it does make the process more difficult. Athletes are at a special risk for this difficulty because they are used to making and spending large sums of money during their athletic career, then quickly can find themselves with limited income and an increased risk of possible bankruptcy (Schwenk, Gorenflo, Dopp, & Hipple, 2007). One reason for their financial instability is thought to be that football players have an ethos, or way of life, requiring them to live large and in the moment, because they never know when it could be over. This translates into players spending their

money while they have it both because they deserve it after their hard work and they feel they are expected by teammates and the public to live a grandiose lifestyle (Holstein, Jones, & Koonce, 2015).

One way the NFL attempts to help players is by offering a pension plan. However, only athletes who have completed three seasons in the National Football League are eligible for benefits (Kaylor, 2015). This is troublesome because the average length of an NFL player's career is about 3.3 seasons, which leaves a lot of player ineligible for the program (Average NFL career length | Statistic, 2016). The NFL stands by their eligibility protocol because they report the average length of a player's career to be six years, though they only include players on the roster for the club's opening day, not those who were drafted or picked up but cut before that time (Average NFL career length | Statistic, 2016). The pension plan also depends on the length of a player's career and time-period in which the player was in the league. However, the monthly payout, available to the player after age 55, translates to roughly \$300 for every year played in the NFL (Holstein, Jones, & Koonce, 2015). The NFL also offers a severance pay of \$12,500 per year in the NFL, which is available only to players released after two or more years in the league (Holstein, Jones, & Koonce, 2015).

Researchers at the University of Michigan found that young NFL retirees have an especially difficult time balancing their finances after retirement and, when compared to their non-NFL counterparts of similar education, are twice as likely to be under the poverty line (Weir, Jackson, & Sonnega, 2009). In another study of 199 retired high-performance athletes, 34% reported that finances caused fair to serious problems during their retirement (Sinclair & Orlick, 1993). More troubling yet, researchers Carlson, Kim, Lusardi, and Camerer (2015) found that rates of bankruptcy among retired NFL players were independent of length of the players'

career and income, and further that the majority of players who filed for bankruptcy did so within the first two years of retirement (Carlson, Kim, Lusardi, & Camerer, 2015). This raises concerns not just for athletes who did not have a long career in the NFL making money, but instead for all retiring football players and their ability to budget effectively.

Athletes' agents and advisors may play a role in their inability to stay financial stable. Though not frequent, agents and financial advisors have reportedly mismanaged their client's money or purposefully took more than their cut, both resulting in a great loss of money by the athlete (Shropshire & Davis, 2008). A player could also face a more unstable financial future if they lost money due to poor negotiating on their agent's part. A player is paid based on their worth and if an agent does not properly fight for the right money, the player may unfairly be penalized with less pay (Koebler, 2011).

In terms of race, Kahn (1992) found differences in income based on the race of the football players in the NFL in 1989. He reported that on average, white players made 4% more than their nonwhite teammates. Though this difference is not large, when paired with the financial trouble many athletes face after retirement, it can be of concern and therefore should be revisited for recent seasons. This difference is also concerning because there is no significant difference in length of football career or games played between races (Ducking, Groothuis, & Hill, 2015). This raises the question of why are white football players making more money than their nonwhite counterparts if they are not playing more years or games in the NFL?

So not only are athletes having trouble with employment after retiring, in terms of finding proper job opportunities and facing possible racial discrimination, but many were not even preparing and budgeting properly when they did have an income from their professional career.

Available Support Resources

One last category that was often studied is available support resources. Many athletes report a larger need for their respective organization to provide support in the form of programming or seminars on what to expect during retirement. They report a lack of knowledge on the retirement process in terms of financial planning, employment opportunities, and mental and physical health support. Though some organizations, such as the NFL, do require rookies to attend seminars on 401Ks for example, these seminars are often lacking later in their career as the players approach retirement (NFL Football Operations, 2015).

It is not the athletes' fault for this lack of direction once they retire for one researcher reported that athletes are often used to having every moment of their day scheduled – when they wake up, eat, workout, and go to bed – and so when they finally are free of this control and need to direct their own life for once, many are lost and do not know what to do with themselves (Pearson & Petitpas, 1990). While players most likely do not want someone telling them what to do every minute of the day again, athletes report a benefit of having general guidance from family and friends when times get tough (McKnight, Bernes, Chorney, Orr, & Bardick, 2015).

When guidance is provided, the most common advice given to ex-athletes is to keep busy and to set clear goals (Park, Lavalley, & Tod, 2012). However, this seems much easier said than done especially if you cannot find a job to keep busy or do not even know what skills you have that make you marketable. For this reason, athletes often turn to family and friends for support and guidance, having these strong relationships was reported to help with the process (Sinclair & Orlick, 1993).

Having a spouse or significant other was found to positively impact one's retirement experience, for spouses provide emotional support during their transition into retirement (Park,

Lavallee, & Tod, 2012). This finding also relates back to the idea of self-identity, for athletes with spouses are able to identify as a husband, wife, or partner in addition to “athlete,” which was already shown to have positive implications. Spouses also provide a support system for athletes to turn to when they are going through challenging times. Though they may not understand exactly what their partner is going through, they can still provide comfort, direction, or a place for the retired athlete to vent and process life.

Another main source of support comes from religion. A religious community, such as a church, can provide both material and mental support, in terms of possible monetary support or social support during difficult times. Religion is important to consider for NFL retirees because when compared to the general population, retired NFL players are twice as likely to describe themselves as very religious, as religion can help them stay grounded and find themselves again (Weir, Jackson, & Sonnega, 2009). Wilde (2010) described a similar finding in her dissertation, the NFL players she interviewed reported turning to their religion and spiritual identity as a way to still feel important in life and avoid the downward spiral of turning to drugs and alcohol to cope with the difficulties of life and retirement. In the same study of 199 retired professional athletes referenced earlier, 36% responded that they use spiritual means for the physical and mental health issues that arose after retiring (Schwenk, Gorenflo, Dopp, & Hipple, 2007). No studies went into detail on the exact role of religion on retirement, but assuming it is similar to the public's use of religion during difficult times, people often turn to a higher power for guidance and strength.

Though these studies did not look at the racial differences in religiosity among athletes, the Pew Research Center conducted a survey of over 35,000 Americans in 2014 and found that when rating the importance of religion in their life, 91% of African-Americans rated religion as

very or somewhat important compared to 75% of Caucasians rated religion as very or somewhat important (Religious Landscape Study, 2015). If a religious support system is not available for whatever reason, there may be unequal affects on the player's retirement experience.

In all, when people are going through difficult times, the best thing for them is support. The support does not need to fix all problems, but just offer help and encouragement that they can through difficult times. Support systems are also important when one is going through a especially hard time and cannot seek help on their own; in this case a support system can step in even when they are not asked to, which may save someone's life. The NFL attempts to offer the necessary support by offering workshops, internships, and information sessions on health and quality-of-life concerns, however these programs are not mandatory or even expected and the knowledge and usage of these programs by former players were not reported (Holstein, Jones, & Koonce, 2015).

Summary

From further investigation, it becomes clear that the exact role of each of the six factors is complicated, especially as dynamics such as race are taken into account. Race seems to play a larger role in some factors than others, though an impact was present in each factor. Still, much of the data reported suggests the need for further research in order to fully understand the role. Studies on different races within the same sport were difficult to come across, so the use of studies on racial disparities in the public had to be used, which does not adequately represent the population at study. Additionally, studies that include broad populations of athletes can have a difficult time drawing hard causational conclusions, for each sport and players are different. For this reason, it is best to separate the athletic population by sport, though still this cannot always paint the full picture as much diversity lies within each sport as well. In hopes to better

comprehend the role of these six factors and the role of race, they will next be applied to eight different case studies of retired NFL players. Each player's career and retirement will be investigated followed by the discussion of each specific factor in their life.

Case Study

Methodology

To represent the findings from these case studies, each player was analyzed on all six factors and received a rating from negative 3 to positive 3, indicating the degree to which there is clear evidence that this attribute played a role in shaping their retirement. Negative 3 signifies the factor played a large negative role in their retirement experience, zero signifies the factor did not play any meaningful role, and positive 3 signifies the factor has a large positive role in their retirement experience. This will be displayed in the form of a matrix that is included in the appendix.

Brett Favre

Brett Favre is a Caucasian male, currently 46 years old. Favre offers an interesting retirement story for while he only officially retired once, he declared he would retire and then went back on that declaration and played another season multiple times. When in the NFL, Favre was a very accomplished quarterback. He spent most of his years with the Green Bay Packers, winning Super Bowl XXXI with them. He was also named MVP three years in a row and accomplished a great feat of starting 297 consecutive games, an NFL record. From 2008 to 2011, he was on three different teams and played in his 11th Pro Bowl. He then officially retired in January 2011, after declining offers from teams to once again return to the NFL. Favre was one of the older active NFL players, retiring at age 41 (Biography.com Editors, 2015). During his twenty year long

football career, he earned over 137 million dollars, making him the first NFL player to make 100 million dollars, and had endorsements from multiple large companies such as Nike, MasterCard, and Sears (Spotrac, 2015). He also founded the Brett Favre Fourward Foundation in 1996, whose mission is to benefit sick youth.

After retirement, Favre became an assistant high school football coach, was featured in two movies, worked as an analyst for a variety of football programs, and now runs steakhouse restaurants. When looking back on his football career, Favre says, “his dreams came true,” he “left it all on the field,” and never speaks of regrets in his career accomplishments. At this point in his retirement he reports finding happiness and is at peace; although he may miss the people involved in football he does not miss the sport and competing. Favre has been married since 1996 and has two daughters and one grandson. Before entering the NFL, he received his teaching degree at the University of Southern Mississippi. Favre faced some scandal in 2010 when he was accused of sending lewd photos to a New York Jets hostess. Favre was forced to pay a \$50,000 fine. While the fine may seem large, reports often consider the vast money made by Favre, and claim he makes that amount of money in five minutes of a football game (Holstein, Jones, & Koonce, 2015). He also founded another foundation, Favre 4 Hope Foundation to provide support for disabled children, which had 7.5 million dollars in donations in 2013 (Favre 4 Hope Foundation, 2013). In terms of health, Favre had multiple surgeries over his career but they are never discussed as negatively impacting his long-term health. He has also had multiple concussions that eventually lead to his retirement when he could no longer pass post-concussions tests, but again does not speak ill of them. However, he does report anxiety about his future health and does not think football has many positive health benefits (Athlon Sports, 2015). He also reported having some memory loss in 2013. In 2014, he was inducted into the NFL Hall of

Fame and was honored by Green Bay as they retired his jersey number in 2015 (SI Wire, 2015). Though retired from football, Favre has stayed busy running his restaurant business, foundations, and spending time with family.

Based on this information, ratings from a negative 3 to positive 3 were given to each of the six quality-of-retirement factors. See Appendix. Favre received a score of positive 1 for identity for he was successfully able to reinvent himself after retirement, as a coach, businessman, and charitable family man. However, his initial struggles and unwillingness to retire played a role in the number assigned as this was considered hesitation in forfeiting the athlete identity. Still, through his work, family, and foundations, he appears to have successfully developed a new self-identity. Health received a score of negative 1 as he suffered multiple injuries and concussions, ultimately ending his career, and because of the concern for his long-term health he voices. Still, besides memory loss, he has not shown other signs of negative health, although it may be too early for some of the symptoms to become evident. His older age also played a role as he was one of the oldest active players when he retired, though he has not reported any concrete negative outcomes of this. Retirement decision received a score of negative 1 because he was ultimately forced to retire after he could not pass post-concussion tests. However, even after this he received offers from teams to join them, but turned them down. Therefore, while his retirement was impacted by injury, overall it was voluntary. Meaningful post-employment activity received a score of positive 3 as he was employed almost immediately once he retired. He has had many business opportunities in multiple fields, and has been reasonably successful in all of them. Education also played a role here because receiving his college degree opened more business opportunities for him. Financial status also received a score of positive 3 because Favre has been able to manage his money well and he was at one point the

highest paid NFL player. Lastly, available support resources received a score of positive 3 because he seems to have strong support from family, friends, and business partners throughout his retirement. He is still currently married with two kids and a grandchild and reports no trouble in these relationships.

In sum, Favre's retirement experience to date appears to be seems largely positive, although there are some indications of potential health problems in the near future. The factors that played the largest positive role in his retirement to date are meaningful activity, financial status and a well-established personal identity beyond sports. Health and retirement decision most negatively impacted Favre's experience, though both affects were small. The factors averaged to a rating of positive 1.5 for overall retirement experience.

Mike Utley

Mike Utley is a Caucasian male, currently 50 years old. Utley is best known not for his athletic career, but for how it ended. In his third year in the league, Utley collided with an opposing player and was immediately paralyzed from the chest down. While his story is full of difficulty and health issues, he has stayed positive throughout it all and made the most of the life he was given. Utley played football at Washington State University where he was a star player. He was elected into the college's Hall of Fame and considered one of the greatest players in their football history (Mike Utley Foundation, 2012). In 1989 after graduation, he was drafted by the Lions, the 59th overall pick. His first year in the league was not easy; he was injured after only five games and missed the remainder of the season. For his second season, he was again injured, this time during pre-season and missed 3 games. On his third game back, he dislocated his shoulder and only played half of each game for the rest of the season (Mike Utley Foundation, 2012). Then in 1991, during his third year, came that hit that fractured his 6th and 7th cervical

vertebrae, an injury he describes as a freak accident (Raley, 2008). As he was carted off the field, Utley flashed the crowd a thumbs-up, showing he would get through this. This has become a symbol for his determination and strength over the years. Though his professional career was short, he has become an inspiration to many athletes, disabled and not, as he tours the United States, speaking to others who suffered a career ending injury. In 1992, he founded the Mike Utley Foundation, which aims to find a cure for paralysis, and has raised over 4 million dollars to this day (Raley, 2008). Utley is married, for how long is unknown, and does not have any children. He currently spends his days in rehabilitation, dreaming to one day return to the field and walk on it. In all, his disability has not held him back; he is hopeful for a cure and still live for adventure. He “love[s] living” and in recent years has participated in skydiving, boating, archery, and many other meaningful activities. He holds no ill will against what happened, saying everything was done correctly during the hit (Raley, 2008). Despite the terrible event that happened, Utley has had a very positive and inspiring retirement experience.

From these findings, Utley’s retirement factor scores were decided. Identity received a rating of positive 2, for he was successfully able to re-identify himself after the tragic end to his career. There have been no reported struggles with this new form of live, as Utley has taken to it very well and made the most of the situation. He now identifies as a husband and philanthropist, and has not openly reported himself any less worthy with this disability. Health received a score of negative 2, as there were clear negative, long-term health effects from playing football. To this day, he is still paralyzed and requires a wheelchair though great strides in his mobility have been made and he is hopeful to one day be able to walk again. It may be too early for long-term health implications of paralysis to arise, however, but at this time, the effects do not seem vastly negative. One must also consider the fact that he was injured four times in the three short years

he played, which could have lasting negative effects on his health. Retirement decision received a score of negative 2 because he had the least amount of control and warning possible. He was still early in his career, and he went from playing in the middle of a game to never walking on the field again, without any ability to change those circumstances. He was forced into acceptance of his new reality. He also did not accomplish many great football feats during his career, few games played and no Super Bowl appearances, which could have lasting negative impacts on his retirement perception. Meaningful post-employment activity received a score of positive 3 as he has become very involved in his foundation and speaking with others who have suffered debilitating injuries. Finances received a score 0 because no information was found on this factor. He did not play long in the league, so earnings were most likely minimum, yet he has reported no financial struggles in his retirement. Lastly, support resources received a score of positive 2 because he seemed to receive the needed help during his transition. He is currently in rehab for his injury, has support from his wife, and communal support from those he meets and speaks to about his disability.

In all, Utley's retirement experience to date appears to be slightly positive, even with the large negative life event of being paralyzed. The factor that played the largest positive role in his retirement to date is meaningful activity. The factors that played the largest negative role are health and retirement decision. The factors averaged to a rating of positive 0.5 for overall retirement experience.

Jim Otto

Jim Otto is a Caucasian male, currently 78 years old. Otto played as a center for the Oakland Raiders for 15 seasons (Pro Football Hall of Fame, 2015). He attended the University of Miami and upon graduation in 1950 was drafted 79th overall into the American Football League (AFL).

Here he played for 10 seasons until in 1960, the AFL joined the NFL franchise and he became a member of the Oakland Raiders (Sports Reference, 2015). During his time with the Raiders, Otto played 217 NFL games, attended 3 Pro Bowls, and played in one Super Bowl, resulting in a loss (Pro Football Hall of Fame, 2015). He retired in 1974 and from that time on, has gone through many health scares. In his life, he had 74 surgeries, 28 of those on his knees alone. He has had both knees replaced twice, and in 2007 had his right leg amputated after fighting 5 life-threatening infections, one requiring a heart surgery. Otto went under the knife twice for this amputation, as it was not properly completed the first time. He now has a prosthetic leg and attends regular physical therapy. Although he describes his amputation as the “greatest physical pain he has ever felt” and alluded to having suicidal thoughts during his healing, he is grateful to be beyond that time in his life and back to his every day activities (Knapp, 2008). Otto has arthritis in multiple sites in his body. In 2002, he was diagnosed with prostate cancer and is now in remission (Knapp, 2008). Otto also suffered personal loss when his daughter passed away at the age of 39, leaving behind 4 children (Knapp, 2008). Despite these struggles, Otto remains in good spirit about his past health struggles. However, to this day he still struggles with his mental health, citing frequent dizziness, memory loss, and general amnesia dating back to his days in the NFL. Otto confessed times in his career where he did not know where he was or what he was doing but he kept playing in the game (FRONTLINE, 2012). Today, he has come to terms with this memory loss and states no worry about how it affects his life, explaining that he still loves his friends and family and knows they love him too even if he forgets their name (FRONTLINE, 2012).

Outside of health, Otto lives a prosperous life. Otto and his wife have been married for over fifty years, the exact year of their marriage could not be found. One article also stated he

and his wife have ten grandchildren, however a different article said his only daughter left four children when she passed, so the exact number of family members is not clear (Knapp, 2008, UC Davis, 2014). After retiring from the NFL in 1974, Otto owned a walnut orchard with his wife. He also owned five successful Burger King franchises and office buildings. He later went on to informally join the Raiders, providing help and insight in their program; he was not even on their payroll. However, he did join the Raiders full time in the Department of Special Projects after his wife sold the fast food companies, and continues working there today (Knapp, 2008). Otto was inducted into the HOF in 1980 (Sports Reference, 2015). While Otto is often remember for his career, he currently serves more as a cautionary tale to football players on the health risks of the game (Knapp, 2008).

These findings show a mixed retirement experience in Otto's life. He was forced to endure many health scares and still struggles greatly today, however he was largely able to persevere and reports happiness in his older age. The numerical results by factor follow. Identity received a score of positive 2 for he was largely able to re-identify himself after retirement through means of his business and personal relationships. Health received a score of negative 3 as Otto's health problems started early in his career and continue to this day. Not only did he suffer numerous surgeries and injuries but many were severe and life threatening. He has been able to endure the pain and difficulty rather well, however the impact on life is still significant. Retirement decision received a score of negative 2 because while the decision was technically voluntary, as he was not released from a team, his numerous injuries and health issues ultimately forced his retirement. Meaningful post-employment activity received a score of positive 2 as Otto had multiple employment opportunities throughout his retirement. He also received his college degree, which positively impacts this scoring. Financial status received a score of

positive 1 because while his income or worth is not discussed, he has been regularly employed and reports no difficulty in this arena. Available support resources received a score of positive 1 for Otto has some familiar support, though he has dealt with great loss in this category with the passing of his only child.

Otto's retirement experience to date appears to be barely successful, due to vast negative health struggles. The factors that played the largest positive role in his retirement to date are identity and meaningful activity. The factor that played the largest negative role is health. The factors averaged to a rating of positive 0.167 for overall retirement experience.

Dan Marino

Dan Marino is a Caucasian male, currently 54 years old. Marino was a quarterback for the Miami Dolphins for 17 seasons. Before attending the University of Pittsburgh for football, Marino was drafted in 1978 for baseball, but turned down the offer to focus on football (Biography.com Editors, 2015). Marino showed great promise during his years at Pittsburgh, however he fell into trouble when rumors of drug use started circulating. These rumors caused him to fall from an expected early draft pick to number 27 overall by the Miami Dolphins in 1983. Marino was quick to show his worth after the draft, as he became the Dolphins starting quarterback and earned the title of NFL's Rookie of the Year (Biography.com Editors, 2015). Marino also led his team to the Super Bowl in his second season but his team lost. Over the 17 years, Marino played in 9 Pro Bowls and received the NFL Walter Peyton Man of the Year award in 1998 (Sports Reference, 2015). Still, Marino is considered one of the best quarterbacks in American football history to date and still holds 12 of the 38 passing records he set (Biography.com Editors, 2015). Marino retired in 2000, and by 2003 was elected into the Hall of Fame.

After leaving the NFL, Marino joined CBS's NFL Today, where he worked for ten years (Biography.com Editors, 2015). Marino was forced to leave this job after it was found that he had fathered a child with his co-worker years earlier. Marino was married at the time; he and his wife wed in 1985, and had six children together. Marino did not confirm this "love child" until 2013, when the child was nine years old (Biography.com Editors, 2015). His wife stayed with him throughout the scandal and Marino has remained close to his first family (Biography.com Editors, 2015). Marino reportedly paid millions of dollars to the mother of his illegitimate child for her to remain quiet about their affair (Goldberg, 2013). Marino was briefly hired as the Dolphin's Senior Vice President of football operations in 2004 but resigned after three weeks, citing it was not a good personal fit. However, Marino signed on as a special advisor for the Dolphins in August of 2015 and remains there today (Nadkarni, 2015). In 2012, Marino also joined the AARP and works as a men's life ambassador, helping men figure out their second career and passion later in life (Nadkarni, 2015). He also currently owns multiple restaurants and serves as a pitchman for Nutrisystem, Hooters, and Papa John's, to name a few (Nadkarni, 2015). Marino has also been greatly involved in charity work throughout his life. After his son was diagnosed with autism in 1992, Marino founded the Dan Marino Foundation, which benefits children and young adults with autism and special needs. In the first ten years of the foundation's existence, Marino raised over \$39 million for quality of life research at the Miami Children's Hospital Dan Marino Center and the Marino Autism Research Institute (NIH MedlinePlus the Magazine, 2013). In 2008, Marino developed a summer program called Steps (Support Training and Employment Program for Special Needs), which aims to help those with special needs develop skills necessary for employment (NIH MedlinePlus the Magazine, 2013). More recently

in 2014, Marino opened Marino Campus, which serves as a school program for young adults with disability (NIH MedlinePlus the Magazine, 2013).

In terms of health, Marino has not cited any health concerns or issues. He was once a part of the player concussion lawsuit against the NFL but later withdrew his name. He did not cite a reason for doing so (Almasy, 2015).

From these findings, Marino's retirement experience is reported as positive with the only troubles coming from family difficulties made public by the media. Identity received a score of positive 3 as no difficulty in identity transition was found. Marino held, and currently still holds, multiple job titles and well-developed family associations. Health received a score of positive 3, as Marino has never reported any health difficulties neither during his career nor after.

Retirement decision also received a score of positive 3, as Marino was able to retire voluntarily and after achieving much greatness in his sport. Meaningful post-employment activity received a score of positive 3 for Marino both had large contributions to the community through his service and foundations and has been a successful businessman in multiple fields. Financial status received a score of positive 1, because while it was not explicitly mentioned, through his organizations and businesses he seems financially stable and has not reported any difficulty with finances. However, Marino did pay large sums of money to the mother of his illegitimate child, which would negatively impact his status. Available resources received a score of negative 1 because of the personal difficulties he endured with the emergence of his illegitimate child. He lost much support from this and was released by his job. However, his family seems to still be supportive of him, reflected in the assignment of only negative 1.

Marino's retirement experience to date appears to be largely positive, with only one factor having a negative impact on his experience. The factors that played the largest positive

role in his retirement to date are identity, health, retirement decision, and meaningful activity. Available support resources negatively impacted his retirement the most. The factors averaged to a rating of positive 2 for overall retirement experience.

Michael Strahan

Michael Strahan is an African-American male, currently 44 years old. Strahan was a defensive end for the New York Giants, retiring in 2007. Strahan grew up in Germany and moved to the United States for high school, where he first started playing football. He attended Texas Southern University and graduated in 1993. That same year he was drafted 40th overall by the New York Giants, where his football success began. Strahan set multiple NFL records including the single-season sack record in 2001 and is considered one of the league's all-time quarterback sack leaders (Biography.com Editors, 2015). Strahan participated in 7 Pro Bowls during his 15 year NFL career (ESPN.com News Services, 2008). Strahan first considered retiring in 2006, but decided against it and played one last season. It was during this final season that he won the Super Bowl with the Giants. Strahan's agent reported, "money was never the issue for him," as he made over 76 million dollars (ESPN.com News Services, 2008, Spotrac, 2015). During his career, Strahan suffered many injuries, disclosed later in an interview. He blew out his back multiple times, damaged his iliac joint, fractured lumbar vertebrae, dislocated every finger, sprained both knees, tore his pectoral muscle and acromioclavicular joint, and injured his wrist (Oz, 2015). Strahan has alluded to the role of religion in his life though he reported difficulties attending services as football is played on Sundays (Biography.com Editors, 2015).

After retiring from football, Strahan as not slowed down, for he always believed he'd have a future in television. He first served as a football analyst for Fox Sports and participated in multiple commercials for Subway. In 2009, he appeared in a sitcom on Fox. In 2012, he joined

the team of the morning show *Live! With Kelly and Michael* serving as a cohost, and still works here today. He also joined *Good Morning America* as a part time-correspondent in 2014 (Biography.com Editors, 2015). Strahan has been married twice, has four children, and was engaged again but the couple split in 2014. Strahan has also launched a men's clothing line "Collection by Michael" and works with multiple philanthropies including, Children at Risk, HomeCorp, Nike's Let Me Play campaign, and Peta (Biography.com Editors, 2015). His net worth to day is reportedly 45 million dollars (The Richest, 2015). In 2014, Strahan was voted into the Football Hall of Fame.

From these findings, Strahan seemed to represent a positive retirement experience. He was able to successfully find new meaningful employment and stayed financially stable. For these reasons identity received a score of positive 3, as he had no trouble establishing a new identity after retirement and shows no regret in releasing his athletic identity. Due to the many injuries sustained during his career, health received a score of negative 1. However, Strahan is only 44 years of age and has stayed in great physical shape thus far. Retirement decision received a positive 2 because he retired voluntarily and after winning the Super Bowl with his team of 15 years. He did not cite injury or money as the reason for retirement but instead felt it was time for his career to end. Meaningful post-employment activity received a 3 as Strahan has had many successful career opportunities during his retirement and reports no negative commentary on his lifestyle. Finances received a score of positive 3 for no financial trouble has been reported and the presence of multiple jobs and grand income during his career foreshadow no warning signs. Lastly, support resources received a score of negative 1 for his support system is mainly unclear with a few obvious negativities. Strahan has been engaged three times but is not currently married. However, he does have four children that he reports having positive

relationships with. He also cited his religion but said it was difficult to utilize with his busy schedule.

Strahan's retirement experience to date appears to be largely positive, with him having faced few negative events. The factors that played the largest positive role in his retirement to date are identity, meaningful activity, and finances. The factors that played the largest negative role are health and support resources. The factors averaged to a rating of positive 1.5 for overall retirement experience.

Joe Greene

Joe Greene, nicknamed "Mean Joe Greene", is an African-American male, currently 69 years old. Greene attended North Texas College before being drafted 4th overall in 1969 by the Steelers (Sports Reference, 2015, Pro Football Hall of Fame, 2015). Greene played 13 seasons in the NFL, winning 4 Super Bowl titles, and playing in 10 Pro Bowls before retiring in 1981 (Mean Joe Greene, 2015). To this day, Greene is still considered one of the best defensive tackles to ever play. He was inducted into the Hall of Fame in 1987 (Famous Players, 2015, Sports Reference, 2015). Greene has been married since 1969 and had three children with his wife.

Upon retiring, Greene joined CBS's NFL coverage as a color analyst in 1982. He worked here until his hire as an assistant coach for the Steelers in 1987. From 1987 to 2004, he served as an assistant coach for the Miami Dolphins and Arizona Cardinals as well. After his time assistant coaching, Greene returned to the Steelers as a special assistant for player personnel (Mean Joe Greene, 2015). With them he won two more Super Bowls and, coining the phrase "and one for the thumb" meaning he had a super bowl ring for his thumb. In 2014, the Steelers honored Greene as they retired his number during a game. Greene currently does not work any more and resides in Texas with his wife (Mean Joe Greene, 2015).

Greene's seemingly simple career and retirement serve as an example of a positive retirement experience. Identity received a score of positive 2 for while it seems he was able to develop himself after retirement, many of his jobs were related to football and athletics, which may indicate a trouble releasing the athletic identity. Health received a score of positive 3 as no health issues were reported during or after his career, even at this late point in his life. Retirement decision also received a score of positive 3 as Greene retired voluntarily and after accomplishing great feats in the sport through winning the Super Bowl 4 times. Meaningful post-employment activity received a score of positive 2 because he was able to find employment though there are no reports of other activities in the community service field. Financial status received a score of positive 1 as no troubles were explicitly discussed. Lastly, available support resources received a score of positive two as he has been married without the report of troubles for close to 50 years.

Greene's retirement experience to date earned the highest score of all eight case studies. The factors that played the largest positive role in his retirement to date are health and retirement decision. No factors were found to play a negative role. The factors averaged to a rating of positive 2.167 for overall retirement experience.

Dave Duerson

Dave Duerson is an African-American male who committed suicide at age 50. Duerson was a safety in the NFL for 10 seasons. He graduated from University of Notre Dame with honors in 1982. He was then drafted 64th overall by the Chicago Bears in 1983. With the Bears, he won one Super Bowl and received the NFL Man of the Year award. In 1990, Duerson was traded to the New York where he won his second Super Bowl that same year. He was then traded to the Arizona Cardinals in 1991 where he played until he retired in 1993 (Sports Reference, 2015).

After retiring, Duerson purchased Fair Oaks farms and was able to successful grow it into a large-scale company. He sold his stakes in this company in 2002 and started Duerson Foods. However, in 2006, the company fell into financial troubles and he was forced into receivership (Sports Reference, 2015). He also briefly owned three McDonalds restaurants from 1994 to 1995 (Sports Reference, 2015). Duerson also served for 6 years as a trustee on the NFL’s pension board but left to attend Harvard Business School (Solotaroff, 2011). Duerson reportedly considered entering the political world, mainly in Chicago, almost running against now-President Obama for Senate, but instead focused his efforts in business (Solotaroff, 2011). Duerson was married with four children but trouble ensued in 2005 when he was charged with domestic battery (Pompei, 2011). The couple divorced in 2009 and Duerson moved from Chicago to Florida. At this time, Duerson had lost his money through failed business ventures and the divorce; he was forced to pawn watches, wedding rings, and other personal items and was still unable to pay child support. He officially filed for bankruptcy in 2010 (Solotaroff, 2011). Then in 2011, Duerson was found dead from a self-inflicted gunshot wound to the chest. He had texted family asking his brain be used for research on CTE. It was later confirmed he did in fact suffer from the disease (Pompei, 2011). After his death, letters were found leaving his assets to his former wife, explaining motive for the suicide, citing the collapse of his family and loss of finances as the major concerns. He also listed endless pain, struggles with depression, headaches, blurred vision, and a sense of helplessness from his memory loss as reasons for his death (Solotaroff, 2011). Interviews with family and friends explain the slow deterioration he endured throughout the last five years of his life saying he went from a man who “aced his finals at Notre Dame with little study time [to]...having to dash down memos about what he was doing and when. Names, simple words, what he’d eaten for dinner – it was all washing out in one long

wave” (Solotaroff, 2011). His ex-wife now uses Duerson’s history with concussions to explain his violent outbursts saying he had a lack of impulse that was never present earlier in his life (Solotaroff, 2011). Sources close to him explain, “he was trying to reinvent who he was at 50, and that’s hard even when you’re thinking straight.” (Solotaroff, 2011). Duerson was going through great personal struggle and lacked support from former teammates and friends after deciding to vote against vets from receiving a deal in the NFL concussion case. The reason for his vote was unclear to many, but it caused mixed feels about him and his death in the football community – many were saddened but thought he deserved it after he turned his back on other retired players (Solotaroff, 2011). Duerson’s story was featured in the 2015 film “Concussion”.

Duerson’s story has become one of the trademark negative retirement stories for professional football players. He suffered great struggle, physically and mentally, and ultimately was not able to overcome them. Identity received a score of negative 2 because while he did attempt to find new identities in both family and business settings, most identities were lost through divorce and failed business ventures. Health received a score of negative 3 because of the vast head damage Duerson was struggling with and his diagnosis of CTE. He referenced pain, both mental and physical, as reasons for his suicide. Retirement decision received a score of positive 2 for he was able to retire voluntarily and after winning two Super Bowls with two teams. Meaningful post-employment activity received a score of negative 2 as he was not able to successfully establish a long-lasting career. However, he did receive his college degree and further schooling through business school, which served as slight protection factors, but ultimately his multiple attempts at finding meaningful activity failed. Financial status received a score of negative 3 as Duerson was bankrupt and could not pay his bills or child support to his ex-wife. Available support resources received a negative 2 for his marriage ended in divorce and

he lost the support of many after his decision to vote against former NFL players in the concussion case.

Duerson's retirement experience to date received the lowest score of all eight case studies. Retirement decision was the only factor to receive a positive score. The factors more negatively impacting his experience were health and finances. The factors averaged to a rating of negative 1.667 for overall retirement experience.

Jerry Rice

Jerry Rice is an African-American male, currently 53 years old. Rice played as a wide receiver in the NFL for 20 seasons. He attended Mississippi Valley State for college before being drafted 16th overall by the San Francisco 49ers in 1985 (Sando, 2008). With the 49ers, Rice won 3 Super Bowls and won an ESPY Award for Pro Football Player of the Decade for the 1990s. In 2001, Rice signed with the Oakland Raiders where he competed in his second Super Bowl, but lost. He was then traded to the Seattle Seahawks in 2004. In 2005, he joined the Denver Broncos but chose to retire before the season started due to long-term knee injury. Then in 2006, he resigned with the 49ers just so he could officially retire from football as a member of the team where he spent most of his career (Jerry Rice Association, 2013). During his long career, Rice set many records for receiving yards, receptions, touchdowns, and being the highest scoring (non-kicker) player in NFL history. He also played the most games than any non-placekicker or punter in the NFL with 303 total games (NFL, 2015). In addition to the two Super Bowl appearances, Rice also participated in 13 Pro Bowl games (Pro Football Hall of Fame, 2015). He was inducted into the Hall of Fame in 2010 and had an award named after him, which is awarded annually to the best freshmen player in Division I football programs (Jerry Rice Association, 2013).

Throughout his career, Rice found himself in the media from various commercials with Visa, All Sport, and Gatorade (Jerry Rice Association, 2013). After his retirement, Rice stayed in the spotlight with appearances on multiple TV shows including *Dancing with the Stars* (Jerry Rice Association, 2013). Rice held an analyst job for ESPN but his career was short lived due to poor performance (Smith, 2011). Still with the lack of work, Rice reportedly has a net-worth of around \$55 million (Celebrity Net Worth, 2013). In terms of health, Rice reports knee injuries when playing but does not reference any current pain in retirement (Litsky, 1997). Rice married in 1987 but the couple divorced in 2007 after rumors of affairs surfaced; the couple had three children together. Rice has currently been dating another woman since 2008 (Player Wives, 2013).

Findings on Rice's life lead to mixed results on his retirement experience. While suffering from some personal and employment issues, he seems to have a relatively positive life. Identity received a score of positive 1, for Rice seemed to struggle in solidifying a new identity, though clear negative impacts of this struggle were not found. He did seem to successfully find himself in reality television and commercial world. Health received a positive 2 as well because on previous struggles with knee pain were cited but do not seem relevant now to his experience. Retirement decision received a score of positive 3, as Rice was able to retire voluntarily and with the team that held his heart. He also accomplished great feats as a player with his multiple records, awards, and Super Bowl titles. Meaningful post-employment activity received a score of positive 1 for he was never fully able to find a new job or activity besides short-lived television stunts. However, this does not seem to have a negative impact on his experience. Financial status received a score of positive 2 because Rice has reported good financial status and while he does not have clear employment, he has not faced any financial struggles most likely due to pension

and TV appearances. Lastly, available support resources received a score of positive 2 because while his marriage did not last, he seems to have developed another support relationship in his life.

Rice's retirement experience was largely positive, with no factors earning a negative score. The factor that played the largest positive role in his retirement to date is retirement decision. The factors averaged to a rating of positive 1.833 for overall retirement experience.

Results

One of the main goals of this thesis was to analyze the role of race in football players' retirement experience. Using the assigned scores for each factor, separated by race, identity had, on average, a more protective role for the Caucasian athletes compared to the African-American athletes, 2.25 and 1 respectively. In terms of health, the two groups seemed similarly affected, which is expected since player position was not taken into account, though Caucasians did average a more negative score for health impact, average score for Caucasians and African-Americans were -0.75 and 0.25 respectively. Retirement decision had a larger negative effect for the Caucasian athletes, averaging -0.5, than African-American athletes, averaging 2.5, which suggests that perhaps more of the African-American players had control over their decision. None of the four African-American players received a negative score for this factor. Meaningful post-employment activity development was largely similar for the groups, Caucasians receiving 2.75 and African-Americans receiving 1. In both groups, meaningful post-employment activity was a protective factor, with the clear outlier being Duerson, which skewed the averages. Financial status showed some mixed results, however, as negative scores were only seen in the African-American retirees, averaging 0.75 compared to the average of Caucasian players of 1.25. This is of great interest because pay and employment opportunity are main areas at risk for racial

discrimination. The fact that only the African-American players showed negative encounters with money suggests possible racial discrimination. However, when further analyzing the results one can see Duerson's experience largely affected the results and that without his data point, the two groups are similar, as African-American scores then average to 2. Lastly, available support resources did not play as large of a role in either race as was expected. The average for Caucasian players was 1.25 and 0.25 for African-American players. It may be that it was reported on less in the media than other factors, or that it is not as influential in one's experience. The data does suggest that Caucasians had a stronger support system than African-Americans, but the role of support systems was more significant, that is had a larger absolute value affect, in African-American athletes.

One of the major findings from the case studies was that it is be difficult to categorize a retirement as positive or negative. These players' lives are complicated and include many moving pieces that fit together to shape their experience. Even when there was a large negative outcome in one's life, such as the paralysis of Utley, there was no long-lasting negative impact on quality of life, as might be expected. Similarly, players like Duerson who had meaningful activity, were financially stable after retirement, and seemed mentally healthy to most friends and family, ended with a destructive outcome. This shows that money and accomplishments do not entirely predict one's happiness and, therefore, society and the NFL cannot ignore the health of retired players just because on the outside they seem successful. Retiring from a sport is often a very difficult decision, as seen first hand by Owen's apparent inability to do so. Players are becoming more aware of the trouble that lies ahead and they are most often trying to stay in the sport as long as possible, which raises even more concerns.

Discussion

Application

The goal of this thesis was to understand what factors played the most important role and were most at work in the retirement experience of NFL players. From reviewing the current literature on athletic retirement, it became clear that there was a gap when it came to professional football players. They were often included in large-scale studies, but were rarely examined in isolation. Even when they were studied exclusively, the analysis was too widespread, as one should separate players by demographics such as race, age, and position to fully understand their experience. In terms of these demographic factors, this thesis focused mainly on race. We still acknowledge there are more player variables than race, but we hope that by randomizing the case studies by age and position that these variables would not greatly impact the findings.

Each of the nine cases above provides unique insight into what a football player truly faces when they leave the sport. The public often thinks retired athletes live glamorous, easy lives upon retiring, but this is not always the case. Sometimes the fear of retiring can be so grand that it prevents a player from leaving the sport for years. Although remaining in the sport sometimes leads to further accomplishments, such as with Strahan who won the Super Bowl in his additional season, other times it only leads to further denial and hardship, such as with Terrell Owens who has not played in the league in over five years now but still will not officially retire and focus on finding a new career (SI Wire, 2015).

Next Steps

From these data, necessary changes became apparent. First, better protective measures for the players' health need to be implemented. Health caused the most negative outcomes in experiences overall, and therefore should be addressed first by the NFL. Recently the NFL has

increased their precautions on concussions, but this was only after uproar from players and the public. While concussions do cause negative long-term affects, many other injuries, especially those requiring surgery, result poor health and therefore changes must be made in the sport to avoid them. This would be much easier said than done as football has always been a physical sport, but small changes such as increased padding or increasing time for rehabilitation could have significant positive effects. Unless changes are made to protect professional football players during and after the career, the demise of football could be near. An overhaul of the National Football League may not be necessary, but the NFL must put more emphasis on the well being of those who have sacrificed their lives for this sport. The NFL system at large cannot continue to sacrifice the players and their bodies by allowing just detrimental hits. The NFL and society, on a larger structural scale, needs to start seeing these men as living people and not just bodies that can be used at the NFL's disposal for entertainment.

Second, there needs to be more formal support systems for all players, not just the ones who seem to be struggling for it could already be too late for them. Still it must be noted that for each negative outcome, there are many retired players living successful, low-key lives, at least this is what society believes. Without studying all these players, we may never know what NFL retirees can expect later in life. This study was a first step to understanding retirement of professional football players and showed some of the major factors impacting experience. In all, though, the case studies mostly showed that there is no typical retirement or easy steps to take to guarantee a positive experience. Instead, more large-scale changes need to be made to better prepare players for the life changes through programming and support as well as societal changes to decrease the racial disparities in these factors.

Third, the financial issue of retired players must be addressed. One start would be more required these information programs past one's rookie year. While introducing players to the concept of saving for retirement and long-term career goals is beneficiary, these players are too young and naïve to fully grasp the importance of the message being conveyed to them. These programs need to continue throughout their athletic career, with the largest focus as one nears their thirties. However, since there is little control of the time one leaves their sport, players must be prepared at all times for this transition. The NFL should also provide clear support after one does retire. While it would be great for all players, regardless of the time spent in the league, to receive a pension of any degree, this would be hard fought by the NFL due to volume reasons. However, that requirement of three seasons could be lowered to just one, which would help the young players establish themselves after leaving. As the studies showed, financial stability does not solve all problems, mental preparation and planning plays a very large role. Therefore, networking events, counseling sessions, and other support groups should be developed and enforced by the league. Though there could be hesitation on the end of players, this could be marketed as one of their duties as a player, which could convince them of the importance. In all, putting more focus from society and the NFL on this issue would greatly uncover the myths and confusion in the retirement process of athletes. In a league of around two thousand men where the average career length is three and a half years, the amount of men retire from the NFL every season is vast, yet not every story ends in tragedy (Average NFL career length | Statistic, 2016). Starting the public conversation and larger coverage around this event could be enough for those struggling to realize they are not alone and to reach out for the help they need. First, society, the NFL, and the players need to realize the risk they are putting themselves at every time they walk on the turf.

Limitations

The major limitation of this thesis is the collection of data for the case studies. Direct personal interviews could not be conducted to adequately assess the factors listed. Therefore, the information obtained were all from data and articles on the Internet. Due to the large variety in articles and information on the Internet, there was so comprehensive collection of information on these players and factors. The search engine Google was utilized most often and the case studies were formed from stories stemming from the search. This type of data collection also leaves room for misrepresentation of their true retirement experience as well as the true impact of the factors studied. Since no contact could be made with the players, facts and stories could not be checked for authenticity nor could a player provide further explanation on a report. Additionally, a limited number of case studies were chosen as the targets for investigating the issues of interest. Therefore, no firm conclusions can be drawn regarding what factors play the most important role in explaining the current retirement trajectory of the eight retired football players. Having few case studies did also limit the ability to look at the role race may have played in identifying and explaining any differences observed. However, the goal of this study was not to draw strong conclusions but instead to start exploring the possible influences of race. Therefore, this study does illustrate how individual retirement experiences can be and that it is difficult to strictly conclude what does and does not affect retirement

Another important limitation is the limited available literature on retired NFL players. Much of the literature discussed in the review section look at a wide array of athletes, both male and female and from different sports. The focus of this study was restricted to using only articles that focused on professional football players in their study, although a few studies did include

other professional players, in which case it was noted. However, generalizability of the issues discussed in the review section could be questioned.

Limitations also arose in the analysis of the case studies in terms of degree of impact each factor had in their retirement experience. Though this was made as systematic as possible, personal decisions had to be made when assigning each numeric value and they may not properly describe how much of a role each factor played.

As mentioned previously, there is a possibility for confounding variables in the findings because the players were only categorized by race and many factors, such as age, position, and career length, were ignored.

Lastly, a limitation arises when considering the degree to which these eight players represent professional football players as a whole. As previously stated, these players were chosen because information was easily accessible, a necessity for this project. However, this is concerning because these players may have vast amounts of information because they were popular due to some unique characteristic, such as career length and success. These eight players, therefore, may more adequately represent popular or standout players in the NFL than the average professional football player. However, it is believed that these players are representative of all players in the NFL because out of the players with available information on the Internet, these eight were chosen at random. That is, there is not just one reason these players were prevalent in the media, some were frequently reported on because of their success, others because of their failures, and a few because of their personalities simply drew attention. In other words, popularity in media may be considered a confounding variable, but since the reason for popularity was not controlled for when choosing case studies, it is believed that it will average out, similarly to the variables age, position, and career length. Still, it can be expected that results

would differ slightly when surveying the entire professional football player population, instead of just eight, because possible confounding variables would average out, including player-popularity.

Future Research

The findings from this thesis open much room for future research in this field. The first type of research that could be conducted is a large-scale study on only professional football players in a certain time-block. This population has not received the focus it requires and so many more studies on this specific population need be conducted. More specifically, each of the six components could be looked at individually to see what role they play in football players' retirement. To do so more precisely, a large, more ethnically diverse and more sample of retired NFL players will be needed in order to make their results generalizable. Race could also be investigated in detail for each of these factors if the self-identified race of each player was available.

Conclusion

In this literature review, several factors were identified as possible contributors to the quality of an athlete's retirement experience. Though six topics were covered in this review, there are still many more factors that likely impact experience such as time since retirement, type of sport, and how publicized it is, that is how much does the public watch and follow the sport. Additionally, each of the issues presented here could be covered in more depth as their role is often complicated by many factors. While some of the articles presented in this paper are from over thirty years, this field is growing as more research is being conducted to assess the long-

term effect of playing a sport. Retirement is just one important phase in athletes' health over their lifespan.

Appendix

Figure 1: Results

Scale -3 to +3		Identity	Health	Retirement Decision	Meaningful post-employment activity	Finances	Support Resources	Average
Caucasian	Brett Favre	+2	-1	-1	+3	+3	+3	+1.50
	Mike Utley	+2	-2	-2	+3	0	+2	+0.50
	Jim Otto	+2	-3	-2	+2	+1	+1	+0.17
	Dan Marino	+3	+3	+3	+3	+1	-1	+2.00
	Average	+2.25	-0.75	-0.50	+2.75	+1.25	+1.25	+1.04
African-American	Michael Strahan	+3	-1	+2	+3	+3	-1	+1.50
	Joe Greene	+2	+3	+3	+2	+1	+2	+2.17
	Dave Duerson	-2	-3	+2	-2	-3	-2	-1.67
	Jerry Rice	+1	+2	+3	+1	+2	+2	+1.83
	Average	+1.00	+0.25	+2.50	+1.00	+0.75	+0.25	+0.96
Overall Average		+2.125	+2.250	+2.250	+2.375	+1.750	+1.750	+1.000

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The National Football League offers its players a Financial Education Program. "The non-credit seminars are offered during the year and teach players about cash management, insurance, tax planning, retirement planning and other related topics." [17] There is also a more advanced NFL Business Management and Entrepreneurial Program, with "custom programs at top-rated business schools". [17]. Ryerson University's Ted Rogers School of Management offers a program called Breakaway, which aims to help players in their transition away from professional hockey and other sports. [1] By retiring, Messi and any players who follow him get to tell the Argentine FA "don't bother calling me up. I play for la seleccion if and when I decide to do so again." In fact, I totally see a scenario in which these players declare their retirements and then unretire when the notoriously inept and corrupt Argentine FA (so corrupt that FIFA were forced to step in manage them-YES FIFA!!) finally cleans house and get their affairs in order, including ditching all the politics with team selection and hiring a competent manager. I'm no football expert but I think the impact of his retirement will not affect the dynamics of professional football. At least on the international competition front. Players come and go.