

IS THERE LIFE AFTER FOOTBALL?

INSTRUCTOR'S GUIDE



Is There Life After Football? draws upon the experiences of hundreds of former players as they describe their lives after their football days are over. The authors begin with an analysis of the “bubble”-like conditions of privilege that NFL players experience while playing, conditions that often leave players unprepared for the real world once they retire and must manage their own lives. The book also examines the key issues affecting former NFL players in retirement: social isolation, financial concerns, inadequate career planning, psychological challenges, and physical injuries. From players who make reckless and unsustainable financial investments during their very few high-earning years, to players who struggle to form personal and professional relationships outside of football, the stories in the book put a very human face on the realities of the world of professional football. George Koonce Jr., a former NFL player himself, weaves in his own story throughout, explaining the challenges and setbacks he encountered.

Ultimately, *Is There Life After Football?* concludes that, despite the challenges players face, it is possible for players to find success after leaving the NFL if they have the right support, education, and awareness of what might await them. But players themselves must also resist being totally engulfed by the NFL culture in which they live. A fascinating study with unprecedented insider access, this book is essential reading for anyone interested in the world of professional football.

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“IT’S ALL OVER.”

SUMMARY

The introduction serves as a foundation for the book, introducing the reader to “Is there life after football?” The answer is, “Of course,” but the quality of life depends on a complex mix of factors. The recent cascade of reports of head injuries, bankruptcies, and lives gone awry has predisposed the popular media and sports journalists to emphasize the perils of both playing and retiring from football. Many decry the NFL’s and the players union’s (NFLPA) indifference to the plight of former players. At the same time, players are often portrayed as highly-paid, self-centered, spoiled, thuggish, and immature. But the media tends to ignore more mundane success stories, leaving the public with little but visions of life after football as a cataclysmic mess. Why do relatively young, capable men who are apparently on top of the world seem to fall off the cliff after retirement? Why has the lucrative financial situation of NFL players not translated into rich lives after football? What are most lives after football really like?

Is There Life After Football? offers an “insider’s” look at the challenges facing NFL players when they leave the game, but it also provides an analytic distance from which to approach the many paradoxes of NFL life. The book draws upon the experience and stories of hundreds of former players as they describe their lives after their playing days are over. It also incorporates stories about their playing careers and discusses their lives before entering the NFL, to provide context for understanding their current situations. The research is inspired by the NFL experience of former Super Bowl veteran George Koonce. It draws upon his decades in and around the NFL, as well as his own retirement.

The book begins with an analysis of the bubble-like conditions of privilege that NFL players experience even before they enter the league, conditions that often leave players unprepared for the real world once they retire and must manage their own lives. The book also examines the key issues affecting former NFL players in retirement: social isolation, financial concerns, inadequate career planning, psychological challenges, and physical injuries. From players who make reckless and unsustainable financial investments to players who struggle with personal and professional relationships outside of football, the book puts a very human face on the realities of the world of professional football.

Is There Life After Football? ultimately concludes that, despite the challenges, it is possible for players to find success after leaving the NFL if they have the right support, education, and awareness of what awaits them. But players themselves must also resist being totally engulfed by the NFL culture in which they live.

SUMMARY

Players' challenges dealing with life after football can be found in players' deep and longstanding commitment to the game and its associated identities and lifestyle. For many, football has literally been the heart of their lives since they were kids, and it increasingly engulfs them as they move up the sports and educational ladders.

- NFL careers begin with a childhood dream. Players have devoted their lives to pursuing this dream through a combination of work, talent, and opportunity.
- Dreaming of a financially lucrative NFL career is a relatively recent phenomenon. Members of earlier generations of NFL retirees dreamed of playing an exciting game at an elite level of competition, but big money wasn't yet a part of it.
- Television marketing changed all that, as the NFL became America's game by the 1970s. Today, football is not only heroic, it also promises financial fortunes.
- Childhood play turns into practice, commitment and conditioning.
- Football stardom often brings tremendous ego gratification and public adulation.

Onto the "Conveyor Belt"

- Most players realize that going to college is the only route to the NFL. The odds of earning a full ride to college are not that much better than the odds of making it in the NFL.
- Since the inception of football in the 19th century, special incentives—inducements, promises, and bribes—have been the stock and trade of college recruiting.
- Sports journalist William Rhoden suggests that a "conveyor belt" transports young athletes (especially African Americans) from the innocent fun and games to clubs and specialized leagues and, finally, to college—all with the goal of becoming big-time athletes. Sadly, precious few of them succeed in fashioning NFL careers, and even those who make it to the pros pay a steep price in terms of personal autonomy and identity.

The Dream Goes to College

- Most elite players go to college primarily to play football. Were it not for football, most big-time players would not have attended the universities where they enrolled.

PURSUING THE DREAM

- College educations and degrees are valuable perks, but they aren't the main course on a player's menu.
- Football is the centerpiece of the college experience, and being a top tier player requires nearly total investment of time, energy, and attention.
- Division 1 football players enter college less qualified and less prepared than their non-athlete counterparts.
- Nevertheless, players graduate from college at rates only slightly lower than comparable college students in general. Black players graduate at substantially higher rates than their counterparts.
- The typical elite athlete dutifully attends class, follows a recommended course of studies, maintains his eligibility, but devalues the educational experience and sets school aside once his eligibility runs out.
- Scholarship players receive extensive academic support and many exceptional perks. Special treatment may lead to college degrees, but players are likely to receive empty educations.

Dark Side of Special

- Players come to see themselves as special, and as a result, they come to expect special treatment. Many players reach adulthood with limited experience in how to actually manage their own lives.
- Elite athletes sometimes lose sight of conventions, rules and regulations by which most people abide.
- William Rhoden is critical of how special treatment of young elite athletes shapes their lives and identities. He decries the effects of loading young athletes onto the conveyor belt that transports boys and young men into the mills of the sports-industrial complex where their talents are exploited while their selves are diminished.

Role Engulfment

- Patti and Peter Adler contend that elite athletes submerge themselves so completely in their athletic roles that they lose sight of other interests, activities, and dimensions of their selves.
- They live in the company of athletes, work in the company of athletes, and relax in the company of athletes. Their lives are isolated sanctuaries from the rest of the world.
- As their social worlds and experiential focuses narrow, players neglect or abandon other aspects of their identities, becoming totally engulfed in their athletic roles with negative implications for self and identity.

The “Gloried Self”

- The experience of glory for college players is so gratifying that they may turn away from other aspects of their lives and selves that did not offer such fulfillment. They are constantly told that they are great, and they come to see themselves in that way. The Adlers call this the “Gloried Self.”
- The gloried self is greedy; it elbows aside other identities, becoming the primary self.
- The gloried self is so closely tied to football (and by extension, the NFL) that it can’t survive without it.
- NFL players are especially vulnerable to identity loss when they leave the game. Their careers date back to childhood; they have pursued no other options along the way. When their careers end, the rest can crumble. Their gloried selves dissolve.

QUESTIONS FOR DISCUSSION

- NFL careers begin with childhood dreams. Describe the path that NFL players take in pursuit of that dream.
- Why do athletes lose their sense of identity as they submerge themselves in their athletic roles? Why are African Americans especially vulnerable in this regard?
- Getting accepted into and playing for a Division I college is nearly essential to enter the NFL. There is some criticism that student athletes get preferential treatment in college and that their academic careers suffer. Is this a fair criticism? Are colleges failing athletes by not challenging them academically and preparing them for life after football?
- What is the “conveyor belt?” Why is it harmful for young athletes?

INSIDE “THE BUBBLE”

SUMMARY

After joining the NFL, players enter a distinctive world of their own, a social sphere known as “The Bubble.” They are immersed in a cultural, structural, psychological, and experiential world that insulates them from many mundane aspects of everyday life. The NFL may be the most encompassing of professional sports institutions. It provides year-long training regimens, training camps away from all distractions, team facilities that cater to every need, and rules dictating behavior, comportment, and attire, both on and off the field. NFL players gladly hand over their lives because there’s so much at stake: the dream, the money, the fame, the belonging. Life inside the bubble instills a powerful “NFL player ethos” that comprises a unique worldview, a set of habits and expectations, and way of life that can’t be matched.

Of course, life in the bubble isn’t uniform and players experience it differently. Conditions vary over time. In the past, the NFL was less professionalized and certainly less lucrative, but the bubble was there, even if it wasn’t totally encompassing. Today, the bubble is much more encompassing and leaving it can pose serious challenges. This chapter offers a brief sketch of life in the NFL, its culture, and the player ethos that constitute the bubble. It comes with a reminder: like all bubbles, this one is fragile. The average NFL career lasts only 3.5 years.

“The Bubble”

- NFL players live in a distinctive world of their own. Players are immersed in a cultural, structural, psychological and experiential world.
- The bubble involves exceptional structure and control implemented by the NFL. Players lives are almost totally under the teams’ jurisdiction
- The bubble comes equipped with benefits and perks, but also has its darker sides.
 - o Extraordinary treatment: The bubble comes equipped with exceptional material and social rewards.
 - o Adulation and Adoration: Players are treated like stars, gods, and heroes.
 - o Above the Law: While there is no systematic evidence to support the claim that NFL players are more crime or violence prone than others similar to them, many are engaged in high-profile criminal activities, ranging from domestic violence to homicide. However, serious repercussions are often mitigated for those who run afoul of the law.
 - o Isolation and Dependency: The special attention isolates players from the normal social routines and obligations of everyday life

INSIDE “THE BUBBLE”

- o In the bubble, players often have full-time wives and managed lives: Wives are in charge of nearly all of the mundane details of a players’ lives apart from the team.

NFL Player Ethos

- Life in the bubble both constitutes and cultivates an NFL player ethos that provides meaning to a player’s experience. An ethos is the distinctive character, disposition, spirit, and attitude that typify a social group. The ethos reflects on-field values such as teamwork, mutual respect, commitment, integrity and excellence.
- The ethos incorporates values of success, achievement, and cooperation, sportsmanship, and competition. The “sports ethic” is a related term used to denote a set of norms or standards.
 - o Commitment, Competition, and Excitement: Players are expected to commit themselves fully to the game, and being committed to winning is even more celebrated. The spirit of competition spills over into nearly all aspects of NFL life.
 - o Toughness and Masculinity: Football is choreographed violence. Players laud one another by acknowledging their toughness. Toughness and masculinity go hand in hand in most men’s sports, but is magnified into hyper-masculinity in the NFL.
 - o “Livin’ Large” is a lifestyle. It’s pursuing a life that’s as fast, reckless, and oversized as the bodies that play the game.
 - o Locker Room Culture: Nowhere is fellowship or camaraderie deeper than in the locker room. It’s considered sacred ground. Nothing in the locker room is divulged, but everything is shared.
- The NFL player ethos is rife with paradox. For example, commitment to winning collides with the propensity for “livin’ large.”

The Greedy Institution

- The NFL is a greedy institution. Its demands are voracious, gnawing at players’ minds, bodies and souls. It claims the player’s exclusive and undivided loyalty and commitment.
- The NFL pressures players to abandon competing interests. It insists that players go all in if they are going to succeed. Players are either in the bubble or they are out of the league. The NFL gets its way because it is also immensely rewarding.

INSIDE “THE BUBBLE”

QUESTIONS FOR DISCUSSION

- Why is “the bubble” an apt characterization of life in the NFL? Are there other “bubbles” in contemporary occupations or professions?
- What are some of the perks of life in the NFL bubble? How might some of these perks help players after they leave the game? How might they turn into liabilities later on?
- In the long run, what are the costs of living in the bubble?
- How has the NFL changed the game of football over the past 50 years, especially in terms of economics?
- What is the NFL “player ethos?” Discuss the contradictions and paradoxes.

SUMMARY

The end of NFL careers is often sudden and completely devastating. This view is prominent in media accounts, which dramatize the traumas involved. But paradoxically, the end frequently sneaks up on players. Many players play their last games without really knowing it. While the rewards of playing in the NFL are immediate and great, careers are short. They may end suddenly due to injury, or in unanticipated fashion simply because someone with better skills comes along for a particular position and a veteran player in his prime is suddenly out of a job. Regardless, the end is seldom straightforward. Indeed, the term “retirement” seldom describes the end of an NFL career because players are frequently uncertain that their careers are over; they fully anticipate playing again, even when they’re told they aren’t wanted anymore. In most cases, players don’t retire; they’re “fired,” but they don’t know it’s final. Above all else, the end is a time of great uncertainty for most players.

- **Fired not retired:** Most players who make NFL rosters don’t last very long, and they seldom leave the game of their own accord. They may get hurt and be unable to play at a high level any longer. Or younger, more skilled, or cheaper players may come along at their positions and they may be “deselected”—that is, simply cut from the team. Being cut is getting fired, no matter what sympathetic accounts accompany a player’s release.
- **Uncertainty:** Official retirements garner a lot of attention, perhaps because they are so rare. When players are deselected—released from their contracts—they know they no longer have jobs with their former teams, but they typically believe they can still play and that will be able to find a spot on another roster. Many players hang on, staying ready for the next opportunity, even when they get little concrete encouragement. They wait for their phones to ring—calls from their agents or other teams—but the calls never come. Many players don’t realize that their playing days are over until well after the fact.
- **Very few players leave on their own terms;** they exit the league disillusioned and disappointed.
- **When players eventually realize that their playing days are over,** they feel profound loss, and often experience depression. They realize that they are adrift without their dream—or a job. Without football, many players find themselves completely at loose ends.
- **Many players stagnate for months, if not years, floundering about,** not knowing what they want to do with themselves, despite the opportunities that seemingly abound. This inertia works against the possibility of moving on to productive post-NFL lives.
- **Most players agree that there is no perfect exit.**

THE END

QUESTIONS FOR DISCUSSION

- ▶ The end of NFL careers can be both sudden and uncertain. Discuss these factors and the roles they play in players' difficult transitions to life after football.
- ▶ Why is it hard for NFL players to walk away from the game voluntarily?
- ▶ How is leaving the NFL different from retiring from many other professional careers?
- ▶ What does it mean when players say that there is no perfect exit from the NFL?
- ▶ Why do players say that almost none of them leave the game on their own terms?

SUMMARY

NFL football is violent and dangerous; players health, if not their lives, are continually in jeopardy. There were more than 30,000 major injuries in the NFL from 2002 through 2011, including nearly 4,500 in 2011 alone—more than two per active player. Hardly a player leaves the game without painful reminders of his violent past. Ninety-three percent of former players missed at least one game due to a major injury, and over half suffer three or more major injuries during their NFL careers. Eighty-six percent report that they underwent orthopedic surgery as a result of a football injury. A substantial majority of ex-players said that injury played some role in ending their careers. Recently, head injuries have commanded the spotlight and there is evidence that a large number of former NFL players suffer from brain damage that will have profound effects on their post-football lives.

Pain and Paradox

- No aspect of players' football lives is more debilitating, controversial, or paradoxical than injuries and their consequences. While the media often claims that the NFL is killing its players, other sources proclaim NFL players, in general, live longer than their American male peers, and there is evidence that they're in better health than their age peers in the general population. According to the players, former NFL players are happy they played in the league, including more than 85% of players who suffered at least five major NFL injuries.
- While players worry about the health consequences of playing in the NFL, almost all of them say they would "do it all again," even those who have suffered multiple major injuries.
- The NFL has undertaken rule changes to make the game safer, yet players overwhelmingly say the league is going too far, and they often object strenuously to rule changes to curtail the violence of the game.
- Football is violent and dangerous, which is part of its appeal. However, it leaves a mark on players through practices, workouts and games, which clearly jeopardizes players' health. Even though mortality rates among players are lower than the general population, in many other respects, it's a grim picture.

Concussion Crisis

- Mark Fainaru-Wada and Steve Fainaru, in their book *League of Denial*, chronicle the extent to which NFL players suffer from brain injuries. Autopsies of literally dozens of recently deceased former players showed clear signs of brain damage likely resulting from playing football.

A LIFETIME OF HURT

- The book exposed the NFL's deception regarding head injuries. It shows how, for decades, league officials manipulated information about the incidence prevalence, and consequences of concussions in the NFL.
- Recent research suggests that CTE (chronic traumatic encephalopathy), a progressive degenerative brain disease found in athletes with a history of repetitive brain trauma, may be common among NFL players and former players.
 - CTE may lead to memory loss, confusion, impaired judgment, impulse control problems, aggression, depression, cognitive impairment, and eventually, progressive dementia.
 - CTE may result from symptomatic concussions as well as asymptomatic sub-concussive blows to the head.
- In August 2013, the NFL reached an out-of-court settlement with over 4,500 former NFL players who sought damages stemming from disabilities brought on by head injuries suffered while playing in the league.
 - Players allege the NFL concealed information, circulated misinformation, and obstructed research indicating that players put themselves at risk of chronic brain disease by playing pro football.
 - NFL agreed to pay \$765 million to fund medical exams, concussion related disability compensation, and a program of medical research into brain injuries. The agreement stipulates that the settlement in no way represents an admission of liability.
- Reaction to the settlement was mixed. For many players, injuries are just a part of the game that has to be accepted. Others feel the players settled for too little compensation for their injuries.
- In January of 2014, Judge Anita Brody raised this issue when she denied preliminary legal approval of the settlement. Not all players would receive adequate payment under the proposed plan. Later that year, she approved enhanced terms of the settlement.

The Battle Scars of a Gladiator

- Dramatic injuries are a way of life in the NFL. Head injuries aren't the only grave concern. Hundreds of players are on the disabled list each year, surgery is routine for most players, and pain is a part of the game plan. The pain doesn't stop once the players leave the game.
- Most players simply consider pain and injury as part of the job—something they accept and endure. Players also take great pride in playing through pain.

A LIFETIME OF HURT

- Despite the NFL's party line that stresses player well-being, players know that they are expected to play through pain and injury. They are lauded for their strength, loyalty, bravery, and recuperative powers when they bounce back quickly, but they are under greater scrutiny—even ridicule—when they are on the sidelines.
 - o Players don't need to be forced back onto the field. They force themselves and they don't want to let the team down.
 - o Playing through injury underscores masculinity and toughness.
- Much of the long-term damage from football seems to sneak up slowly and incrementally. The cumulative effects show up years later.
- Some players and former players have dozens of major surgeries for football related conditions—stretching across their entire lives.
- Players who leave the game are old before their time. They suffer bodily deterioration relatively early in life. Some end up completely disabled.

Collateral Consequences

- Physical difficulties often translate into functional disabilities. Former players often have difficulty in climbing stairs, standing for long periods of time, stooping, bending, kneeling, reaching above their heads, etc. This is especially true for younger alums (30-49) who are up to five times as likely to have these problems as their non-playing counterparts.
- Functional disability often restricts former players' ability to earn a living. Not many players are set for life financially; they still need sources of income. Fifteen percent of younger NFL alums report that they are unable to work as a result of football related disabilities.
- This spells financial disaster for some. Vested players are currently covered by NFL insurance for five years after retirement, but that short window doesn't accommodate the sorts of problems and expenses that emerge several years after retirement. Non vested players get no NFL health care coverage. Also many players can't purchase adequate insurance because of pre-existing conditions.
- About four percent of former players experience total disability, needing help from others to deal with personal care needs such as eating, bathing, or dressing themselves.
- Former players are five times more likely to suffer from dementia.
- Drug abuse is another collateral consequence of injury. Sometimes players turn to drugs for respite from pain. Many former players have long histories of heavy over-the-counter and prescription drug use.

A LIFETIME OF HURT

- Players may also try to mask pain through alcohol use. Former players drink more than their non-playing counterparts.

Pain and the Sports Ethic

- Most former players live with chronic pain, yet they stoically embrace their fate. They feel it, acknowledge it, and accept it.
- Paradoxically, they live with nagging reminder of chronic pain that dwells side by side with their fond memories of the game that hurt them.
- Players know that life after football is certainly going to include chronic pain. They accept it because it is part of living up to the hyper-masculine player ethos.

QUESTIONS FOR DISCUSSION

- Discuss the concussion crisis in the NFL. What implications does it have on the future of the game of football?
- If you had a child, would you want him or her to play football? Why or why not? Would you want him or her to play soccer? How are these sports similar and how are they different?
- How does the sports ethic influence the way players deal with pain?
- Despite all the recent discoveries about the dangers of playing football, why do almost all NFL players and former players say they would “do it all again?”

“ALL THAT DOUGH. WHERE DID IT GO?”

SUMMARY

Media accounts often portray former NFL players as down and out after squandering the fortunes they made playing in the NFL. It's accepted wisdom that NFL players and alumni are both rich and irresponsible; players are continually “Blowing money!” and “Going broke!” Many of the stories are true. Nevertheless, most former NFL players are doing fine financially; modest everyday prosperity for former players is far more common than most people realize, even if the former players don't bring in as much money as they did when they played in the NFL.

Misunderstandings abound regarding money and the NFL. Since the dawn of free agency, players have earned a lot of money—often millions—if they actually held roster spots for a few years. Players prior to free agency, however, made far less. Perhaps most significantly, due to non-guaranteed NFL contracts and its salary structure, the money made in the NFL is often overestimated. No doubt most former players pocketed a healthy sum, but for many, it doesn't amount to millions. And not all players throw their money away.

Common Misconceptions

- When figuring a player's cumulative assets, one must remember that a player may pay his agent around three percent of what he earns. Taxes take perhaps 35 to 47 percent for top-earning players. After subtracting union dues, retirement savings, the cost of game tickets for family and friends, and other miscellaneous “payroll deductions,” some players actually take home as little as 40 percent of their gross pay.
- **Fact:** *NFL Players are well paid.*
The average player's salary is over \$2 million per year (Median salary is around \$800,000.)
- **Fiction:** *NFL players are set financially for life.*
NFL players make far less than MLB or NBA players. Non-guaranteed contracts undercut players' apparent financial security.
- **Fact:** *Many NFL players experience financial troubles after they leave the game, even though they made good money during their playing days.*
Many have taken spectacular financial falls (e.g., Warren Sapp, Bernie Kosar).
- **Fiction:** *Most former players are broke.*
A *Sports Illustrated* story a few years back claimed that 78 percent of former players had gone bankrupt, or are under financial stress because of joblessness or divorce. There's no systematic evidence that financial disaster is this widespread. Many players are broke but most are generating substantial income and are managing to do pretty well, having higher annual incomes than their age peers and accumulating substantial financial assets.

“ALL THAT DOUGH. WHERE DID IT GO?”

Profligate Spending

- Many NFL players leave the game “broke” because they spent incredible amounts on cars, houses, jewelry, partying, etc.
- Some players compete with one another to see who can spend the most and accumulate the most.
- Many are left with little to show for all the big contracts they signed.

Impulse Economics

- Many players come from backgrounds where they had nothing, and when they finally have money to spend, they spend without discipline.
- Players feel that they need to show others how much money they have, so they spend extravagantly and unwisely.

Obligated to “Live Large”

- Players “live large” and have little to show for it when their careers are over.
- They feel that they are obligated to spend as part of a lifestyle that is all but required of NFL players. This pressure continues into retirement, but the income is no longer there.
- Players live large out of habit, and the habit continues after their incomes drop off.

Bad Benchmarking

- Former players compare their current lives to their lives when they were playing and making more money. Their standards for spending are unrealistic given their current financial situations.
- They unrealistically refuse to compare their situations to what is “normal” or typical of others who haven’t experienced the financial heights.

Bad Advice and Bad Investments

- Many players get bad advice from informal advisors and get involved in bad investments with friends and family. They eschew conservative financial planning in favor of risky entrepreneurial ventures.
- Players receive myriad offers for investment, but most of them are high-risk entrepreneurial schemes (e.g., recording studios, car washes) that are likely to fail.

“ALL THAT DOUGH. WHERE DID IT GO?”

Bad Agents

- Many players have been scammed by agents and other financial representatives. Some have lost millions.
- Letting family members or friends manage players' finances is a recipe for disaster.

Family Fortunes

- Family members aggressively try to tap into players' good fortunes. "New" relatives show up to ask for handouts, loans, jobs, etc.
- Players have difficulty saying "No."

Divorce and Child Support

- Former players are more likely to be currently married than their age peers.
- Their divorce rates are about the same as their age peers.
- Too many players, however, have experienced multiple divorces and have suffered financially.
- A few players have children from multiple relationships and owe huge amounts of child support. Their high profiles attracts public attention to a problem that exists but goes unnoticed in the general population.

Affording Life after Football

- Players who succeed after football have probably often have made a good deal of money, and managed it in a disciplined, conservative fashion.
- They have also adapted their lifestyles to their post-NFL circumstances and cut back on "livin' large." This is often difficult because it runs counter to the life and lifestyle they developed and treasured inside "The Bubble."
- Successful retirements often result from careful plans for a second career once football was over.

“ALL THAT DOUGH. WHERE DID IT GO?”

QUESTIONS FOR DISCUSSION

- Some professional athletes make a lot of money but end up broke. What are some of the pitfalls of young men making large sums of money at an early age?
- Is an NFL salary for the average player sufficient to provide for life after football?
- How does the NFL itself, and the NFLPA, contribute to former players' financial woes?
- What do players and former players need to do to ensure financial well-being after retirement?
- Why do some former players seem to do very well financially after they retire? How are they different from their “broke” counterparts?

SUMMARY

“What comes next?” in the lives of former NFL players is a complicated question with significant financial and identity implications. Most former players want some sort of continuity in their work lives, but there is no NFL senior’s league and coaching has limited appeal. Players are not expressly looking to duplicate the NFL experience, but they do search for things that made life in the bubble so satisfying. This search sometimes leads them to unrealistically narrow their options.

Common Misconceptions

- Most players are not financially set for life; they need to find new sources of income.
- Most players are not destitute after they leave the NFL. A minority of former players are broke and can’t seem to find and hold respectable jobs.
- Most players do find some sort of employment. Given the shortness of NFL careers, most former players are in their twenties when their playing days are over. And like others in their age cohort, they typically settle into jobs to support themselves. The NFL Player Care study found that around 70 percent of former players say they are working now in some capacity.
- Younger NFL alumni (30-49) are about 12 percent less likely to be working than men of the same age.
- Older alumni are 8 percent more likely to be working.

Starting Up, Starting Over

- Refusing to concede that their playing days are over, many players spend months, if not years, working out and trying to make a roster. This keeps them out of the job market for a year or two, which has long-term implications.
- Players often have an aversion to the ordinary — that is, jobs that aren’t especially exciting or lucrative. Players speak of the ego sacrifices entailed in taking mundane jobs. Having been special for years, players love the adulation. Other jobs pale in comparison.
 - Some players are humiliated when they’re confronted with being normal and taking ordinary jobs. This may steer them towards particular kinds of high-profile or high risk occupations.
 - Younger alums are more likely to be entrepreneurs or to cobble together combinations of moneymaking activities that generate income. They want to maintain high profiles and to be their own bosses.

WHAT'S NEXT?

- o Former players look for jobs that embody the NFL ethos and resemble aspects of “the bubble.”

Bad Benchmarking Revisited

- Former players often set high standards that infect post-football career planning. It’s hard for them to find comparable careers.
- With NFL salaries as a benchmark, almost any other occupation falls short financially.
 - o This creates a subtle challenge: Former players often claim they’ve spent their best years in the NFL, but those days are over and they are now back at square one when seeking new jobs. They believe that time spent in the NFL may have been time lost on the job track.
 - o In reality, most players have not fallen behind, with the average NFL career of 3.5 years.
 - o Opportunities available to former players far outweigh time lost in the labor market.

Generational Differences

- Many claim that players who played in the days before the NFL offered big money are the lucky ones because economic hardship forced them to develop job skills and income sources outside of football.
- Younger players claim that the old-timers had an advantage because they had to have jobs in the off-season.
 - o The Player Care study found that 75 percent of older alumni worked during the off-season, compared to 23 percent of younger ones.
 - o Old timers were more accustomed to working normal jobs, and necessity prompted them to explore diverse possibilities.
 - o Younger players end up with relatively little job preparation or experience, which leaves them in uncharted territory when they are done playing.
- Despite all this, younger players are much more financially secure and have far more opportunities and programs for establishing work lives after football.

Paths to Success

- Former players who have done well after football often mention education, planning, preparation, and hard work.
- They also highlight fortuitous opportunities and good fortune.

WHAT'S NEXT?

Coaching

- Most players would like to remain close to the game, near the limelight. Coaching is an option.
- But coaching involves long hours for little pay compared to players' salaries — especially at the high school level.
- At the college and high school levels, college degrees are generally required and coaching jobs may involve teaching responsibilities.
- In the NFL, an assistant coach is likely to be the lowest paid person in the room at a meeting with players.

Media Careers

- Media careers are another way to stay close to the game.
 - By and large, players and former players view jobs in the media as viable and attractive ways of making money, if not a living.
 - Jobs in sports media supply many components of life in the bubble that players treasure: public attention, excitement, and camaraderie with the players.
- However, the demands of working full-time in the media often surprise former players, since it requires preparation and practice.
- Players are often caught off guard by the low pay scale for all but the most high profile of media jobs.

Cashing in on Celebrity

- Many former players would like to be paid simply for being popular icons or celebrities.
- Product endorsement and Hollywood careers are also appealing, but these are relatively uncommon and are reserved primarily for star players.
- Many players make substantial money and remain in the limelight through autograph signings and motivational speaking.

Challenges and Solutions

- Former players consistently mention a set of common job-related challenges they encounter in moving beyond the NFL. Some are generational, others are timeless.
- Older NFL alums decry their meager pension checks.

WHAT'S NEXT?

- Younger alums wish they had more guidance regarding life after football. Having spent most of their life in the bubble, they feel they were walking into the wilderness when they left football.

NFL Assistance

- Players today receive a full menu of formal guidance through NFL and NFLPA programming. However, most players and former players fail to take advantage of the opportunities.
- Many NFL players contend that lack of education is a prevalent barrier to career development, but also a surefire remedy to the problem. Nevertheless, less than half of NFL alumni have college degrees when they leave college.
 - Today, the NFL provides special resources to assist players in finishing their degrees and eventually around 80 percent of alumni get their degrees.
 - There is also a difference between getting an education and getting a degree. While majoring in eligibility, many players earn degrees that might have little to do with their occupational aspirations after football.

Success is in the Details

- There is no recipe for success after the NFL, but success stories are instructive.
- Some financial success stories don't necessarily follow from football fame.
- Players who achieve post-career professional success have often been living "dual lives," or riding multiple tracks while they were in the NFL.
- Player are more likely to succeed if they get an actual college education and not just a degree.
- Players benefit from learning business from the bottom, up. It's unrealistic to hope to start at the very top, even though that's what many former players expect.

WHAT'S NEXT?

QUESTIONS FOR DISCUSSION

- Identify some of the myths about players' work lives after they leave the game.
- What are some of the problems that former NFL players are likely to face in pursuing jobs or a career after football?
- Discuss some of the job-related challenges facing players once their football career is over? What measures might be taken to overcome these challenges?
- What key factors appear to accompany successful careers after the NFL? How might players prepare themselves for jobs and careers after football?

PLAYING WITHOUT A PLAY BOOK

SUMMARY

Many former NFL players feel lost and unfocused immediately after they're out of the league, but for some, the feeling lasts for years. Without the NFL regimen and the reassurance of custom and ritual, everyday tasks and relationships are problematic. It's unsettling for many former players, excruciating for some. Metaphorically on a social island, former players are socially isolated, and psychically demoralized. They find themselves morally adrift, no longer captivated by the sacred ethos and brotherhood of the locker room. Football has been the players' refuge, their sanctuary from both large personal problems and the bothersome minutiae of daily life. Once outside the bubble, those annoying details become daily trial for retired NFL players.

Players' lives have been structured around football since they were boys. Being an elite player required them to orient first and foremost to preparing themselves to play, and this seemingly became a 24/7 enterprise. When they are out of the game, they don't know what to do with themselves and their time. As a practical matter, players lose their instructions for what to do on the field and their team rules for what to do off it. They are "out there on an island," "playing without a playbook"—an apt analogy that stresses the extent to which former players no longer have a blueprint for living their lives.

Languished Life Skills

- Players have had so much of the routine details of everyday life handled for them that they don't know how to do many mundane things like balance a checkbook, live on a budget, find day care for their kids, or shop for groceries.
- Many former players lack the social skills to get along with "regular" people outside the bubble—especially women. They lack "people skills." Other people have always "looked out for them" and now they are on their own with the social skills of a teenager when they are fully-grown adults and are expected to be more experienced and responsible.

Scarce Social Support

- Former players' primary social networks disappear then they leave the game. Almost everyone they know is affiliated with "the team" and they are lost when the game is over.
- When they are cut from a team, players experience a kind of "social death"—or even worse, a communicable disease. Other players avoid them, as if being cut was contagious.
- Agents who have called players daily for years disappear once the players are no longer a source of income.

Domestic Distress

- At the time that most players feel the need for support from loved ones, those loved ones — especially wives — are anxious to get started on their own lives. Wives have put their own lives on hold for years and they want to move on to the next chapter in which they are more equal partners with their husbands. They are not excited about the prospect of continuing to support their players while they struggle with “adjustment.”
- New domestic arrangements and dynamics place strain on marriages. Roles and responsibilities change, so that life both outside and at home are undergoing dramatic transformation.
- Wives lives are in turmoil too, especially when they lose the money and the “limelight” to which they had become accustomed.
- Former players expect the family to be a “haven in a heartless world” as they try to deal with the trauma of leaving the game. But, at this very time, wives and other family members may not be especially sympathetic and may not be willing to continue to be the support system they have previously been.

Lost Camaraderie

- Players almost universally say that the thing they miss most about leaving the NFL is the camaraderie. They miss the locker-room and hanging out with the guys.
- Players miss the sense of familiarity, trust, fellowship, shared goals and experiences—the culture. They miss the experience of “the bubble.” This is nearly impossible to replace.

Cut From the Congregation

- Many NFL players are deeply religious and their spiritual life is important to them. The NFL respects this and accommodates this by providing team services, prayer meetings, and bible study. [However, it's hard to find mention of the league accommodating non-Christian traditions.]
- Teams provide room-service religion for players by bringing the church to them.
- When players leave their teams, they are also leaving behind their religious communities.
- A major source of social support that non-players rely upon is lost when players leave the NFL.

PLAYING WITHOUT A PLAY BOOK

QUESTIONS FOR DISCUSSION

- What does it mean to say that life after football is like “playing without a playbook?”
- When players leave “the Bubble,” what situations do they encounter that make adjustment to retirement difficult?
- How and why are post-career adjustments more difficult for NFL players than more typical retirees?
- Why are wives and families problematic sources of support as NFL players transition to retirement?
- Many NFL players are very religious. Why is it difficult for them to turn to their religious communities for the support that a church might typically supply when a member is going through hard times?

SUMMARY

When they leave the game, players say that “something’s missing.” That “something” is generally vaguely articulated, but many players suggest that “You never get used to that new life.” The transition out of the NFL has few parallels in other occupations. All retirements involve role transitions and readjustments. But life after football entails major losses and social disjuncture that place dramatic new demands on players’ lives. Classic sociological, anthropological, and psychological dilemmas arise, posing major challenges to most players, often with dire consequences. There are, however, myriad instances of successful transitions from which players should learn.

Culture Shock

- Culture shock is the disruption brought on when one is thrust into a new social environment. One loses his cultural cues and bearings—the familiar signs and guidelines that keep one on course. When familiar cultural props are removed, anxiety and frustration set in. One can feel like a “fish out of water.”
- Culture shock is an apt characterization of what happens to players when they find themselves out of “the bubble” for the first time in their adult lives.
- The repercussions are severe because life inside the bubble — within the cultural sphere of the locker room — is dramatically different from life on the outside.
- The case of Miami Dolphins’ player Richie Incognito in the fall of 2013 made the extent of cultural differences apparent.
 - o Incognito was a solid, respected, veteran offensive lineman, but with a reputation for being a tough, dirty player. During the 2013 season he became embroiled in a “hazing” controversy involving a black teammate that took on racial overtones.
 - o Initially, Incognito was viewed as some sort of monstrous aberration: crude, vulgar, aggressive, insensitive, hyper-masculine, racist, and more.
 - o Soon after the initial media shock and outrage, however, Incognito’s teammates and fellow players painted a different picture. Incognito might have been a little extreme, but he was considered a good guy, a good teammate, a leader, even a role model. Indeed, he was the embodiment of locker-room culture, writ large.
 - o Apparently racist comments were merely indications that Incognito was on mutually respectful footing with his black teammates.

TRIALS AND TRANSITIONS

- The culture that embraced Richie Incognito is vastly different from just about any other local culture one might find in contemporary America. Race, gender, sexuality, toughness, loyalty, commitment, money, sex and many other qualities are manifest and appreciated vastly differently than in other contemporary circumstances.
- If Richie Incognito is thought of as relatively “normal” in the NFL bubble, the culture of the bubble is itself quite “extreme.”
- In the larger picture, when players leave the locker room culture, they experience culture shock—a feeling of loss and disorientation.

Anomie: Dealing with Disjuncture

- Thrust out of the bubble — out of the locker room culture — former players are confronted with major disjunctures between culturally prescribed behaviors and norms that they’ve learned in the bubble and the norms of “normal” society. Ex-players experience a sort of normlessness — anomie.
- Players have become deeply entrenched in a way of life that has helped them achieve socially valued goals. Outside of the bubble, they no longer know how to act in pursuit of those goals.
- Players’ former goals may also now seem irrelevant or out of reach.
- With a breakdown in normative structures and goals seemingly out of reach, former players respond with a sort of “retreatism,” in Robert Merton’s terms, and often seem to withdraw from many forms of social engagement. [Suicide is the ultimate form of retreatism.]
- The culture shock and normlessness/anomie former players experience is similar to the experience of persons discharged from the military, retired police officers, clergy persons, or persons released from prisons, among others.
- In these circumstances, people often experience a feeling of being lost, not knowing what to do next or where to go.

Identity Under Siege

- The experience of culture shock and anomie is exacerbated by a dramatic shift in, or loss of, player identity.
- Inside the bubble, players lived by a “gloried self.” Outside the bubble the glory and attention fades and the gloried self begins to wither.
- The masculine world of the NFL “Bubble” bursts; hyper-masculine identities are out of place.
- Former players are no longer the people they have grown accustomed to being. They experience a dramatic loss of self and identity.

Totalizing Tendencies

- The NFL demands total commitment from its players. Success requires players to go all in, often to the exclusion of other commitments.
- In many ways, the NFL acts like a total institution. While technically it may not really be an institution as Erving Goffman defined them, it still controls most aspects of players lives and attempts to change/mold people into new forms that are thought to be more desirable.
- Total institutional control and total player commitment may promote football success, but the combination leaves players with many deficits when they are out of the game.
- To the extent that they have bought into the totalizing environment/institution of the NFL, players' adjustment to the world outside may be challenging.

Keys to Transition

- Players who have defied complete "totalization" are often best prepared for the transition out of the NFL.
- These players may have sustained outside interests and relationships and sheltered parts of themselves from the locker room culture.
- Transition is made easier if players have inoculated themselves against total engulfment.

Forging the Future

- There are several concrete steps that players might take in anticipation of life after football.
 - Cultivate multiple interests, skills, talents. Keep a track running parallel to football.
 - Keep the NFL ethos in perspective; keep it in check.
 - Get a college degree.
 - Get an education.
 - Get real work experience. Learn a vocation or business.
 - Take advantage of contacts facilitated by being an NFL player.
 - Take advantage of programs sponsored by NFL and NFLPA to prepare for transition: boot camps, internships, workshops, etc.
 - Save some money.
 - Seek expert financial advice.

TRIALS AND TRANSITIONS

- o Plan for the future.
- o Put as much effort into life after football as one put into football.
- Succeeding in life after football depends, in part, on not being totally engulfed in the bubble of NFL life while players are still in the game.

QUESTIONS FOR DISCUSSION

- What is “culture shock?” How does this concept help us to understand the challenges experienced by former NFL players?
- How are masculinity and the player ethos implicated in NFL players’ troubles adjusting to life after football?
- What is “anomie?” How does it relate to culture shock? What does it mean for NFL players to be in a situation of “normlessness?”
- What is the “gloried self?” What identity challenges do NFL players face when they leave the game?
- In what ways are the experiences of former NFL players similar to those of prisoners released from confinement or war-time armed forces veterans being discharged? In what ways are they different?
- Is the NFL a “total institution” as Erving Goffman might define it?
- What are some keys to a successful transition out of football?

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FILMS AND VIDEOS OF INTEREST

Outside the Lines: Broke. <http://espn.go.com/30for30/film?page=broke>.

Fields of Blood. PBS documentary.

Go Tigers

Friday Night Lights

When the Game Stands Tall

League of Denial: Subsequent documentary film, about traumatic brain injury in the National Football League (NFL).

Marvel & ESPN present 1 of 1: Genesis: A film exploring connections between superstar athletes and super heroes.

Schooled: The Price of College Sports: A documentary that examines how college sports in America became a billion dollar enterprise built on the backs of its unpaid athletes.

The Forgotten Four: The "Forgotten Four" were Kenny Washington, Woody Strode, Marion Motley and Bill Willis, who in the late 1940s became the first black athletes to break the modern color line in professional football.

Tim Tebow: On a Mission: An in-depth look at what makes Tim Tebow the popular and polarizing figure today.

Two Days in April: A 2007 documentary film by director Don Argott that follows four NFL prospects (Derek Hagan, Clint Ingram, DonTrell Moore and Travis Wilson) through the process of preparing for and participating in the 2006 NFL Draft.

Undefeated: The film documents the struggles of a high school football team, the Manassas Tigers of Memphis, as they attempt a winning season after years of losses.

We Could Be King: Germantown and Martin Luther King High Schools were bitter rivals for over 40 years. This past year, a budget crisis caused Philadelphia to lay off over 4000 employees.

ESPN'S 30 FOR 30

- **Brian and the Boz:** Former Oklahoma linebacker Brian Bosworth looks back on the mistakes he made as his alter ego, "The Boz," and passes on the lessons he learned.
- **Broke:** This fascinating documentary digs into the psychology of men whose competitive nature can carry them to victory on the field and destroy them off the field, leading them into financial ruin.

FILMS AND VIDEOS OF INTEREST

- ***Elway to Marino:*** An in-depth examination of the 1983 NFL Draft that was highlighted by a record six quarterbacks being taken in the first round, including future Hall of Famers John Elway and Dan Marino.
- ***Ghosts of Ole Miss:*** Mississippi native Wright Thompson explores tumultuous events of 1962, when the University of Mississippi campus both erupted in violence over integration and swelled with pride over its unbeaten football team, and how those incidents continue to shape the state 50 years later.
- ***June 17th, 1994:*** Quick-cut archival footage captures the various US sporting events on the day in question and the emotions they generated, including but not limited to the opening of the World Cup soccer tournament, the Knicks/Rockets battle in the NBA Finals, Arnold Palmer's last round in the U.S. Open, and the New York Rangers' Stanley Cup victory celebration — all of which are overshadowed by O. J. Simpson's run from the police.
- ***Pony Excess:*** The rise, fall, and rebirth of the SMU Mustangs football program, which received a 1-year "death penalty" for major infractions after former SMU player David Stanley blew the whistle on the long-suspected program.
- ***Rand University:*** An exploration of former NFL receiver Randy Moss and his humble (and humbling) origins in Rand, West Virginia. (60 minutes in length)
- ***Run Ricky Run:*** Ricky Williams recorded himself during his year away from football and beyond. This is the misunderstood athlete's story in his own words.
- ***Silly Little Game:*** Fantasy Sports is a \$4 billion industry, but for all of its success, the story of the game's inception is little known.
- ***Small Potatoes:*** Who Killed the USFL? Fresh interviews and archival footage track the life and demise of the United States Football League in the mid-1980s. A highlight is Tollin's interview with Donald Trump, the former New Jersey Generals owner whose post-interview comments on the league give this documentary its title.
- ***Straight out of LA:*** In 1982, the Raiders and owner Al Davis captivated black and Latino fans with swagger and charisma that matched the rapidly changing city.
- ***The Band That Wouldn't Die:*** In 1984, moving vans secretly packed the Baltimore Colts' belongings and moved them out of town, leaving a city of fans in disbelief.
- ***The Best That Never Was:*** Marcus Dupree was the biggest, fastest running back in high school history. In college, his career ended before it ever truly began.

FILMS AND VIDEOS OF INTEREST

- ***The Legend of Jimmy the Greek:*** When CBS added him as an “analyst” on “The NFL Today,” “The Greek” gained an air of respectability never before associated with gamblers.
- ***The U:*** The racial and cultural evolution of Miami during the 1980s as represented within the University of Miami football team.
- ***The U part 2:*** A sequel to *The U* profiles the Miami Hurricanes football program and its rise from scandal (and calls for the school to drop the sport) to a national championship, only to see new controversy after booster Nevin Shapiro is revealed to have given improper benefits to the program.
- ***Youngstown Boys:*** The stories of two Ohio State football figures connected with Youngstown, Ohio: running back Maurice Claret and coach Jim Tressel, former head coach at Youngstown State University. The film explores their football exploits at Ohio State, including a national championship in 2002, and their scandalous exits from the school.
- ***You Don't Know Bo:*** Bo Jackson hit 500-foot home runs and ran over linebackers. A look at the man and the myths that captured our collective imagination
- ***The Marinovich Project:*** A look at the rise and fall of former USC and NFL quarterback Todd Marinovich, focusing primarily on the complex relationship between Marinovich and his father. (30 for 30)

A Football Life (NFL.com, iTunes or Amazon only)

America's Game (NFL.com, iTunes or Amazon only)

Hard Knocks (HBO)

LT: The Life and Times (Showtime)

