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SPORT CAREERS AND PROCESS OF CAREER TERMINATION

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Kariery sportowe i proces odchodzenia od profesjonalnego sportu

Streszczenie

Dwa główne cele tego artykułu to: omówienie problemu emerytury sportowców oraz opracowanie rekomendacji dotyczących powstania przeznaczonego dla sportowców systemu emerytalnego. Zagadnienie emerytury sportowej jest złożone ze względu na specyfikę zawodu sportowca oraz wielowarstwowe konsekwencje, jakie wykonywanie zawodu ma dla życia po zakończeniu kariery. Sportowcy przechodzą na emeryturę wcześniej niż przedstawiciele innych zawodów, ponieważ muszą skończyć swoje kariery w momencie, w którym ich ciała nie pozwalają na rywalizację na odpowiednim poziomie. W rezultacie, jako nadal relatywnie młode osoby, muszą zmierzyć się z wieloma problemami, między innymi potrzebą wejścia na nową ścieżkę zawodową. Artykuł zawiera opis zawodu sportowca, który skupia się między innymi na takich kwestiach jak potrzeba szybkiej i wąskiej specjalizacji. Przy użyciu socjologicznej i psychologicznej perspektywy opisane zostają również wyzwania, jakie stawia przed sportowcami konieczność zakończenia kariery. W tekście znajduje się również opis instytucjonalnych rozwiązań mających ułatwić przejście na sportową emeryturę oraz pomóc odnaleźć się w nowej, pozasportowej rzeczywistości. Artykuł powstał w oparciu o przegląd literatury i analizę programów przeznaczonych dla sportowców. Praca może stanowić głos w dyskusji nad zabezpieczaniem przyszłości pozasportowej zawodniczek i zawodników.

Słowa kluczowe: socjologia sportu, sportowcy, emerytura, rozwiązania instytucjonalne.

Abstract

The main objectives of this article are: to discuss the problem of retirement among professional athletes and to develop recommendations for a pension system dedicated to athletes. The issue of retirement in sport is complex because of the specific nature of professional sportspersons'

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occupation and its multi-layer ramifications for life after the sports career. The retirement process differs for athletes versus other members of society because they have to finish careers when their bodies do not allow them to perform at the expected level, at a relatively young age in comparison to other occupations. As a result, they face multiple challenges, such as embarking on a new career path. The article includes a description of the athletic career, touching upon issues such as the necessity for early and narrow specialization. Subsequently, challenges connected with athletes' retirement are presented in the light of both the sociological and psychological perspective. Institutional solutions designed to make a post-career transition are also discussed. This article is based on the existing literature from the field and review of programmes established to facilitate athletes' retirement process. The paper may be considered a contribution to a discussion on effective ways to facilitate athletes' retirement process.

Keywords: sociology of sport, athletes, retirement, institutional solutions.

Introduction

This article focuses on describing the sportsperson's career as a specific type of professional career as well as the retirement process, which comes at a relatively young age in this professional field. Raising awareness about sportspersons' needs to find a new path in life and a new identity after their professional sport career is a socially important problem because thousands of sportspersons decide to retire each year, for different reasons. Research in the aforementioned area could not only improve the current status quo of sociological knowledge but also help organizations which specialize in facilitating sportspersons' shift from professional careers. The main objective of this article is to discuss the problem of athletes' retirement and to develop recommendations on a pension scheme adjusted to sportspersons' needs in Poland. The paper is structured as follows: first, I outline the specific characteristics of the sport career seen as a profession. Then, I point out the difficulties that sportspersons have to overcome after they decide to retire from their professional career in sport. Subsequently, the review of selected institutional solutions for sportspersons designed to make their shift from professional sport to post-retirement life easier is presented. Towards conclusion comes a short discussion on existing transition-facilitating solutions.

Methodology

This article is based on literature state-of-the-art analysis and synthesis. The research categories were: characteristics of athlete profession and sportspersons retirement process. In order to achieve the goal of the paper, I analyse both sociological and psychological bodies of work on sports careers. Research on individual and team sports is being analysed as they lead to alike athletes' retire-

ment experience. This paper also includes a review of selected institutional solutions designed in order to facilitate athletes' retirement process. Data collection for this section was carried out on websites dedicated to each scheme and through a literature review.

Sports career as a (specific) profession

Athletic careers must be perceived as a unique kind of occupation. 'Occupation' can be interpreted as the manufacturing or distribution of goods or delivering various kinds of services for people or organizations, mostly within a specific timeframe (Bain, 2005). In collective consciousness, the work of a sports person is not always perceived in this way because of the fine line between being a professional contestant and doing sports as a hobby or a leisure activity. Krawczyk (1983: 138) claims that "a sports career is a process of achieving and pursuing caps in national colours, which is connected with certain status." Lenartowicz (2019: 327) sees a sports career wider as the researcher writes that it is "[...] an element of the sequence of professional roles which an individual goes through in their professional life." In this article, a sports career is defined and understood the way Lenartowicz (2019) put it. Professionalism has been present in sport since antiquity. It was a result of what Lenartowicz (2009a) calls 'sportsmen cult' and high prestige of the Olympic Games, with their religious character. In those times, becoming a professional athlete was considered as one of the most prominent career paths. Success in this domain had implications in other spheres of life, such as politics, for instance.

The challenge a retired sportsperson must face consists in starting a new professional career after retiring from sports, which is difficult as they have to compete on the job market with their peers who have already managed to consolidate their position. Many retired athletes are trying to find new ways of making a living that would be connected with their discipline, by leveraging their experience and social capital within the community: they become coaches, managers, board members in sports clubs or TV pundits. Lenartowicz (2009a) summed up the main characteristics of a sportsperson's career and obstacles they must face:

- 1) essential early socialization as an athlete and quasi-professional specialisation
- 2) sudden ending of a professional life,
- 3) operating in an area where professionalism and amateurism are intertwined,
- 4) common lack of statutory regulations for professional athletes,
- 5) heavy pressure for immediate results,

- 6) relatively high earnings which, however, come from a number of various sources (sponsorship deals, club contracts, scholarships, media presence),
- 7) need for frequent change of employers and frequent migration that comes with it,
- 8) temporal displacement of career stages over time in comparison to other occupations,
- 9) retirement from sport comes early and, in most instances, retired athletes need to embark upon a new career path in order to make a living,
- 10) full engagement is required in order to succeed and become a professional athlete, with bodily capabilities and strong health playing a crucial role,
- 11) status and earnings differ considerably, depending on the sports discipline practised.

In most cases, people who professionally pursue the athletic craft during their lives were introduced and became committed to its cause when they were children (Green et al., 2007). Socialization is a term describing the societal influence on the development of an individual, and the process through which the individual becomes part of society (Roberts, 2009). The primary source of socialization lies in the family, which tends to shape children's predispositions, develop necessary physical capabilities and equip them with relevant knowledge, which is indispensable within a sports field. Apart from that, a crucial way in which the family aids the development of the young individual consists in enabling and providing support. Wheeler (2011) observes that parents are often the actors who provide children with their first opportunities and experiences by exposing them to sports activities. This may be through enrolling children in sports clubs or other organized physical activities. A longitudinal study of UK adults' sports engagement shows that those who were involved in several sports disciplines during their late teenage years and into their 20s are most likely to participate in sports during young adulthood. The cornerstone of this trend lies in the preceding life stage and different uses of leisure (Roberts & Brodie, 2009).

While discussing the specific nature of an athletic career, Lenartowicz (2009a) points that a sportsperson must specialize in a really narrow area. Investments in this field are often not transferable to other areas of life, which may cause some difficulties when a career is unsuccessful or the sportsperson's body no longer allows them to compete at the required level. Moreover, careers in sport differ from careers in other domains because of temporal displacement of career stages over time. The career begins at a really young age, it is short-lived in comparison to other occupations, and prime time comes usually when the peers of successful athletes are at the early stages of their professional life in almost every other profession, while elite-level sports careers often end when others' professional lives are getting stable. As a consequence, family life and social life of athletes look different. The goal to become a professional sports-

person is inevitably connected with massive investments on the side of the pursuers as well as their closest environment. In many cases, neglecting other areas of life, like education or family, is the price people pay for pursuing the ultimate goal of becoming a professional sportsperson (Woźniak, 2017). The status of a professional athlete, and the financial gratification which usually comes with it, is a dream and desire for many, but one must take into account that a sportsperson's stamina wears off relatively fast, which means that they can make a living from sports only for as long as their body allows them to compete at the expected level. However, not every person could potentially make a career in professional sport. Just being able to practise a certain sport over a long period of time does not guarantee success or a professional career. Each individual has their own specific potential to become an 'attractive commodity' in sports. Generally, the chances to 'make it' and become a professional athlete are low for most people. Maintaining a professional status over a long period of time is similarly challenging (Spaaij & Ryder, 2022). Leonard (1996) claims that just two out of 10,000 males aged from 15 to 39 are able to reach the professional sportsperson status and there are thousands of those who tried their luck in the industry but failed, for different reasons. Awareness of the short-lived character of a sportsperson's career means that they have to discipline their bodies in order to extend their careers for as long as possible. Spaaij and Ryder (2022) claim that most of the players realise but do not necessarily accept the fact that their role is temporary and in some cases ends with an involuntary exit. A sportsperson's career is subjected to the risk of injuries, which could sideline an athlete from training sessions and competitions for a longer or shorter period of time, depending on the type of injury. In the study conducted by Lenartowicz (2009b) with a sample size of 272 Polish athletes (160 males and 112 females) involved in 13 different Olympic sport disciplines, injuries and health issues were indicated as a factor which hampered the predicted and harmonious course of professional career the most (60% of study participants mentioned this factor). The respondents complained about the scope of healthcare provided by sports institutions and lack of sufficient healthcare in general. The latter was indicated by 45.6% of the examined athletes, while the former was mentioned by 42.8% of the study participants.

The number of uncertainties connected with an athletic career mean that the professional sport community and athletes themselves need to look for solutions that could facilitate the retirement process when the sportsperson's body no longer allows them to continue their careers, or when they want to discontinue for other reasons. There are numerous examples of sportspersons who struggle financially and psychologically after retiring from professional sport. The moment of sports career termination is regarded as the most difficult and challenging experience in a professional athlete path (Taylor & Ogilvie,

2001). After a successful career, many retired sportspersons cannot cope with new reality. This often leads to bankruptcy, as demonstrated by the research study based on post-retirement trajectories of NBA players (Flynn, 2014).

Conducting research and raising awareness among sportspersons with regard to the short horizon of their careers could prevent many issues for retired athletes or those whose careers end due to severe injuries. Although Roderick and Kamperman (2022) claim that the termination of a sportsperson's career should not be considered as a single biographical episode but rather as a transitional process, an injury is a factor which can terminate an athlete's career abruptly. The threat of returning to the social position held before the professional career in sports, coupled with the frustration connected with the short experience of high-status life, show that the discussion on awareness-raising among professional athletes plays a crucial role in the sports community. This topic is covered by Tittenbrun (2015) in one of his articles. Using the framework of Marxist economic analysis, the author points out that in line with social perceptions, high salaries earned by footballers should compensate for a partly slave-like employment relationship. However, the short-lived nature of this relationship means that sportspersons' earnings are spread along a shorter period of time than in case of 'ordinary' workers. Although Tittenbrun's claim that footballers are under the 'slave-like' employment relationship is highly-controversial because the player's free will to accept or reject the offer is a crucial factor when the club tables a transfer offer, the media discourse surrounding football environment enhances this perception. Twice a year, when the transfer window opens, players are being 'sold' to other clubs and they are being 'picked' after a scrutinized recruitment process. Roderick and Kamperman (2022) notice that some of the 'cynically-minded' athletes are familiar with the notion that they are perceived as 'pieces of meat', 'commodities' or 'just another number'.

The abrupt and precipitous nature of professional life means that sport often gives a chance for sudden success to certain competitors (the so-called underdogs cases) but there are also plenty of instances of athletes whose careers come to an end with a chain of failures or an injury that prevents them from competing at the expected level. Pawlak (1995) claims that the abrupt character of a sports career presents itself not only in a possibility of a sudden 'jump' within the sports ladder. Even a more vital role is given by Pawlak to social resonance of sports achievements. Mass audiences and social media play a vital role in creating sports heroes and stars. In this day and age, a young athlete can become a public figure overnight, and not all of them are prepared for being followed by thousands of fans. To address this need, many companies began to emerge in the 21st century to fill this gap: they specialize in media training dedicated to athletes (e.g. <https://calacus.com/media-training>, <https://www.sports-mediatraining.com/>).

While full commitment to work is expected in many occupations, in the case of athletes, the demands are extremely high and are getting higher all the time (Lenartowicz, 2019). Training and practice are no longer enough: nowadays, sportspersons must go to great lengths in order to represent the expected level of performance. Professionalisation of sport has led to a point where competition for places is higher than ever; as a result, athletes nowadays seek an advantage by working with nutritionists or psychologists. Any discussion about professional athletes must also consider the fact that this group is strongly diversified. The division criteria include one's financial and social status. Obviously, both depend on how successful the athlete is, but their discipline also plays a vital role (Lenartowicz, 2019). Not all sports disciplines attract the same attention from media and fans. For instance, football players from major football clubs are public figures, present in social consciousness and recognizable around the world (also thanks to sponsorship deals with world-famous brands) whereas the best horse riders are popular only among fans who are really interested in this sports niche. Media attention and coverage are translated into earnings in particular sports disciplines. Being an NBA champion is linked with much greater financial gratifications than being a winner in a table tennis World Cup, even though both groups of athletes did their utmost to reach the heights of their respective disciplines. Nevertheless, even in football, which is thought to be among the most financially attractive sports, players encounter difficulties with regularity of salaries, which is another feature of athletes' careers. A report published by the Polish Footballers Association (2018) called 'The Black Book of Polish Football' presents the results of a study conducted in 2018 on 1,004 footballers under a contract to clubs playing in the four highest divisions of the Polish football pyramid. The study shows that 69% of the examined players at least once experienced a delay in receiving their earnings in the course of the last three years. A total of 37.5% of the players said they had experienced only a one-time delay, 30.6% of them pointed out that this happens sporadically, 17.9% described delays as occurring 'often' and, finally, 7.5% of the players experience salary delays 'notoriously'. The surveyed players were also asked 'how secure they feel about their employment' and had to reply by using a scale of 1 to 5 (1 – least secure, 5 – most secure). The answers varied among the divisions with 4.22 for Ekstraklasa (top division), 3.72 for I Liga (second division), 3.57 for II Liga (third division) and, interestingly, 3.82 for the III Liga (fourth division) and lower. The last figure disturbs the trend of a descending sense of stability depending on the level at which the player is performing but it may stem from the fact that the earnings paid in the lowest examined division are low.

It should also be noticed that, in contrast to representatives of many other occupations, some sportspersons, e.g. footballers, cannot change their employer without serious consequences set out in their contractual provisions (Ro-

derick, 2006). However, when athletes do change their employer, this step often entails the necessity to migrate. The reasoning behind the move could be connected with: a higher salary, involvement in more prestigious competitions which comes with exposure to a wider public, or simply the demand for the services of a certain athlete. Some of the migrant athletes seek to move to more wealthy, politically stable countries (Dobrzycki, 2022). Because modern sport has to be considered as part of the entertainment industry, Wallenstein's world system theory may come useful in understanding athletes' migration patterns. Players with established skill sets tend to migrate from periphery to the core, which is in line with Wallenstein's (1974) theory of the human capital flow. Apart from overseas migration, domestic moves are also present in sport and, more generally, migration from rural to urban areas is associated with promotion (Krawczyk, 1983).

The challenge of retiring from sport and phases of retirement

Many scholars from different disciplines have observed that the process of finishing a professional career and retiring from sport represents a considerable challenge for sportspersons (e.g. Fuller, 2014; Jones & Denison, 2017). Nevertheless, some scholars claim that many elite athletes find relief in retiring from sport as it also opens up a new beginning (Stier, 2007). Jones and Denison (2017) investigated the retirement experiences of British male professional footballers and explored both the challenge of everyday routines connected with professional sport as well as the consequences of not having to follow those routines after retirement. The two scholars explained how the daily life of elite athletes with its routine practices influences their post-career experiences. Their publication analyses the sport and retirement experiences by using Foucault's (1991) discipline concept from "Discipline and Punish: The Birth of the Prison." As Foucauldians, they took interest in how professional sportspersons engage in a number of disciplinary practices imposed on them in order to reach the expected standards and how this impacts their post-sport career trajectories. The authors picked football as a field of examination because of its highly disciplined character and vast research group, with 600–700 players released from professional football each year in the UK alone. In subsequent sections, I am going to follow Kerr's & Dacyshyn's (1998) outlined phases of retirement enriching it with context and references of other researchers from the field.

Obviously, the first step towards retirement is to make a decision to retire. There are various circumstances in which an athlete can retire. One type of retirement is related to age, another one to injury, and the last one, probably most preferable, is the retirement proactively chosen by the athlete. This subdivision

reflects a stark contrast between the sportsperson's internal decision and their bodies' limitations related to declining performance due to ageing or injury (Cosh et al., 2013). Studies conducted in this area have shown that athletes who were forced to finish their sport careers due to ageing or injury are more likely to struggle when adapting to post-sport life (e.g. Alfermann et al., 2004; Crook & Robertson, 1991). Gender is another variable that differentiates the course and span of the career as well as the retirement process. Those differences consist in less media attention given to female sport in general, which translates into slower dynamics of commercialization and professionalization in female sports. Also, maternity issues are important in this context, as female athletes are often forced to retire or suspend their careers due to pregnancy (Lenartowicz 2009a).

As athletes make a decision to retire from sport, they often describe 'pull factors' and positive aspects that come from retirement (Fernandez et al., 2006). Sportspersons emphasize that they will have more time to spend with their families or friends. However, the decision is often delayed as much as possible, mostly due to the sense of uncertainty about the life after sport and insecurity connected with financial stability. For example, Stronach et al. (2014: 48) cite an athlete who delayed his sport retirement for almost four years because of insecurity. He waited with the decision until "his body couldn't handle it" any more and he was forced to leave professional sport.

The first stages of retirement can be a challenging experience: some athletes realize that they do not have any qualifications outside sport that could help them to look for a new job. Of course, there are cases when athletes decide to retire early, i.e. when they are still able to perform at the highest level. For instance, Ashleigh Barty, an Australian tennis player, decided to give up her tennis career at the age of 25, when she was ranked as the best female tennis player in the world. This came as a shock to the tennis community. Barty said that she had given everything to tennis and now the time has come to move on, and that she wants to provide fellow Indigenous Australians with the "opportunity to get into sport from a young age." Barty is also considering trying her luck in golf or cricket but she has not decided yet (BBC, 2022). Stronach et al. (2014) claim that the three factors that most commonly influence retirement decisions are: age, injury and deselection. Interestingly, some of the studied Indigenous Australian retired athletes also mentioned lack of appropriate support during their careers. For example, one of the interviewees pointed out lack of support from his club, when "there were a few deaths in his family" and he "wasn't happy about that". The frenetic character of sport and the required level of commitment means that some players become really dissatisfied with how they are treated in their professional environment. Fernandez et al. (2006) claim that apart from a sense of uncertainty associated with retirement, the decision to retire is also difficult

because of a strong sense of camaraderie among groups of athletes or sports clubs. Sportspersons indicate that leaving sport is different to leaving a job in another industry because the feeling of attachment which emerges during training sessions resembles abandoning a family, not just work colleagues. According to that study, the decision about leaving professional sport results from a combination of factors, but it evokes strong emotions in most cases.

The second phase of the retirement process is described as a 'Nowhere land' (Kerr & Dacyshyn, 1998). During this period, some sportspersons go through a difficult time associated with a shift in identity, and uncertainties over what life after sport will look like. This period is also challenging for retired athletes because they no longer need to follow a clear schedule they were accustomed to during their sports life. McGillivray & McIntosh (2006) call it a 'bubble-like' space where athletes could focus only on performing during training sessions and competitions. Other ordinary human tasks and responsibilities are often taken care of by other people or an external body. Obviously, this is no longer the case after retirement, so athletes who did not have to deal with daily chores must adjust to post-sport reality and learn how to handle such issues by themselves. This 'bubble-like' can be also described as 'cotton wool': one of the footballers studied by Jones and Denison (2017) said that during his career years he was required to arrive at the same place, at the same time every day. Then he was expected to train within the club among the same people. He followed the instructions and schedules at all times. Jones and Denison (2017) compare the 'cotton wool' and 'bubble-like' space to Foucault's (1991) panoptic guard tower. Scholars explain that due to that external pressure athletes are forced to constantly regulate their behaviours. While the removal of that presence eases the pressure, it sometimes results in a situation where new retirees are unable to 'pull themselves together' without that influence. For this reason, it is very challenging for new retirees to impose a specific schedule on themselves because before the end of their career these athletes always had someone to tell them what to do in a specific situation.

The removal from a choreographed environment can have a crucial impact on athletes' lives. After practising professional sport for many years, new life calls for new time management and a different kind of self-discipline versus what was necessary in previous years. What is also different about life after retirement from professional sport is that the behaviour and performance of a retired athlete is no longer examined by their coaches or spectators who come to see games or contests. Such lack of hierarchical observation and removal of constant judgement can lead to serious disorientation of athletes upon retirement. Jones' and Denison's (2017) work is focused on how a wide range of disciplining techniques and instruments applied during career years impacted athletes' post-sport experience. As it turns out, getting accustomed to the new

phase of life after sport takes time. Some athletes can handle the shift on their own, but others must reach out for professional assistance and work with psychologists. In the context of this phase of retirement, Stronach et al. (2014) bring up the problem of depression. The new situation often entails financial problems. In many cases, after living for many years without worrying about money, retired athletes find it hard to get accustomed to the new financial reality. The aforementioned authors cite a retired football player who finds it hard to use his money properly. He explains that during his career days he had an 'endless supply' of money, which is no longer the case after his retirement. Wacquant (2001) refers to this process and calls it 'realism developing'. It is worth noticing that some retired athletes decide to get back to professional sport after some time, and, obviously, there are examples of both successful and unsuccessful comebacks. Muhammad Ali, one of the most decorated and renowned boxers of all times, did not succeed after recommencing his career, which multiplied his problems and aggravated as the sense of failure and rejection.

Having settled in a new reality, athletes go through a phase described as 'new beginnings' (Kerr & Dacyshyn, 1998). During this period, retired sports persons have to establish a new identity that has to help them make a living after retirement from professional sport and allow retired sports professionals to perform in new places and environments and to 'recreate' their retiring self. Jones and Denison (2017) observe that retired sportspersons are forced to look for other ways to sustain their new identities and cannot rely upon the means they regularly resorted to during their careers. Some of them experience a profound feeling of indebtedness to their community and family. The roots of the feeling are associated with years of investment and sacrifices on the part of their family members and community, all of whom had to create a positive environment to facilitate the athlete's life in order to help them focus only on training and performance. This phenomenon is visible in the case of the aforementioned tennis player, Ashleigh Barty. This desire to give back to the community is, in some cases, associated with problems when 'rejoining' one's community: members would sometimes behave in a patronizing way towards a retired athlete, and create the impression that their attempts to enter the 'regular' job market pose a threat to peoples' positions (Stronach et al. 2014).

Until this point, I have analyzed athletes' retirement from the perspective associated with the removal of imposed behaviours that stabilized athletes' lives during their career years. As a result of the retirement decision, athletes withdraw from the life scheme they followed during their career years, and most of them find it challenging to live in the new reality. As mentioned before, Jones and Denison (2017) found out during their study that the new life comes as a relief for some retired athletes. Being constantly assessed and existing in a highly competitive environment is a very stressful experience. The removal of

the disciplined life pattern can ease the pressure and can potentially have a positive impact upon athletes' lives. Less scrutiny, removal from the football setting and no sense of being constantly judged by fans meant that some of studied players felt released from everyday stress they had experienced during career years. The two scholars found it unsurprising because of the point made by Foucault (1991), namely that in a strong disciplinary environment even a small deviation from the planned and expected behaviours is subject to punishment and some of the athletes felt a sense of freedom in their post-sport job because they were no longer an object of constant judgement and scrutiny.

Institutional solutions designed for athletes to support them throughout the retirement process

There have been attempts to develop systemic solutions to facilitate athletes' retirement. This is a crucial issue since young athletes have to devote all their attention and time to training in order to reach a professional level. This devotion is often absolute, which means that young sportspersons do not acquire any skills which could guarantee an occupational alternative. One example of an insurance programme to facilitate the transition stage is CFK, developed in the Netherlands. CFK is a bridging pension scheme designed to provide financial security after footballers' and cyclists' retirement. In fact, CFK is obligatory in the Netherlands and all professional footballers and cyclists have part of their monthly salary put aside in the CFK fund. The sum which is put aside depends on the actual salary (CFK, nd.). The idea behind CFK originated from the awareness that efforts to become a professional athlete entail vast investment on the part of sportspersons and their closest environment, primarily parents. This Dutch pension scheme can be said to have achieved its goal. Research conducted by Wouter Rodenbrug (2021) proved that the percentage of football players in the Netherlands who struggle with financial problems after terminating professional careers is lower compared to the Dutch average and also in comparison to financial problems among football players reported in other countries.

The Polish government is also making endeavours to guarantee an easier transition to life after sport to Polish athletes but also to provide funds to young athletes which can be spent for educational purposes. Those programmes, however, are dedicated only to the most successful and most talented individuals. Polish athletes who win any kind of medal during the Olympics are awarded retirement pensions. The relevant governmental act was adopted in 2000. Originally, pensions were given to Olympic medallists after their 35th birthday provided they had no criminal record. Later on, the act was amended and the range

of athletic achievements qualifying for a pension was extended to Paralympics, Deaflympics and the Przyjaźń-84 competition, which was organized instead of the 1984 Olympic Games, boycotted by Poland and other post-communist countries. In 2010, the entitling age threshold for a pension was raised to 40. At present, Olympic medallists who meet the legal criteria can count on the untaxed amount of PLN 3942.81 monthly (Ministry of Sport and Tourism of the Republic of Poland, 2023). In 2018, a total of 586 retired athletes received such pensions (W Gospodarce, 2019).

When discussing solutions designed to prevent athletes' traumatic post-retirement transition, one visible concept has to be discussed. The notion that combining sport with education or work has a positive impact on individuals as well as on society emerged in the 1990s. Since then, a new subsection of research on sportspersons has become popular, earning the name of 'dual careers'. EU Guidelines on dual careers of athletes dated 2012 include an introduction in which authors explain that "the aim to succeed at the highest level of the sport demands intensive training and competition at home and abroad, which can be difficult to reconcile with the challenges and restrictions in the educational system and labour market." The solution lies in 'dual career arrangements', which could prevent athletes from the dilemma of choosing between sport and work or education. Implementation of these arrangements would not only present athletes with a variety of options along their sport career but it would also smoothen the transition process after the loss of the status of a professional athlete (European Commission, 2012). Research on dual sport careers largely concentrates on understanding the experiences and obstacles connected to such a career, also taking interest into sportspersons' retirement and a post-career transition process (De Brandt 2017; Gomez et al., 2018). Alfermann and Stambulova (2007) point to the need for enhanced dual career solutions which could strengthen the support offered to athletes. This conclusion is in line with research results presented in the report "Kariera dwutorowa sportowców w Polsce: diagnoza sytuacji" ["Dual careers of athletes in Poland: situation diagnosis"] which was financed by the Ministry of Tourism and Sports of the Republic of Poland (2015). Researchers analyzed regulations implemented by 23 universities in Poland, conducted interviews with university representatives, pupils from sports schools and university students. The quantitative part of the study comprises an online survey which was completed by 410 respondents. The authors identified three main barriers in combining sport with education:

- insufficient flexibility of solutions enabling individuals to adjust the schedule of training and competitions to school/university schedule,
- not enough support from sports organizations for the pursuers of dual careers,

- insufficient level of financial support, which makes athletes dependent on their families' budget or forces them to find a job, which puts too much burden on their shoulders and negatively impacts sports performances.

When asked about difficulties connected with combining sport with education, equal percentages of the study participants (45%) feel positive and negative about such a combination. A dual career comes easier to athletes who are still in high school, and it becomes more difficult when advancing to university. It is worth noticing that the transition from high school to university often comes alongside the shift from junior to senior levels in sports, so this period constitutes a twofold challenge for sportspersons pursuing a dual career. There are national projects designed to facilitate pursuing a dual career. Team100 is a project designed by the Polish National Foundation (nd.). Its main goal is to endow talented young athletes who practise to compete in the Olympics and Paralympics. The official website of the programme reads that "Team100 allows young sportspersons to combine practising sport at the highest level with education and upskilling in other areas. Funds from the project could be spent on: physiotherapists, nutritionists, psychologists, supplementation, housing rent or tuition fees at universities." In 2022, more than 250 young athletes, who represent 29 Olympics and 12 Paralympics disciplines, benefited from the programme. Those enrolled in the programme can count on PLN 40,000 per annum. Apart from institutional forms of aid for athletes, there are many charitable ones as well. For instance, Polish weight-lifter Agata Wróbel, who won two Olympic medals for Poland but at the time was too young to reap the benefit of the aforementioned pension, asked her fans for support via zrzutka.pl (a Polish crowdfunding organization) because she struggled with depression and diabetes.

Nowadays, sports organizations are not only responsible for developing sportspersons' athleticism, but their task is also to raise awareness of the challenges involved in a sports career. One of those challenges is to prepare athletes for their post-sport lives and to make this transition as smooth as possible. Stambulova et al. (2007) claim that competitive environments which demand almost complete devotion to the profession make it difficult for athletes to plan their future outside sport. Accordingly, they should offer assistance to prepare athletes for life after retirement from professional sport. Absence of such preparation can subsequently translate into feelings of dissatisfaction and void, which makes it more difficult for former sportspersons to settle into a new life and find a new identity.

Discussion

Even this short review of presented institutional solutions developed for athletes to support them throughout the retirement process shows that some of

the programmes focus only on the most decorated or talented athletes. In contrast, a dual career is a voluntary solution which offers athletes a possibility to combine sport with education or work. Obviously, this is a positive practice because not only are some athletes able to secure their post-career future but thanks to the concept of a dual career the whole sports community becomes more aware about the necessity to prepare the 'second life' for sportspersons. Nevertheless, the cited studies show that there are still some obstacles for athletes who want to practise the dual-career concept. Alfermann and Stambulova (2007) call for more support towards athletes who decide to engage in a dual career whereas research funded by the Polish Ministry of Tourism and Sports (2015) identifies the following obstacles for a sportspersons' dual career: difficulties in reconciling schedules, not enough support from sports organizations and deficient financial assistance. Another approach to secure sportspersons' post-career future is to impose obligatory schemes on sportspersons, as in Dutch 'CFK'. Obviously, the question whether a system like this pension scheme could work in Poland is a good point for further research but it cannot be taken for granted. In the aforementioned EU Guidelines for dual sport careers, the authors stress the importance of developing culturally-aware policies. Any implemented policy has to take into account the cultural and socio-economical circumstances under which it is to be used. However, the study conducted by the Polish Footballers Association (2018) reveals that football players are more often than not in favour of implementing a bridging-pension scheme in Poland. Researchers asked footballers if they were willing to participate in a CFK-shaped fund. Out of 932 respondents who answered this question, 85% were, to a various extent, positively inclined to save in such a fund. The biggest proportion of the examined footballers (31.55%) declared that they would save 20% of the salary in such a fund. Then, 28.97% of the sample says that they are willing to pay 10% for the fund, 16.37% would save 30% and 6.57% of the respondents claim that they would save even more than 30% of the salary. A total of 13.45% of the examined footballers do not consider saving money in such a fund. Generally, the results of the study show that the football community is mostly in favour of developing a pension scheme in Poland, so there is a vast potential in further efforts within this area, probably not only within the football community. Footballers' positive reaction to hypothetical bridging-pension scheme participation perhaps indicates the way in which sports organisations should develop transition-facilitating programmes. Raising awareness in sports communities about the inevitable termination of a sports career and the importance of education outside it is one thing; providing athletes with the financial platform on which they can build their future after they retire is another, not less important one.

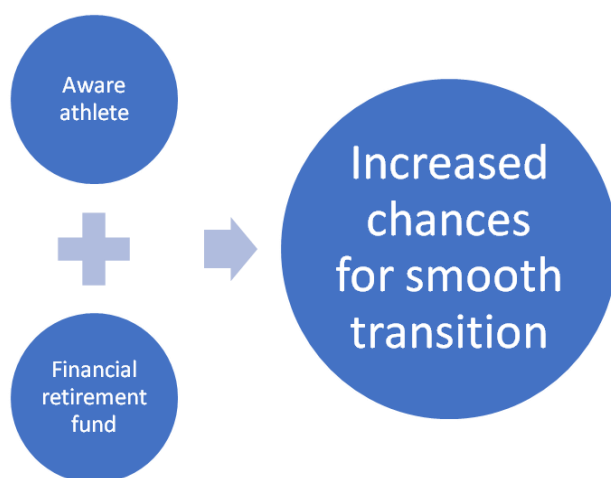


Figure 1

The scheme of the enhanced retirement process for athletes

Conclusion

Sport is an attractive area for many people who want to try their luck in professional competitions. However, those who follow the desire to become a professional athlete will inevitably face numerous uncertainties. They occur throughout the entire life of an athlete: right from the beginning, when a young person wants to become a professional sports person, up until the end, entailing difficult transition from a professional sports career to the post-sport life. Of course, many individuals cope well with their retirement process, but many struggle when withdrawn from daily routines they have repeated for so many years, forced to face the complex and unknown post-sport reality. The abrupt and uncertain nature of athletes' careers highlights the necessity of establishing workable post-retirement job opportunities for sportspersons. Currently, some of these initiatives are dedicated to successful competitors who had made their mark and earned enough for a post-career cover. More attention should be given to solutions such as the Dutch CFK, which obligatorily encompasses two large sports professional groups (cyclists and footballers) and gives them a financial buffer they can build their future on. A dual career of athletes which can provide players with viable opportunities when they stop performing professionally is also a solution which should be researched and then improved on the basis of research findings. Studies and examples also show that sports performance at the highest level is extremely taxing for the body and can later translate into a number of health conditions. This makes the issue of social and financial security for retiring athletes even more important. However, the analysis of

existing literature from the discussed field and the review of institutional options available to retired athletes show that the topic of sportspersons' retirement process is visible in the public sphere. Nevertheless, there is still considerable room for improvement, especially in terms of establishing systems which would prevent players from rapid downward mobility when they terminate their careers. Likewise, professional athletes should receive assistance from the sports community in recognizing that the faster they start to think ahead and plan their post-sport life, the smoother the transition could be.

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