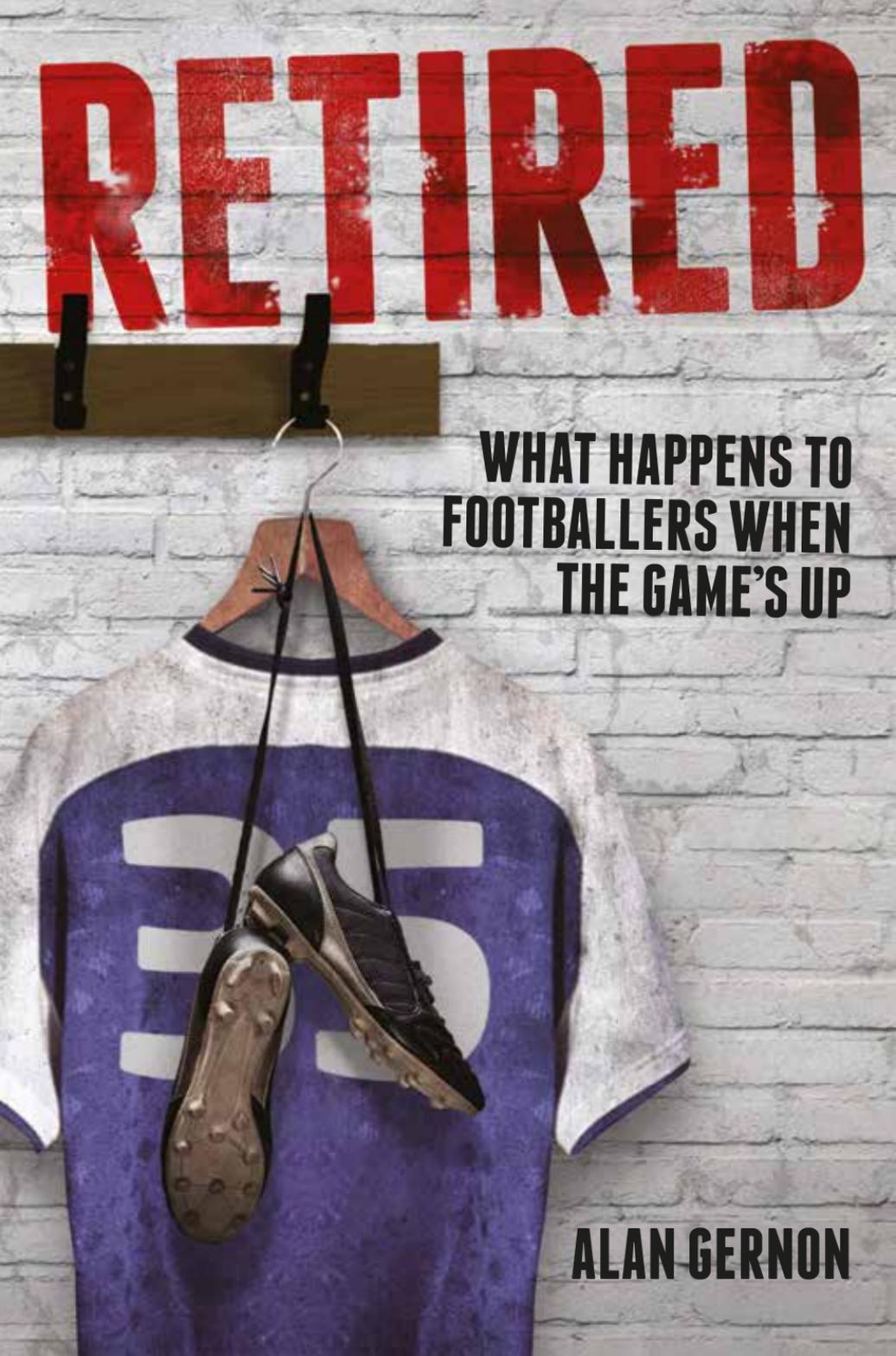


RETIRED



**WHAT HAPPENS TO
FOOTBALLERS WHEN
THE GAME'S UP**

ALAN GERNON

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Introduction

ON 16 April 1977 the population of a small Swedish town called Vittsjö increased by one. The new arrival's proud parents – Roy Alve Erling, a civil engineer and owner of a construction business, and Elisabeth, a Swedish Labour Department worker – decided to name their firstborn Karl. Karl Fredrik Ljungberg.

The same week, over 2,000km away in Drogheda, Ireland, I also entered the world. Both of us would harbour fierce ambitions to become a professional footballer but, alas, only one had the talent and perseverance to succeed. As a kid, I may have possessed rudimentary technical ability but my tactical awareness was non-existent. Put it this way, if you ever met me at an airport or train station, there's a fair chance I would have been returning from an offside position. I still play indoor football but often the matches are imbalanced, with five against six or six against seven. Although they do say in football that 'sometimes the extra man makes no difference at all'. Like in The Corrs.

Due to the proximity of our birth dates, I've always kept a close eye on Freddie Ljungberg's career. I rather unwisely

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benchmarked his life against mine as he was the highest-profile professional footballer closest in age to my own. This proved to be a foolish decision for my self-esteem. While the highlight of my football career was hitting the bar for Glenmuir Under-12s, Ljungberg went on to amass three league titles and three FA Cups at Arsenal and was a key component in their famous Invincibles season. While the Swede was the face, and body, of Calvin Klein, the only six-pack I was modelling in my underwear came in the form of cans of Harp Lager.

However, Ljungberg provided hope. Every football fan retains a dream of playing the sport they love for a living, and while a player the same age as me was still performing, a deluded part of me maintained some belief that I could still make it as a footballer.

And then he retired. He'd originally hung up his boots in 2012 but dusted them down for a cameo in the newly-formed Indian Super League in 2014. However, after just four appearances for Mumbai City FC, his comeback was brought to an end through injury and, with it, any faint, irrational hopes I had of ever playing professional football. He announced, 'It's still fun to play the big games, but when you no longer have the motivation for training then it's time to call it quits.'

And yet still I envied him. 'Retired at 37? Lucky sod,' I thought to myself. I daydreamed about retiring, with millions accumulated from a successful football career. He probably had the beautiful wife, the fleet of luxury cars and the penthouse apartments in the world's nicest cities. What a time to be alive for Freddie, I thought. Until I discovered there was possibly an alternative fate awaiting him.

His retirement sparked a curiosity in me as to what exactly happens to professional footballers when they hang up their boots. Yes, I'd fantasised about retiring at the same age, but

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what would I do to fill my remaining days? It seemed like a simple question, with a simple answer. Ask many people and they'll presume that retired footballers live off their vast millions while managing a club or sitting comfortably on the *Match of the Day* panel pretending to laugh at Mark Lawrenson's jokes.

It transpires that it's not all champagne lifestyles and glamour.

The American author Roger Kahn wrote in *The Boys of Summer*, his acclaimed 1972 book on baseball, 'Unlike most, a ball player must confront two deaths. First, between the ages of 30 and 40 he perishes as an athlete. Although he looks trim and feels vigorous and retains unusual coordination, the superlative reflexes, the *major league* reflexes, pass on.

'At a point when many of his class-mates are newly confident and rising in other fields, he finds that he can no longer hit a very good fast ball or reach a grounder four strides to his right. At 35 he is experiencing the truth of finality. As his major league career is ending, all things will end. However he sprang, he was always earthbound. Mortality embraces him. The golden age has passed in a moment. So will all things. So will all moments.'

This quote may as well have been written about the experience of a newly-retired footballer. Ljungberg's old boss at Arsenal, Arsène Wenger, echoed Kahn's sentiments when he stated that retired players experience difficulties because they 'lose passion, fame and income at a very young age. To replace that is nearly impossible.'

Wenger has always maintained that he is keen to look after players upon retirement but his compassion seems uncommon in the modern-day, affluent game. According to Geoff Scott, chief executive of XPRO, a charity established to help, support and advise former professional footballers, Wenger's concern is all too rare.

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‘The clubs don’t care about what happens to players when they retire. Once the footballer has got his 30 grand a week and his Range Rover, the clubs wash their hands of them. It’s a similar attitude from the Football Association, and certainly from the Premier League, who don’t even call it football any more. To them it is a product,’ the 59-year-old says.

Scott is certainly speaking from experience. After 176 appearances in the Football League during the 1970s and 80s for the likes of Stoke City, Leicester City and Birmingham City, the defender’s career ended prematurely at 26 through injury. He had very little assistance in figuring out what to do next.

The idea for the charity first came about following a chat between former Northern Ireland striker Derek Dougan and his friend Bob Runham, a West Midlands businessman. The latter was organising an event to honour the European Cup-winning Celtic team of 1966/67 but was shocked to discover that one of the victorious Lisbon Lions was unable to afford a pair of shoes for the occasion. Runham bought the footwear himself, but questioned Dougan as to whether there was anything they could do to help former professionals who had fallen on hard times. It was then that the seeds for XPRO were sown.

Despite having no support mechanism in place when he was forced to retire following a cruciate ligament injury, Scott forged a successful second career away from the game – gaining a Business degree and holding directorships with several global telecommunications companies. He forgot about football and hadn’t watched a live game for over 25 years before being invited by a former team-mate, Terry Conroy, to attend a Stoke City match. Amazed at the lack of support and contact from the football world for former players, Conroy put Scott in touch with Runham, and the former took over as CEO of XPRO in 2007.

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His first objective was to establish a national database of former professionals, with an estimated figure of over 60,000 living former players across the UK and Ireland. To put that total into perspective, it's enough men to fill Arsenal's Emirates Stadium or Celtic Park in Glasgow. If I merely typed the name of every ex-footballer living in the British Isles, it would fill this book one and a half times over. While high-profile modern-day footballers garner little sympathy from fans, the majority of these ex-pros spent their careers in English football's lower tiers, earning modest amounts and were offered little or no support upon retirement.

Ernest Hemingway said 'retirement is the ugliest word in the language', and that can certainly be the case for many ex-footballers. Research from XPRO on the effects of retirement on professional footballers in the English game is startling. It suggests that two out of every five Premier League players – who earn an average of £42,872 per week – face the threat of bankruptcy within five years of ending their careers.

Let that figure sink in. When you're watching *Match of the Day* next Saturday night, around nine of the 22 players on the pitch could be bankrupt within 60 months of retiring. The next time you're choosing your starting XI for your fantasy football team or playing FIFA, consider that almost half of your team could face financial ruin in the coming years.

It seems absurd that young men with so much earning power could possibly fall on such hard times, and these are just the figures for the Premier League. Yet even if an ex-footballer is financially secure, there are a myriad of other difficulties to overcome.

In recent years, TV shows such as *Footballers' Wives* and *The Real Housewives of Cheshire* have glamorised players' marriages to such an extent that British teenage girls would rather become a WAG than a politician or charity campaigner. It is clear that the lavish lifestyle of a WAG is an aspiration

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for thousands of young females across the UK, whose motives may not be entirely inspired by romance.

When asked what he'd be if he wasn't a footballer, Peter Crouch once quipped 'a virgin'. While he was obviously joking, he was making a pertinent point about the wannabe WAG culture. There are certainly cases where footballers' spouses have married the player, the lifestyle, the image rather than the man. Despite this, XPRO's figures on divorce rates for retired footballers are still staggering.

They estimate that a third of footballers will be divorced within just 12 months of retirement. Marriages in the United Kingdom last, on average, 32 years, according to the Office for National Statistics.

It's not just lower league players who are affected. When I spoke to Geoff, he'd just got off the phone to a recently-retired former England international. The player had enjoyed a great career, had earned great money and had cash in the bank, but realised his marriage was splitting and that he was 'getting more and more divorced every day'. We will investigate the reasons for this staggeringly high rate of failed marriages later, but it is clear that they can also have a detrimental effect on a retired player's financial situation.

There may be some ex-players who are financially secure and remain in happy marriages, but they will have other problems to navigate upon retirement.

Physical and mental health issues can be acute. XPRO estimate that 80 per cent of retired players will suffer from osteoarthritis, a degenerative joint disease that will typically affect ten per cent of males over 60 in the general population. Taking the figure of 60,000 retired footballers, that's up to 48,000 ex-players who could be suffering with a debilitating condition that will impinge on their daily lives. However, football is one of the few professions where the UK government does not recognise osteoarthritis as a prescribed

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industrial disability, meaning retired pros do not qualify for state benefits. This is something XPRO has been eager to remedy, conducting extensive research into the effects of the disease on its members.

While footballers will also suffer from many other career-related injuries for the rest of their lives, the hidden effects of retirement on mental health are also a key issue. Recent research by world players' union FIFPro revealed that 35 per cent of former players faced problems with depression and anxiety, particularly if they had suffered serious injuries during their playing careers. This compares to a rate of between 13 per cent to 17 per cent in the general population.

Despite high-profile cases of depression involving the likes of Clarke Carlisle and Stan Collymore, it sadly remains something of a taboo subject within the game.

It's not just injuries that can lead to bouts of depression, but the actual transition from playing days to a life without football. Scott says that players can become 'depressed within the first week of retirement. Addiction can creep in and depression follows.' The adjustment to a new life can be huge and players can find it difficult to let go of a career that, for some, is all that they have known.

In a 2012 column with *The National*, former England and Manchester United striker Andrew Cole vividly portrayed many players' experiences upon retirement. He wrote that few people outside the game realise how tough 'normal' life can be when they have never been a part of the football world. He likened the world of football to military life, where soldiers spend '15 or 20 years with the same group of people, an organised life in a regiment. They are told what to do and where to go. Every day is planned for them and their identity is shaped around their profession. And then it stops. Suddenly you are at home alone. You don't get paid, you don't keep fit and you don't know what to do with all your time.'

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Unfortunately, some turn to a life of crime. This is more prevalent in young footballers that have failed to make the grade, left on the scrapheap by their clubs in their late teens and early 20s. With many clubs signing boys as young as seven years of age, attrition rates in academies are extraordinarily high, with just two per cent of scholars signed at 16 still playing the game when they turn 21.

Many of these young men leave the game with little or no qualifications or life skills and enter a competitive labour market where job prospects are incredibly low. It comes as little surprise that some turn to crime to subsidise their income. Figures as of October 2015 intimate that 141 former players are in the British prison system. Almost 90 per cent of these offenders are under the age of 25, with a similar percentage incarcerated for drug-related offences. Many more are believed to be in the young offenders' system.

Again, XPRO is at the forefront of schemes to assist these players, conducting prison visits to encourage education and helping offenders find employment upon release. Another scheme called On Sport Intervention Development and Education (Onside) has been established by former Liverpool schoolboy player Michael Kinsella, who himself was given a ten-year sentence for drug offences in 2007. Thirteen members of his schoolboy side joined professional clubs, with only two enjoying long-term careers. Six ended up in prison.

These are the first wave of retirees, abandoned by the game by the time they hit their 20s. For many, it's a crushing blow as they've often never even contemplated the possibility of not making it. The former Republic of Ireland striker Richie Sadlier recalls being brought into a room when he joined Millwall and being told, 'Lads, do the maths. Two or three of you might get a first-year contract. Maybe one or two of those three will get a contract the second time.'

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He remembers thinking, ‘The odds are massively stacked against us. And there was like 20 or more of us in the room.’ If you get to the stage where you’re signed by a professional club, a sense of invincibility can creep in.

‘You’re not really used to any kind of knock-backs,’ says Richie. ‘You, and all your family members, can very easily fall into the trap of thinking you’re different from all the rest. But, if you do get to England, the competition is ferocious. There are the best kids from Africa, Paris, Belgium, Australia, wherever. It’s perceived as being a failure if you’ve dropped out. Often, with some lads, there’s not even a token effort at an education or any kind of grounded development.’

He regularly speaks to parents of youngsters currently with English clubs and asks them what will happen if their son doesn’t make the grade. They often don’t even entertain the notion. ‘They even reject answering the question because they haven’t contemplated it,’ he explains. ‘Actually in the world of football, discussions around what your plan B is, in my experience, are not really encouraged that much, because it can sometimes be perceived as a lack of focus, or a lack of self-belief, or a lack of drive, or a lack of ruthlessness that sometimes people think you need to make it. Hopefully, that’s changing and I think it is. In my day there were no discussions.’

He believes that, due to the pressures of the game, looking ahead to the day you retire is often frowned upon when the focus is literally ‘taking each game as it comes’.

‘There’s a certain amount of focus and commitment required to make it as a footballer,’ he says. ‘It’s kind of necessary to be fully focused but it’s unhealthy if that’s your sole focus, which for me it kind of was and, for other lads, even more so. When I was 23 or 24, 35 seemed a lifetime away. You kind of have this dream that “maybe I’ll have made enough money by 35 that I won’t have to work again or I’ll go into coaching or something”. It’s not something I gave all that

much thought to. When you're in it, it's a weird little world. There's a huge amount of focus on the next game. And even if you talk about the game that's coming up after that, someone will reprimand you, "Don't get ahead of yourself." It's how that world operates, because your training is focused on the next opponent.

'So if you start talking about what you're going to do in ten or 12 years, or which college course will I go on, or what skill I should better myself with, someone in the club will say, "Well, listen, if this is interfering with your football in any way, drop it. We're paying you 'X' amount of thousands. You don't have the right to go off and do something which jeopardises what you bring to the table for us." In the world of football, football is all that matters. The result the next week matters. Nothing else matters. You can easily be kidded into thinking that that's the reality, that this is the most important thing I'll ever do.'

While career options can be limited for jettisoned young footballers, those who have enjoyed a long-term career in the sport can find their job opportunities similarly restricted when they finish playing. While punditry work and coaching roles are often the Holy Grails for retired footballers, these avenues are highly competitive with media companies often favouring high-profile ex-players to provide analysis and commentary. Sky Sports's pundits for the 2015/16 season were mostly made up of highly decorated retired players with the likes of Gary Neville, Thierry Henry and Jamie Carragher their star attractions. BT Sport's panel is equally stellar with the likes of Paul Scholes, Rio Ferdinand and Michael Owen preferred over lesser-known names. The increasing global appeal of the Premier League and openings in radio, online and with third parties such as bookmakers have increased opportunities but, again, they are dominated by the same old faces. Quite simply, there aren't enough jobs to go round.

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For many retired players a future in coaching and management appeals, but earning the necessary qualifications can be time-consuming, challenging and prohibitively expensive. Players must start at Level 2 of the UEFA pyramid, studying for a Certificate in Coaching Football. Even if a footballer has won Premier League titles and Champions League medals, they must complete this course, which allows them to work in Football in the Community schemes, with local authorities and in US soccer camps. They have two years to complete this level but it can be achieved in six months.

Another two-year period is then allotted to completing the UEFA B Licence, which allows graduates to work in Centres of Excellence and Academies. The next step is the two-year UEFA A Licence, which finally allows graduates to work as a manager, coach or academy manager in the professional game. Finally, the UEFA Pro Licence, which most candidates complete in a year, is by invitation only and is mandatory for managing in the Premier League and UEFA competitions.

The English game is often criticised for preferring foreign coaches and managers to indigenous options but the completion rates for the UEFA A Licence and Pro Licences across Europe appear to hint at a dearth of English talent. At the time of writing, there are only 203 Pro Licence holders in England, compared to 2,140 in Spain and over 1,000 in Germany. Similarly, there are just 1,173 A Licence holders in England, with Spain boasting ten times that figure and Germany over 5,000. It's apparent that cost can be a factor – although courses are subsidised by the Professional Footballers' Association (PFA) – with the A Licence costing almost £6,000 in England, as opposed to just over £500 in Germany.

It is clear that not every former footballer will be lucky enough to stay in the game. Brian Deane, who scored the first Premier League goal and now works as a sports consultant, doesn't feel there's enough help for retiring players and

feels there's a lot more careers advice required for players approaching retirement. Deane was one of 23 goalscorers on the Premier League's opening day in 1992. While some of the others, such as Alan Shearer and Mark Hughes, have remained as high-profile figures in the game, many have had to seek a life away from football and have forged diverse careers as teachers, chefs, car salesmen, travel agents and solicitors.

Deane has outlined in the past his own struggles with finding coaching work in the English game, where he applied for jobs but didn't even warrant a reply, despite earning his UEFA A Licence. Retired players of black and minority ethnic (BAME) seem to find it harder than most to break into coaching and management. The Football League has introduced a version of the 'Rooney Rule' – which requires American Football's NFL teams to interview ethnic minority candidates for head coaching and senior football operation jobs – where shortlists for first-team managers must include at least one BAME candidate. Nevertheless, research from the Sports People's Think Tank suggests it will take 30 years to achieve parity between coaching roles and the proportion of BAME players. As of September 2015, just over four per cent of coaching roles in the English game were filled by BAME candidates, as opposed to a 25 per cent representation among players and 14 per cent in the general population.

The PFA provides some support and guidance for former and current players to prepare for a second career. The PFA spends the vast majority of its £8m education budget on training players for new careers, with the most popular courses including sports science, physiotherapy, sports management and journalism. However, it has assisted players in forging more unusual career paths such as airline pilots, doctors, oil-rig workers and even a clergyman.

With 60,000 former players scattered across the UK and Ireland, it is inevitable that the majority have had to establish

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a life beyond the game. My parents recently cleared out their attic and dumped boxes of my childhood memorabilia with me. Among the dozens of copies of *Shoot!* magazine, team tabs and broken Subbuteo figures were several Panini sticker albums from the late 1980s and early 1990s.

Randomly opening my tattered copy of one from 25 years ago, the Crystal Palace squad of 1990 stared back at me. As a kid I had an encyclopaedic knowledge of all these men. Some familiar faces smiled back at me. Ian Wright and Mark Bright are TV pundits, while I'm still aware of Geoff Thomas through his charity work after he was diagnosed with chronic myeloid leukaemia. But the rest? I hadn't heard or read their names in over 20 years.

Some, it transpired, had managed to stay in the game in various capacities. A 13-year-old me would have known Perry Suckling always insisted on putting his right boot on first, now I hadn't a clue of his whereabouts. Google did though, and I was pleased to see he was probably still carrying out his pre-match superstition as academy manager of Queens Park Rangers. Fair play on the UEFA A Licence, Perry.

Further perusal of the sticker album, and some research, revealed how diverse players' lives had become once their playing days ended. QPR's spread includes a cheerful-looking Kenny Sansom, a consistently excellent left-back who won 86 caps for England. I was saddened to learn of problems he's encountered post-retirement. After his marriage broke up, Sansom had battled alcoholism and ended up homeless, relying on his monthly £622 PFA pension to fund his drinking and gambling addictions. Thankfully, at the time of writing, he'd begun to put his problems behind him.

Nottingham Forest's 1990 vintage included several England internationals of the day. While the likes of Stuart Pearce, Nigel Clough and Steve Hodge have gone on to enjoy managerial and coaching careers, others like Des Walker

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withdrew from the game on retirement. A pacy centre-back, Walker became the fastest player in history to win 50 England caps and earned a big-money move to Sampdoria in 1992, but when he retired from football, he turned his back on the game for his own sake.

‘When I retired my way of dealing with it was just to stay away from it. I didn’t want to watch it, judge it, be around it, see it,’ he told journalist and former team-mate Gregor Robertson in a *Nottingham Post* interview. Anxious about his future and with a ‘big black hole’ in front of him, he became almost a recluse. He’s spent much of the last few years working 15-hour days as a lorry driver but has recently begun his UEFA A Licence and returned to the game in February 2016 as an academy coach with Derby County. Walker also likened the life of a footballer to that in the military and suggests, ‘I don’t think you leave football behind, it leaves you behind.’

For him, like many other retired players, ‘football never existed’. For others, the transition to a new life is often their most difficult opponent. Here are their stories.