



NZRPA Retired Player Survey

“There is life after rugby so start preparing for that and the next phase of your life”

NZ RUGBY PLAYERS' ASSOCIATION

BY THE PLAYERS.
FOR THE **GAME.**

**The Representative
Body of New Zealand
Professional Rugby Players**

**Enabling our rugby players
to thrive, on and off the field...
and the game to unite and
inspire New Zealanders**

PLAYER ENGAGEMENT

ensure an efficient and effective communication and support network that delivers maximum player engagement.

PLAYER DEVELOPMENT

develop and manage highly accessible and successful career, education and personal development initiatives that support, guide and challenge our players' prior to, during and post their professional rugby career.

PLAYER REPRESENTATION

work with relevant stakeholders to ensure the best possible professional rugby environment for our players and the growth and success of New Zealand Rugby

**OUR
PEOPLE**

UNITY
*Move together,
trust one another*

CAMARADERIE
Friendships for life

HONESTY
Act with Integrity

SUCCESS
Strive for it

LEGACY
*Build for the future,
reflect with pride*

The playing days

Professional rugby is a career which presents wonderful opportunities and experiences.

It is important you:

- Maximise your potential in rugby
- Enjoy and take advantage of opportunities offered to you both on and off the field
- **Are proactive** in considering your long term future to ensure your success both **during and after** your playing days.

“Work hard to achieve your goals but spend time contemplating what your life would be like without rugby. What shape would it take then?”

Calling time

“I’m not retired yet, but the end is coming and I think a lot about life after rugby”

The reality of professional rugby is that all players have to **retire from the game.**

Retirement will involve a **major transition** for you and your family as you adapt to this **change of lifestyle** and the challenges and opportunities this presents.

“Ask yourself this question: if I wasn’t playing rugby for a living, what would I be doing?” – Anton Oliver

“Mentally I was ready to retire, but not quite prepared for the transition and lifestyle change”

The key to a smooth transition is **acknowledging the core issues** you may face during and after retiring from professional rugby and ensuring you have **adequate plans and support networks** in place so you can make the most of **opportunities** for you and your family.

“There is now so much assistance and support available to players; they need to make the most of it”

The NZRPA and NZRU jointly manage a **Personal Development Program (PDP)** that sees Personal Development Managers (PDMs) available to work with players on their **personal and professional development.**

“Better people make better players”

The PDP is there to **support, guide and assist** players in their career, education and personal development, and to **challenge players** to get the best out of themselves - both on and off the field.

98% of current players thought the PDP was a good initiative and 93% said that their PDM is doing a good job.

The Survey

The NZRPA recently conducted a survey of former professional players with the aim of better understanding the **challenges, opportunities and issues** faced by players as they **prepare for, and transition from**, professional rugby to life after their playing days.

Using the insight gained from this study, we endeavour to offer **guidance and advice** across these core areas to help you best prepare you for this **career transition** period:

- Career planning
- Education
- Medical welfare
- Personal welfare
- Financial planning

Real player experience

- Responses from **123 past professional players** were collated to gain insight in to their post-rugby experiences (the average age of the group was 36):
 - 97% played Super Rugby
 - 47% were All Blacks
 - The average **career span was 9 years**
 - 5 years in New Zealand
 - 4 years overseas (78% of the group played professionally overseas)
- The average **retirement age was 32**
- 54% of the group were studying prior to professional rugby, 46% were working

Calling time

“I incurred a career ending injury... Because of this injury, retirement was premature and I was not well-prepared for life after rugby”

The survey indicated that nearly **half of the players** had an element of **choice** in regards to retirement, and about **half had the decision forced on them** through a combination of physical (body can't cope), medical (injury) or other environmental issues (non-selection).

It is therefore crucial you **act now to plan and prepare** for your eventual retirement on a personal, career and financial level.

“Be proactive in your search for what interests you and what you think you'd like to do when the crowds finally go silent”

The Transition

Almost 1/3 of players said they were **unprepared and struggled** during their first **3 months** post retirement.

- **29%** felt they were **not prepared** for their eventual retirement
- **27%** **struggled to manage the transition in their first 3 months** out of professional rugby citing depression, feelings of despair, lack of self esteem and anxiety issues
- **40%** **faced complications** during their transition – including work, study, financial, physical and mental
- **60%** **took 6 months or longer** to ‘gain control’ post retirement

However those who studied and/or undertook work experience during their career had a smoother retirement transition.

“Have a plan for life after rugby and pursue it strongly while playing. Make it a priority and spend time on your plan. Use the learnings from each environment to assist with achievement in both”

Transition support

Ensuring family and friends **understand the issues** surrounding retirement and **utilising their support** is an important element in a **successful transition.**

- **83% said support from family and friends** was most crucial
- Approximately **50% felt they were not well-supported** during their initial retirement with **29% finding it difficult to talk** to people about their transition
- Only **19% of players felt well-supported** during their transition – players were hesitant in asking for help and assistance was not as accessible as it is now.

NZRPA and PDM Support

Support is now more available to assist players from the earliest days so they can better manage their rugby career and transition from playing to their next career.

“When things off the field were going well and I had other interests to pursue I played my best rugby”

It is important to **make the most of this assistance** so you can **best benefit from the opportunities** that professional rugby provides.

The **NZRPA and PDM** offer players a **network of specialist providers** who can assist in providing a **positive starting point** for you to start preparing.

Proactively planning and developing a **transition plan** for you and your family in the following areas outlined in this presentation will help you to manage your retirement so you and your family can **look forward to the next phase of your life**.

“The guys who put the work in off the field were way better set up for retirement”

Education at school

“Players need to be coachable. They need to work hard at school and have a solid level of education to succeed otherwise they risk being left behind”

Professional rugby is demanding, expectations are high and competition for places strong. With professionalism, the game is more complex both on and off the field.

“There is a lot to learn about being a professional rugby player, from team moves to contractual and commercial obligations”

A strong education will help players deal with these challenges and see them become better team members and performers.

Education During Rugby

“Invest in a career – so when you finish, you have an income”

Professional rugby players are starting their playing career younger, so without the chance to engage in previous work experience or study it's important to think about **obtaining qualifications** during your professional rugby career in **preparation for the next stage in life.**

Why Study?

“I didn't have a formal qualification that enabled me to transition into a settled career which I think would have helped”

The survey results suggest that those who studied and/or undertook work experience during their career had a smoother retirement transition with **88% of players agreeing that having an education or a trade is an important part of life** after professional rugby.

- 42% said that the qualifications they obtained before or during their rugby career helped them gain employment on retirement.
- 40% of past players had a degree before becoming professional rugby players and 29% had a trade or workplace qualification
- 52% of players actively studied during their rugby career

Take advantage of the opportunity you have to **pursue qualifications while earning** an income.

Only **25% of past players enrolled in an educational institution** following their retirement but **47% would like the opportunity now that they have retired.**

“I was lucky enough to have found a passion in sport and am currently in the transition stage to continue with my career in that area. I am currently studying and have a focus of where I want to go and what I want to do”

It's important that the professional rugby environment encourages career development and recognises the importance of ensuring work experience and education opportunities fit alongside a rugby career.

The NZRPA and PDMs can put you in touch with **career advisors and training institutions** who can help you consider a wide range of education and training options **depending on your career goals**:

- Certificates and diplomas
- Professional training and development
- Trade courses
- University or institutional study
- Personal development

“Spend the early years of your career (academy, ANZC) studying or getting qualified”

Post-rugby Career

It is a reality that **finding a rewarding job/career after playing will be a significant challenge** and there is a high possibility you will **experience a period of unemployment.**

- **46%** of players had been **unemployed at some stage** since retiring – of which **82% were unemployed for a period of 3 months** or longer
- 93% were currently employed
- **47%** believed playing professional rugby **inhibited their ability to work/study** while **53% would have liked more opportunities** to work or study

Personal networks and work experience are crucial in ensuring a successful career transition.

Professional rugby can expose you to a **variety of contacts, businesses and industries**. Players are encouraged to **build relationships within these networks** which can lead to post-rugby opportunities.

- **60%** said they attained their job through **personal networks**
- **28% worked at their current job** before or during their rugby career
- **33%** of players ended up working in a **rugby related environment**
- **24% found work in professional services** (tertiary education required)
- **15%** own a business

Your PDM can facilitate work experience and career related opportunities within these networks.

“Look to the future while you are playing, make the most of the relationships you have while playing and build on them”

Get Work Experience

“Lack of work experience made life more difficult”

Players who **studied or undertook meaningful work experience** took less time to find a job post retirement.

As a professional player, you operate in a high-performance environment and learn a **variety of skills, attributes and values** that are **transferable and hugely respected** in other employment sectors.

“Make contact and talk to successful people in the areas you are interested in”

Past professional players have moved in to a wide range of careers, including:

Human resources

Real estate

Law

Coaching

Sales and marketing

Project-
management

Self-employment

Police

Property

Construction

Importing

Media

Medicine

Physio

Hospitality

Engineering

Farming

Fitness industry

Advertising

Banking

“The world won’t come to you. Be confident, know your strengths, take control of the situation”

Career planning

Through the NZRPA and PDMs you have access to **quality career advisors** who have an understanding of the professional rugby environment and can help you **develop a career plan** that clearly identifies **practical steps, tangible skills and the up-skilling** required to meet your **career goals**.

87% of current players are **undertaking some form of meaningful career education** and/or personal development outside of rugby and **90%** are actively seeking to **develop a potential career** outside of rugby.

For the benefit of players and the professional player environment, **this figure should ideally be 100%**

Financial

“It’s not how much you earn, it’s how much you keep”

As a professional rugby player you have the opportunity to earn a reasonable level of income early in your working life, so it is a reality that you may experience a significant **reduction in your income** when you retire.

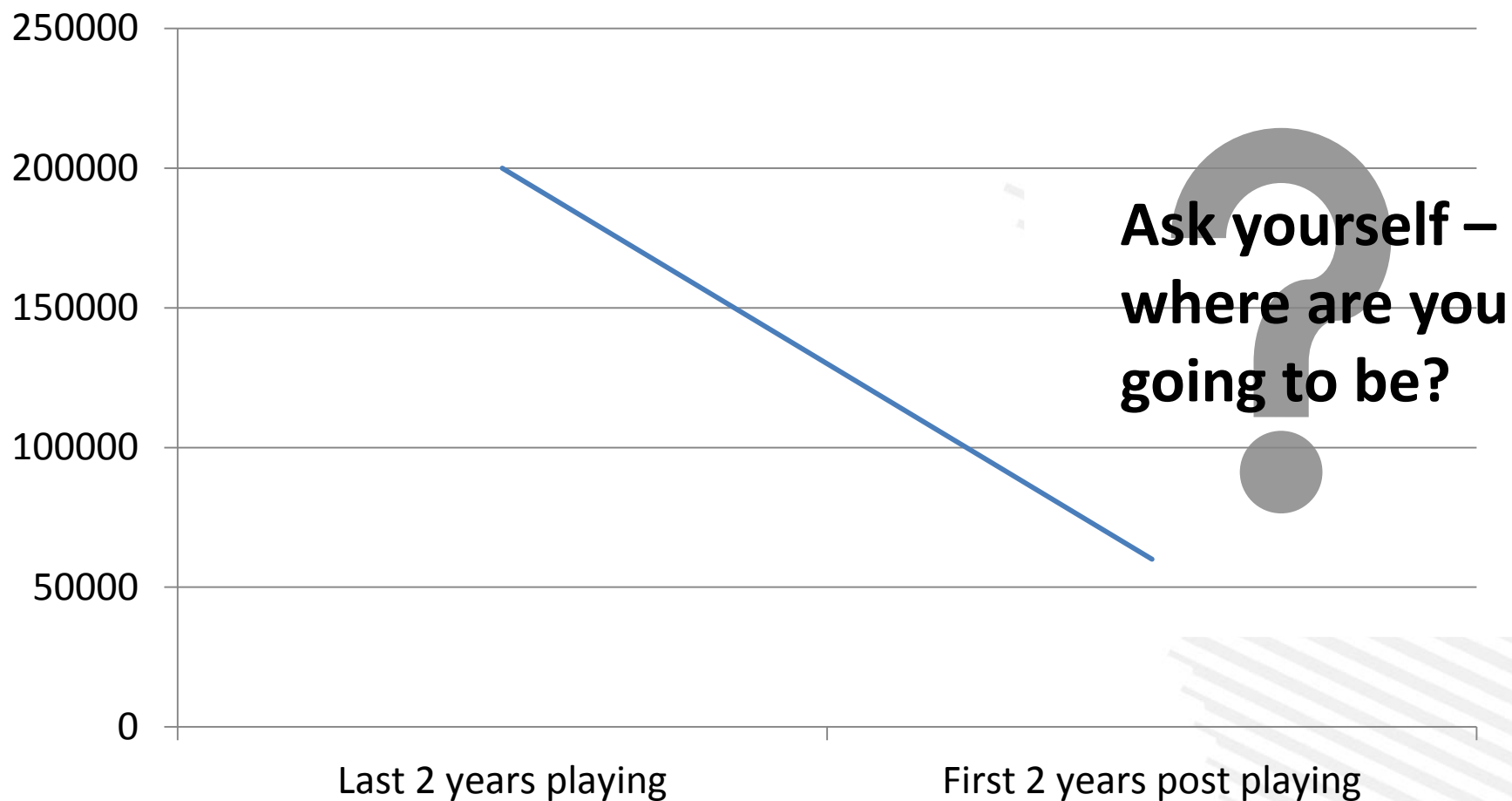
“Save your money and invest wisely – you earn reasonable money while playing but only get one dig with it once you retire”

“Be careful and plan for the future. You may go through a year or two of significantly reduced income”

	Final 2 years playing	First 2 years after playing
\$200k + / year	48%	7%
\$100k + / year	79%	24%
\$60k + / year	93%	56%

½ of all players will earn **less than \$60k in their first 2 years after retirement** (28% are still earning less than \$60k).

Average Annual Income



“Enjoy your money but use it wisely – there is a long time to live after retirement”

For **48% of players**, retirement was **unexpected**.

Therefore it is important that you have a **sound financial plan** to help you through your retirement transition – expected or not – in order to set up and maintain a strong financial position **for the future**.

Players who prepared themselves for retirement, did not suffer financial hardship and are happy with their current financial situation typically:

- Did not consider their retirement transition difficult
- Felt well prepared for life after rugby
- Had seen or dealt with a financial advisor

Do you have a plan?

“Seek independent, professional – but top – advice from people/advisors who understand your position, goals and commitments in order to make the best of what you have for the future”

33% of players suffered **periods of financial hardship** after retirement
- and **82%** said they experienced a **period of unemployment** .

Anticipate the change in your income - ensure you save and invest wisely through seeking good financial advice and support before retirement in regards to:

- Budgeting
- Investments and assets
- Mortgage
- Risk management
- Financial planning

The right advice

“Be smart, invest, and seek good advice”

38% of players said they had **good financial advice** before retiring

vs

34% who did not believe they received good financial advice.

30 out of 32 players who had good financial advice are **happy with their current financial position.**

“It is important to have trusted professional advisors early in your career to assist with you financial affairs. Also, be a part of all decisions – take an interest”

Through the NZRPA and PDP you have access to preferred **chartered accountants and bank managers** who have an understanding of the professional rugby environment and will assist with **financial plans and offer specific advice** depending on your situation and financial needs, both **during your career and in preparing and planning** for life after retirement.

Independent Legal Advice

If a player is considering a rugby playing contract, agent contract or any other contract he should seek **independent professional advice** before signing anything.

“Don’t sign anything until you get some good legal advice”

Agents

Never sign up with an Agent unless you have taken **independent professional advice** to ensure:

- You need an Agent
- The Agent is right for you and knows what they are doing
- The Agency Agreement is fair

“Be careful of the sharks, they are always sniffing around”

The NZRPA Agent Charter is designed to assist players to access Agents who have agreed to be bound by certain standards of knowledge, integrity, competence and professionalism.

www.nzrpa.co.nz

92% of players use an NZRPA Accredited Agent

Medical

As a physical game, injuries are a part of rugby and with professionalism, the focus on conditioning and the physicality of the contest has increased.

- Players typically averaged 14 major injuries (out for 1 month or more or hospitalisation of 1 night or more) during their career (1058 injuries across 75 players)
- Average career was 9 years, which equals 1.5 major injuries per player per year
 - Ankle/foot and lower leg were the most commonly injured areas, followed by shoulder, wrist/hand and head
- 8% sustained an injury that put them out for a year or more, 33% 6 months or more and 65% 3 months or more
- 28% of all injuries required hospitalisation
 - Body part spread: lower leg (24%), ankle/foot (19%), rest (10% or below)
 - Normally around 20% of an injury to a body part required hospitalisation, exceptions were arm (52%), lower leg (46%) and ankle/feet (35%)

An ability to **proactively manage and prevent injuries NOW** through an understanding of the **importance of conditioning and injury *prehab* and rehab** are key components to **decreasing long term effects and complications** brought about by injuries.

“Are you serious? It’s a contact sport!”

It is likely that anyone competing in sport at a high level will experience medical challenges later in life and **without proactive injury risk management** these are some of the experiences you may face:

- **37% of players are suffering major medical problems** post rugby career while **51%** believe that injuries suffered during their career have **impacted negatively on their current health and well-being**.
- **67%** are **worried about the implications** that injuries sustained will have later in life
- Average **2.5 medical issues per player** post rugby

Through the Collective Agreement players now receive **medical, life and trauma insurance** with all pre-existing injuries and illness covered as soon as they go onto a PU Contract – make yourself aware of the details.

Through the NZRPA players can also extend these benefits to their families and obtain other preferential insurance rates.

- Of those who have post playing medical problems, joint pain (59%), cartilage damage (44%), joint immobility (40%) and neck/spinal problems (36%) are the most common medical issues players have post retirement.
- A number of players require **ongoing medical treatment** or surgery - joint pain (18%), cartilage damage (21%) joint immobility (14%) and neck / spinal problems (13%).

29% of retired players believe they suffer from Arthritis, 12% require ongoing medical treatment for Arthritis.
Compared with 15% of all New Zealanders who suffer from Arthritis, whilst only 7.5% of all NZ males aged 35-44 suffer from Arthritis. www.arthritis.org

However **73%** of players agreed that they have **maintained their healthy dietary habits** developed whilst playing and **70%** of retired players believe they have lived a **healthy and active** lifestyle since retiring from rugby.

“Look after your body, you will need it for many years once you’re finished – don’t play injured”

Be Honest

A medical practitioner relies on a player's **honest and proactive communication** in order to be able to help them.

Be honest with medical staff and proactively drive the **medical decisions that affect you.**

- Head (10% of total injuries)
 - 43% of players suffered at least one head injury, 11% suffered 6 or more, 22% of all recorded head injuries required hospitalisation
 - 16.3% of current players in the NZRPA 2009 survey said they had been concussed more than once that season
- Neck (7.7% of total injuries)
 - 40% of players suffered at least one neck injury, 9% six or more, 10% required hospitalisation

Medical Welfare Comparison

Through medical **support and education** amongst management, trainers and players regarding injury and rehab we can reduce the likelihood of long-term implications from injuries.

Past Players

- 68% felt pressured to play while injured
- 70% felt pressured to play before fully recovering from injury
- 52% felt pressured to stay on the field after being injured
- 73% hid an injury from medical staff in order to play.
- 3% felt pressured to take performance enhancing drugs.

Current Players (NZRPA 2009 survey)

- 10% have been pressured to stay on the field after a concussion/injury
- 18% have been pressured to play before fully recovering from injury
- 20% have not always told the medical staff about concussions
- 8% have felt pressure to take performance enhancing drugs.

When Enough is Enough

“My mind was willing but my body wasn’t”

Injury played a significant role in many retirements from professional rugby:

- **58%** of players retired as a result of injury or wear and tear
 - For 30%, one major injury directly resulted in their retirement
 - For 12%, a combination of injuries resulted in their retirement
 - 16% stated that ‘wear and tear’ resulted in their retirement

The NZRPA **Benevolent and Welfare Fund**, subject to certain guidelines, now provides payments to players who suffer a career ending event (note: not wear and tear).

Under the Collective Agreement **retainers are now guaranteed** regardless of injury, illness or non-selection for the duration of their contract.

“I was not eligible for payment/compensation after a career ending injury. I instantly had no income”

Welfare

As a professional rugby player you are exposed to unique circumstances and expectations.

Transitioning to the next phase of your life after retirement presents **exciting opportunities and challenges.**

With professional and personal **support**, you can **take advantage of the good** and **minimise the negative impact of psychological and emotional issues** as you and your family adjust to life after your playing days.

- 74% said they coped well with retirement
- 26% cannot say they coped well

“It’s a psychological thing, adjusting to a new life... Reflecting on your playing career with positivity is important, but so is moving on”

Professional rugby offers an exciting and dynamic lifestyle where you have the opportunity to form tight bonds with team mates, travel and experience the benefits that come with your public profile as a professional sports person.

84% of players said that **enjoyment** was the **main reason they chose to play** professional rugby, followed by mateship, lifestyle and financial.

70% of players **miss the camaraderie** of professional rugby.

- 78% believe that since retiring they have developed a strong interest in things outside of rugby

Rugby becomes a huge part of your identity and it is inevitable that you will miss the professional environment when you retire.

It is therefore important to **develop personal and professional interests to help give yourself an identity outside of rugby**, ensure you have **good support networks** around you and to **ask for help** when required.

Many of our past players wish they had done more in this respect – learn from their experiences.

- **15% experienced loss of self-esteem or confidence**
- **34% experienced problems** due to a loss of **identity/public profile**
- **13%** of players **still consider themselves to be professional rugby players** post retirement
- **39%** believe their **sense of identity** (who I am) has **improved** since retiring

“Ensure you have other career paths and interests outside of rugby to provide balance to your life”

“Forced retirement, when I felt I hadn’t reached my potential, was hard to deal with”

Like any major change, your transition to retirement may be a challenging time, but having a plan and support around you will make it easier for you and your family.

- 35% of retired players experienced depression or feelings of despair
 - 43% of players who retired due to injury cited depression or feelings of despair
- 30% experienced high levels of anxiety and stress
- 23% experienced alcohol or substance abuse
- 20% experienced relationship issues
- 13% experienced aggression issues

Recognise and acknowledge the warning signs. If you are struggling, or you think your mate is struggling – help is available, ask for it.

Planning and preparing is key – be proactive now.

“Talk about your concerns and problems. Don’t keep it bottled up, find someone you trust to use as a sounding board”

Welfare Assistance

30% of players said that with the benefit of hindsight they would have **asked for support** in this area if they had known it was available.

So, the reality is that 1/3 of you may need it.

The NZRPA, NZRU and PDMs offer **confidential assistance** to players struggling with personal issues during their transition period.

You have access to a network of **specialists who can assist with personal, relationship or behavioural challenges.**

With a sound career or study plan in place and support from those around you, you can minimise the impact of emotional issues by finding **balance and a new focus** to help you through your transition to retirement.

“Get a timeline sorted including off-field goals, travel and objectives to achieve at each stage of your career”

The Alumni Network

The survey results and interaction with retired players has demonstrated just how much they have to offer aspiring, current and fellow past players in regards to:

Mentoring and advice

Careers and business networks

Camaraderie and support

The NZRPA is now committed to harnessing this network, maximising its potential and ensuring they receive access to the support and services they in turn deserve.

Summary

Professional rugby presents wonderful opportunities early in your life, but you have to work hard on and off the field to make the most of them.

There will be challenges but help is there, ask for it, make the most of it.

Managed well, a professional rugby career can provide a fantastic foundation for success and fulfilment beyond your playing days.