

**HEALTHY RETIREMENT IN FORMER NFL PLAYERS:  
THE ROLE OF NARCISSISM**

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### **Dedication**

This research is dedicated to the retired football players who have left the game they love and are now in search of a new identity, as well as the clinicians who help these men through the challenging process of retirement. Remember, it gets better with time!

### **Abstract**

How a professional football player will adjust to retirement can be difficult to predict. Personality traits could play a role in retirement satisfaction and narcissistic personality traits, which can assist an individual during his playing career, may in fact hinder his ability to adjust to life after football. Using the Narcissistic Personality Inventory and the Retirement Satisfaction Inventory, this study aimed to identify features of narcissism that may correlate with satisfaction and dissatisfaction in retirement among former NFL players.

Results from this study found significant positive correlations between both authoritativeness and satisfaction with life in retirement, and self-sufficiency and satisfaction with life in retirement. Results also indicated a significant negative relationship between narcissism and total playing years accrued in the NFL, suggesting that those who sustained longer playing careers before retirement had lower levels of narcissism. Lastly, results from this study showed higher satisfaction with retirement the longer an individual had been away from the league, suggesting the retirement process, which has been chronicled as challenging during the first few years, may likely become more manageable as time goes on.

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## CHAPTER I

### Introduction

There is a common belief among many casual observers that after making millions of dollars during their illustrious careers, professional football players retire to a life of luxury, happiness, and financial security. However, this is hardly the case. Despite a minimum salary of over \$405,000 for first year NFL players, and over \$480,000 for second year players, 75% of NFL retirees are bankrupt, divorced, or unemployed within five years after their last game (Campbell, 2011). The average career in the National Football League is only 3.2 years, thus putting the average retirement age at roughly 24-25 years old (Ninomiya, 2011). Playing in the league also takes a physical toll on the body as 65% of players retire with permanent injuries, but what is perhaps most the cause of this concern is that the average life expectancy of a former NFL player is only between 53 and 59 years of age (Campbell, 2011).

While the National Football League Players Association (NFLPA) offers career-counseling services to their players, research indicates few actually take advantage of this resource (Williams, 2006). One possible reason for this is that having been conditioned during their football careers to play through pain, asking for help can be uncomfortable for most (Smith, 2012). Furthermore, players who are used to having a medical staff nearby at all times are unfamiliar with the common hassles of health visits, such as sitting in a waiting room and filling out paperwork (Smith, 2012). Another hypothesis is that the large amounts on money

gained in a short period of time gives players the false sense of security that retirement will be void of any financial or emotional challenges (Williams, 2006).

While the obvious reasons that NFL players struggle in retirement include poor financial advice, bad investments, and having to financially support friends and family, one cannot underestimate the role of narcissistic factors such as vanity, self-centeredness, and privilege. Players are drafted into the NFL and receive a sudden influx of money, and the tendency to spend this money may be magnified by entitlement, as these athletes have received excessive praise most of their lives, and feel they are entitled to luxuries they were deprived of in their earlier years (Wiles, 2012). Vanity, which is another facet of narcissism, plays a role in NFL players going bankrupt, as players spend exuberant amounts of money on expensive cars, flamboyant jewelry, and designer clothing (Bechta, 2012).

From a personality perspective, narcissistic personality traits that may have aided the individual during their playing days could be hindering them in adjusting to retired life as a non-athlete. Higher levels of narcissism may give someone a competitive edge in that they are more confident, assertive, and dominant, so a player with a more pride becomes more driven to show his talents on a bigger stage, and this drive will in turn, be beneficial for his team (Krusos, 2011). However the negative features of narcissism correlate with interpersonal complications (Ogrodniczuk, Piper, Joyce, Steinberg, & Duggal, 2009), and marked communication impairments associated with being invasive, malicious, and domineering (Ogrodniczuk et al., 2009). Of course some degree of self-love can be productive

and beneficial, but that point in which narcissism turns pathological is still somewhat murky (Gabbard, 2005).

### **Statement of the Problem**

Transitioning from a life of money and stardom to one with significantly less income and reduced notoriety can have a serious negative effect on an NFL retirees' self-esteem (Schwenk, Gorenflo, Dopp, & Hipple, 2007). Former NFL player Aaron Taylor, who battled alcoholism and depression upon his retirement explains, "We are unique, we are special for all of our lives, just up until the day we're not. Then we're the average, everyday Joes, and we go through this period of insecurity" (Acee, 2013, Pg. 1). Hall of Fame cornerback Mike Haynes shares in Taylor's sentiment claiming, "I would be willing to take a chance that eight out of 10 guys, if not 10 out of 10 go through depression" (Acee, 2013, Pg. 2).

The primary issue is there is little data that exists in the literature of retirement factors in former professional football players. What has many in the league perplexed is how these retirement obstacles negatively effect so many former players, while others thrive after leaving the game and are succeeding in life after football. From a personality standpoint, many of these players have similar character traits in that they are assertive, extroverted, and confident (Nickel, 2011), which all fall under the umbrella of narcissism. Narcissism refers to an abnormal fascination with oneself, characterized by excessive self-love, self-centeredness, and egocentrism (Vogel, 2006). These narcissistic traits along with others like aggressiveness and dominance likely benefit a player while they are playing the game, however they may also negatively affect them in their personal

lives away from the field. Whether it be flamboyant gestures during the game or lack of accountability for mistakes made in their personal lives, some of the most notable players to ever succeed in the NFL exhibited highly narcissistic traits (Krusos, 2011).

NFL retirees share similar personality traits, yet some thrive in areas of work, interpersonal relationships, and overall life satisfaction after retirement while others struggle. How come some of these shared attributes can be adaptive for some former players and not others? Are there specific aspects of narcissism that are actually beneficial or possibly harmful for these former players? If we were able to identify these traits within the individual, would we be able to forecast the likelihood of their satisfaction with retirement?

### **Literature Review**

**History of retirement.** For countless people living in America, the present assumption that one will work for decades and then transition with ease into retirement seems fairly common, however this concept is relatively new. Many years ago when there were limited medical resources and the average life expectancy did not surpass fifty years, countless people worked until they became terminally ill, and then died soon after (Berger, 2013). However as life expectancy increased, the amount of money one needed to support themselves after they could no longer work also increased, and many struggled to withstand this final phase of their lives (Berger, 2013). The idea of providing financial security to those who could no longer work had its humble beginnings in early 17<sup>th</sup> century England when “poorhouses” were established to accommodate those who were no longer

able to support themselves (MacBean, 2007). While these “poorhouses” were not the most dignified solution for those who could no longer earn money, they did spark the initial idea that if able, a government could use tax dollars to support these citizens who could no longer work (MacBean, 2007).

In the United States, the pre-industrial years brought many laborers to farming, carpentry, and shop keeping jobs where workers did not necessarily retire, they simply passed the more strenuous duties onto younger family members (Hamilton, 2011). Perhaps the landmark event that changed how Americans work and subsequently retire, was the Industrial Revolution, where mass assembly and efficient productivity swayed importance away from older less efficient workers towards younger, stronger, more capable personnel (MacBean, 2007).

Consequently, President Franklin D. Roosevelt initiated the Social Security Act in 1935 to provide assistance to elderly workers who could no longer physically perform their jobs (Streich, 2010). These individuals now began receiving assistance from the federal government, and subsequently, the idea of retirement was born (Berger, 2013).

**Psychological factors of retirement.** Psychologically speaking, the period of retirement is a major transition in which many facets of the individual’s life are restructured (Fernandez, Fouqereau, & Michinov, 2008). Newly retired men and women are likely to notice a major change in their social network, as many of the people they socialized with were peers at their workplace who they no longer see (Fernandez, Fouqereau, & Michinov, 2008). Many studies have indicated that between one-half and two-thirds of retirees feel a decreased sense of self-worth when they are not



currently working or earning money (Dychtwald, 2002). Today, about 27 percent of men aged 65 and older are still in the workforce, compared to about 66 percent in 1890 (MacBean, 2007). One current trend of retirement is that many of today's retirees don't necessarily stop working entirely, they just prefer not to work full-time, opting instead for part time work in hopes of creating a greater balance between work and leisure (Dychtwald, 2002).

There are various factors that play a role in retirement satisfaction. For example occupational prestige, financial security, social integration, and the timing of retirement have all been found to factor into retirement quality (Joo & Price, 2005). Empirical studies on the topic of retirement have focused primarily on the general impact of retirement on the individual, and the factors that play a role in adjusting to retirement (Mo, Henkens, & H-Janna van, 2011). An eight year longitudinal study in the retirement process found that 70 percent of retirees noticed psychological changes to be minimal, 25 percent experienced initial difficulties but showed improvements, and 5 percent experienced positive changes in well-being (Wang, 2007 as cited in Mo, Henkens, & H-Janna van, 2011).

The term "push and pull factors" is used in describing the forces that cause a former worker to retire, either voluntarily or involuntarily (Adams & Beehr, 2003). Push factors are negative elements that thrust an employee out of work, such as poor health or forced retirement, whereas pull factors are positive factors that increase interest in retirement, such as leisure or non-work related activities (Adams & Beehr, 2003). Both negative push factors and voluntary pull factors play a role in both forced and voluntary retirement (Schultz, Morton, & Weckerle,

1998). Workers who are forced to retire have a higher amount of push factors, which leaves a significant negative effect on emotional wellbeing post-retirement (Schultz, Morton, & Weckerle, 1998).

**Forced/early retirement.** Sixty percent of Americans will suffer through some form of unexpected financial shock during their lifetime, and almost 20 percent of those occurrences involve the unexpected loss of employment (Brandon, 2009). In fact 47 percent of current retirees say they were forced to retire earlier than planned (Brandon, 2009). Work exits that transpire sooner than predicted may be perceived as more stressful than work exits that occur when expected (Peiro, Potocnik, & Tordera, 2010). Research indicates that individuals who retire early on a voluntary basis have higher satisfaction with early retirement and healthier psychological wellbeing than those forced into early retirement (Peiro, Potocnik, & Tordera, 2010). Furthermore if an individuals' actual work participation matches that of the expected work participation, psychological wellbeing in retirement is enhanced, but if the two are not congruent, the individual is likely to experience some psychological difficulties after they stop working (Schultz, Morton, & Weckerle, 1998).

Outlook on the retirement phase may also depend on the worker's peers, and their general views on retirement. Group norms of coworkers can influence how the employee adjusts to early retirement (Peiro, Potocnik, & Tordera, 2010). Henceforth, some group norms may have a dominant focus on retirement and could therefore have a favorable view on early retirement (Peiro, Potocnik, & Tordera, 2010). For example, Desmette & Gaillard (2008) investigated the relationship between social identity as an "older worker" and beliefs about early retirement. They found

that employees who identified themselves as “older workers” had negative attitudes towards work and positive attitudes towards early retirement (Desmette & Gaillard, 2008).

**History and development of the Retirement Satisfaction Inventory.** The study of retirement adjustment is important because it not only presents information on the life quality of individuals after their working years, but it can also provide an understanding of how different people simultaneously adjust to challenges in the later years of life (Mo, Henkens, & H-Janna van, 2011). An article authored by Frank J. Floyd (Floyd et al., 1992) details the history behind the Retirement Satisfaction Survey (RSI), one of the most widely used assessment tools for gauging psychological wellbeing during the retired years. Constructed with the life span development theory and life span transition theory in mind, the RSI was developed in 1992 with the intent of developing an assessment tool that would be clinically useful for mental health professionals in the retirement field, and would also incite further research on aspects of life satisfaction in late adulthood. The questionnaire is reliable and valid for men and women from all socioeconomic backgrounds (Floyd et al., 1992).

In his construction of the RSI, Floyd (1992) and his colleagues used two separate studies to gather material for their questionnaire. The first part of the study produced items from interviews with 40 retirees and their caretakers. Item analysis with 86 participants who recently entered retirement resulted in the 51-item RSI. This survey assessed six areas: Adjustment and change, current sources of enjoyment, leisure and physical activities, preretirement work functioning,

reasons for retirement, and satisfaction with life in retirement. The second part of this study tested the newly formed instrument's reliability and validity in an assorted sample of retirees (159 men, and 243 women). Factor analyses generated internal consistency among subscales, and showed modest test-retest reliability.

**Retirement from sports.** The ending of a career in professional sports is one requiring significant life change, and something that very few athletes consider while they are actively playing the game (Wippert & Wippert, 2010). Dante Wesley who retired from the NFL after nine seasons in 2010 says, "As long as you're playing, you never think about retirement, and I got to be honest, I never did." (Corben, 2012). In terms of developmental psychology, normative events that are considered part of natural development are much easier for an individual to cope with than non-normative events, which are sudden and less predictable (Wippert & Wippert, 2010). Being forced out of sports due to age, injury, or dismissal, is considered a non-normative event, making early retirement difficult for some (Wippert & Wippert, 2010). Overall, the primary causes of retirement from athletics are chronological age, deselection, the effects of an injury, and voluntary retirement, with chronological age (more specifically the drop off in performance as the result of aging) being the most common reason (Taylor & Ogilvie, 1994). These circumstances combined with the unpredictability of when the departure will occur make retirement from sports a more grueling process than the standard retirement procedure (Lavalley, Gordon, & Grove 2008).

Athletes who retire involuntarily display significantly more psychological distress, and longer transition periods than those who retire voluntarily (Wippert &

Wippert, 2010). The retirement process can also be exacerbated by lingering symptoms of pain. A study by Schwenk et al., (2007) found that NFL retirees who retire with a combination of depression and pain are much more likely to suffer through interpersonal conflicts, sleep difficulties, and financial instability. The NFL, which has been criticized for neglecting the health needs of their alumni, only recently reached a \$765 million settlement with over 4,500 former players to assist them with medical exams, concussion related issues, and further medical research (Mihoces, 2013).

Retirement from sports also has a significant effect on the individual's social identity. For many of these individuals, a significant amount of their self-image is tied into being an athlete, and when they are no longer playing their sport, their sense of identity may become compromised (Lavalley, Gordon, & Grove 2008). Athletic retirement usually takes place during young adulthood, when the only self-identity these individuals have developed is that of the hero who others are depending on to win games for their schools or professional teams (Thompson, 2012). Retirement from sport can also create a sense of emotional loss, as much of the athlete's social network, which consisted of former teammates and coaches, is no longer present, and confiding with peers about the difficulties of retirement can be difficult as their primary support group no longer exists (Lavalley, Gordon, & Grove 2008). Renowned sports writer John Feinstein illustrated the difficult process of moving on from a life of professional sports saying, "Athletes die twice," while former NFL linebacker George Koonce Jr. refers to the years post-athletics as "the afterlife" (Thompson, 2012).

Retirement may also magnify any present social deficits within the individual as well. Head of sports psychology at San Diego University for Integrative Studies Christina Versari details, “Because they’ve been so focused on sports from an early age, many athletes never develop necessary parts of the self. There’s a developmental arrest. When an athlete retires, it takes four to eight years to adjust to a new life” (Pearlman, 2004). Versari goes on to explain that athletes begin preparing for a career in athletics at such an early age, that they fail to develop other parts of their self-identity, and those who are most prone to postretirement struggles may be those who are only acclimated to success with little experience of failure (Pearlman, 2004). Though participation in sports programs as a youth has positive effects on self-esteem, the pursuit of a single-minded goal may have psychological dangers such as restricted development (Taylor & Ogilvie, 1994). The notion that it is acceptable to invest all life skills, time, and energy into one entity (competitive sports) is often reinforced throughout the athlete’s childhood and teenage years (Thompson, 2012). Therefore the immersion into competitive high school and college athletics limits the opportunities for the development of social identities, and inhibits the athlete from learning social roles and behaviors (Taylor & Ogilvie, 1994). Additionally, the self-identity these athletes do have is one that is almost entirely comprised of the sport they are involved in, and the socialization that does occur is usually in an athletic setting with others who have the same single-minded goal (Taylor & Ogilvie, 1994).

The transition into retirement can be made more difficult by the fact that while in the NFL, these individuals have become accustomed to having their basic

needs taken care of for so long, and now they must manage those needs on their own. Former professional football player LaMar Campbell describes in his recent 2011 article (Pg. 1), “The transition can be torture for some” claiming “you learn when you play football is that every day is built upon a regimented structure. Imagine if every day of your adult life, everything was planned out for you to the second. You are now tossed out of a world that adored and catered to your every whim and into a world that does not care about you.” Social class has also been found to be a predictor of retirement satisfaction as those from a lower socio-economic status usually feel pressured and underappreciated during the retirement process, while upper class retirees don’t have these stressors as they often retire voluntarily (Schultz, Morton, & Weckerle, 1998). In the same breathe, it should be noted that specific qualities that may have helped an athlete flourish on the field (dedicated work ethic, an appreciation for teamwork, the willingness to overcome adversity, and drive to succeed) can also make them a success away from the field (Campbell, 2011). In the words of former NFL quarterback Sean Salisbury, “Your greatest trait is your ability to compete and deal with failure while you’re a player. That should help you in the business world, and going out and getting another job. You like to complete.” (Corben, 2012).

***Finances.*** The income sequence for a professional athlete is far different than that of the average worker. New York Times columnist Joe Nocera described the process as follows:

“The typical income cycle, if you wanna call it that, is you rise through your career, your sort of learning to manage your money with small

amounts of money first, and then most people have their peak earnings in their forties and their fifties. An athlete is in a completely different situation. He goes from being broke at the age of twenty or twenty-one, to being a multimillionaire the minute he steps onto the professional playing field” (Corben, 2012).

The popular belief is that professional athletes make millions of dollars year after year, when in fact, that is rarely the case. Though the NFL is the most popular sports league in the country, professional football players make the least out of any of the four major sports, at roughly \$1.9 million per year (Dorish, 2011). As of 2013, the minimum salary for an NFL player is \$405,000 for rookies, \$480,000 for second year players, and \$555,000 for third year players (Bryan, 2011), with the overall league median salary at \$770,000 (Koebler, 2011). Most teams pay their players every week after each game during the 17 week season, meaning they are not paid any salary during the other 35 weeks of the year (Sink, Gillmore & Gordon, 2009). Consider that players receive only about 40 percent of their salary after agent’s fees and taxes, it becomes easier to understand that the majority of NFL players are not millionaires (Koebler, 2011). Financial advisor Ed Butowsky says, “The three phases of a professional player’s career, financially, that’s accumulation, transition, and retirement. They’ve gotta take five years of income, and be able to live off that for fifty years” (Corben, 2012). Speaking in practical terms, if a player enters the NFL at 23 years old, earns the median salary, and lasts the average number of years in the league, he can live as if he’s making the median United States household income (\$49,777) for 22 years (Koebler,



2011). Reggie Wilkes, former NFL linebacker and current financial advisor explains, “Unless they’re a very very high paid athlete, they’re going to go broke at some age” (Corben, 2012).

*The injury variable.* Injury also plays a large role in a football player’s earning potential as well as their ability to cope with the retirement phase. On average, one out of every six players will suffer a season ending injury, and NFL general managers assess injuries when appraising a player’s value (Koebler, 2011). One longitudinal study where researchers followed the same football team for 26 consecutive years found that on average, in every three games one player will suffer a major injury that will cost him eight weeks of playing time (Nicholas, Nicholas, Nicholas, Diecchio, & McHugh, 2007). Even if the injury is not severe enough to cost the player significant playing time, the effects of the injury may linger past their playing days, as approximately 65 percent of NFL players leave the game with permanent injuries (Corben, 2012). Marvin Miller, former executive director for the Major League Baseball Players Association describes the scenario best: “In football, the players have the lowest salaries in team sports, the shortest careers, and they have the worst injury rate, and disability rate in team sports” (Corben 2012).

Injuries that occur during the player’s career can have lasting effects on their mood as well as their physical well-being. According to one study which found a strong correlation between concussions and depression (“Heads in the Game,” 2008). One-third of the players surveyed stated that they had one or more concussions during their time in the NFL, and those players in particular were one

and a half times more likely to report depression than those who had not experienced a concussion during their time in the league. A more recent study which tracked 3,439 former players found that NFL retirees were four times as likely to die of Alzheimer's disease as other men their age (Healy, 2012). Due to the repeated high-speed blows to the head sustained during their playing days, these retirees were also more likely to develop chronic traumatic encephalopathy (CTE), which can result in memory loss, dementia, and depression (Healy, 2012).

### **Narcissism**

Narcissism can best be described as a sense of grandiosity in which there is a greatly inflated sense of self, often reflected in areas of appearance, intelligence, and power (Buffardi & Campbell, 2008). The narcissistic personality is defined by an exaggerated sense of self-importance with the willingness to exploit others (Corey, 2009). Feelings of vulnerability as well as feelings of dependency on others are avoided at all costs (Buffardi & Campbell, 2008). Narcissists expect others to care for them (even though they reach out to no one), compliment them (even though they give none), and love them (simply for being there) (Yalom & Leszcz, 2005). They struggle in relationships as the need for admiration and reassurance leaves little room for the needs of others (McWilliams, 2011). Though narcissists can often captivate a room, their personal manners are poor as their speech contains a great deal of "I" and "me" statements and they rarely listen attentively when others are speaking (Goncalo, Flynn, & Kim, 2010). The need to exaggerate their own accomplishments while constantly seeking attention and admiration from those around them leads the narcissist to have a poor self-concept

(Corey, 2009). When they are not treated in the superior manner they feel entitled to, or if they receive unfavorable feedback about their behavior, a “narcissistic injury” will occur, and the individual will likely become hostile and possibly hold a grudge (McWilliams, 2011).

**History of narcissism.** In “The Metamorphoses” Ovid (8 A.D.) tells the tale of a youth named Narcissus, who is so self-absorbed that he is completely oblivious to others’ advances towards him. Though Narcissus rejects those who attempt to get close to him, their presence is necessary, as he has never seen his own image, and only knows of his attractiveness by the flattery of others. However one day while passing by a pond, Narcissus notices his reflection in the water, and is infatuated with his own image. However each time he tries to embrace his own image in the water, his reflection dissolves. Unable to embrace his true love (himself) Narcissus dies of heartbreak.

Narcissism was first utilized in psychological literature in 1898 by Havlock Ellis who coined the phrase “Narcisus-like” to describe when one’s sexual emotions become lost at the expense of self-absorption (Raskin & Terry, 1988). German psychiatrist Paul Nacke would later use the term “narcismus” to describe the idea of one treating their own body as a sexual object (Raskin & Terry, 1988). Sigmund Freud used the term in his famous 1914 book “On Narcissism” where he defends that primary narcissism, the ability to satisfy one’s own basic needs, is not only crucial for development, but necessary for survival (Burgemeester, 2013). He also proposed that narcissism could be beneficial during the early years of life as the child formulates a sense of self-love (Whitbourne, 2012). Many believe Freud

also used the construct of narcissism as a focal point of his well-known structural model of personality (which consisted of the id, the ego, and the superego) (Raskin & Terry, 1988).

**Development of narcissism.** Psychologist Heinz Kohut stated that narcissistic individuals are trapped in a stage of development in which they require necessary responses from others in their environment, and when these responses are not attained, the self becomes fragmented (Mitchell & Black, 1995).

Development of narcissism is believed to begin early in the lifespan if the child is exposed to an environment involving one or two extremes: Either their needs are ignored as they are victims of abuse and neglect, or their parents over indulge their children's wants and demands excessively, creating a sense of importance and entitlement within the child (Bergemeester, 2013). Children that experience severe abuse or neglect are four times as likely to develop a personality disorder, including Narcissistic Personality Disorder (Thompson, 2012). Furthermore, children who grow up in an environment where vulnerability is chastised and frowned upon are also likely to lose their empathy for others (Thompson, 2012), a hallmark of narcissism. Parents who do not respond to the child's displays of exhibitionism with admiration and approval create a sense of panic within the child as they are in need of positive responses from their caregivers, and when these basic needs are not met, they may become more excessive throughout the child's development (Twenge & Campbell, 2010). These parents who neglect and abuse their children are likely to cause the more vulnerable form of narcissism, while at the other end of the spectrum, parents who excessively praise their

children are likely to foster a grandiose form of narcissism (Whitbourne, 2012). Narcissism that begins in childhood tends to peak during young adulthood as people are more self-centered in their twenties than in any other time in their life, but this selfishness tends to fade away during the late twenties as people begin to start families of their own (Whitbourne, 2011).

There is also the popular belief that social networking sites have provided a toxic fertile ground for the development of narcissistic attitudes (Ablow, 2013). Social networking sites provide ideal grounds for self-promotion and exhibitionism, and therefore make narcissists easy to identify (Buffardi & Campbell, 2008). Websites such as Twitter provide the false sense that someone is worth “following” while Facebook tricks users into thinking they have hundreds of “friends” (Ablow, 2013). What makes these social networking sites appealing for narcissists is that they do not have to engage in genuine contact with others and they have complete control over how they are seen and who can see them (Buffardi & Campbell, 2008). Users can post only the appealing pictures of themselves, unflattering comments can be deleted, and so called “friends” who appear as a threat to their self-esteem can quickly be deleted (Ablow, 2013).

**Narcissism and interpersonal relationships.** Much like how Narcissus had never seen his own image and needed the reactions of others to know that he was attractive, those with a narcissistic personality need admirers to build their sense of self, even though they struggle to relate to those who provide this admiration (Pinsky, 2009). Narcissism can be easily spotted in the context of interpersonal relationships as these individuals are manipulating, possessive, and

will use the care of others simply to satisfy their own need for love and attention (Ward, 2013). While they may appear charming on the surface, their underlying motives often center around exploitation and deceit (Whitbourne, 2011), as narcissists typically use personal relationships as a means to enhance their own self-worth while feeling popular and successful (Buffardi & Campbell, 2008).

Narcissists also have a severe lack of empathy which makes it difficult for them to form long-term bonds with others (Pinsky, 2009). Although they struggle with sustaining meaningful long-term relationships, narcissists tend to make acquaintances fairly easily as their extreme confidence combined with the deep need to be the center of attention makes them initially attractive (Vogel, 2006). This likeability often fades however, as their need for attention eventually becomes excessive, and they fail to contribute the necessary qualities required in successful relationships, such as empathy and concern for others (Bergemeester, 2013). Furthermore, narcissists will tend to end relationships prematurely, usually around the time that their partner expresses the importance of having their needs met (Gabbard, 2005).

**Two types of narcissists.** The two primary types of narcissists are the oblivious and the hypervigilant (Gabbard, 2005). Oblivious narcissists, who are arrogant, aggressive, and self absorbed, address others as though they are speaking to a large crowd, and will often look past the people they are speaking to while repeating stories of their own accomplishments (Staessen, 2011). Also known as invulnerable narcissists, these persons are much less sensitive to criticism and have little sense of shame (Kreger, 2011). Their inflated self-esteem is

hypothesized to have developed during early childhood due to lavish treatment by their caregivers (Kreger, 2011).

The hypervigilant narcissist on the other hand is far more skeptical of others. They closely identify with the paranoid patient, are sensitive to the reactions of others, and are overly concerned with how others perceive them (Gabbard, 2005). They often see themselves as the victim, and are befuddled when others do not share the idea that they are superior (Kreger, 2011). Also known as vulnerable narcissists, these individuals may be over-compensating for low self-esteem, which is believed to date back to early childhood caused by early neglect or abuse by their caregivers (Kreger, 2011). These clients would like to exhibit themselves in a grandiose manor like the oblivious narcissists, but they are subdued by a deep sense of shame and self-doubt (Gabbard, 2005). The primary emotions associated with the hypervigilant narcissist are shame, envy, and inferiority, while those associated with the oblivious narcissist are pride, vanity, and a sense of self-satisfaction (McWilliams, 2011). Both of these clients protect themselves from narcissistic injury, i.e. blows to their self-esteem, in separate ways. Oblivious narcissists will screen out the responses of others, while hypervigilant narcissists will preserve their self-esteem by avoiding vulnerable situations (Ward, 2013).

**Healthy narcissism.** Though narcissism carries a negative connotation, some degree of narcissism can be viewed as beneficial, as the concept of healthy narcissism involves self-awareness of limitations, and truthful knowledge regarding one's skills and talents (McNeal, 2008). Healthy narcissism can be

described as the ability to love oneself, while simultaneously showing empathy and genuine love for others (Sperry & Sperry, 2011).

According to Kernberg, healthy narcissism involves assimilation of both positive and negative images of the self into a realistic identity (McNeal, 2008). Unlike individuals with clinically high levels of narcissism, those with healthy levels of narcissism have enough self-awareness to evaluate how their actions could be affecting others (Pinsky, 2009). Research has shown that mild levels of narcissism have even been found to aid in trauma recovery, as some survivors may create false sense invulnerability and feel that they can handle any type of adversity (Vogel, 2006).

Researchers also say that those with healthy narcissism can thrive in the workplace as well as social situations as they are self-confident, and can manage anxiety (Whitbourne, 2012). They are also attune to their clothing and grooming which presents a more professional image, and can be useful as society rewards those seeking employment who spend more time on their physical appearance (Whitbourne, 2012). Those with moderate degrees of narcissism may prove to be valuable employees as they are great interviewers and excellent self-promoters, making them a valuable asset in the workplace (Lilienfeld & Arkowitz, 2013).

**DSM-V criteria for narcissistic personality disorder.** A healthy and modest love of oneself is advantageous for the development of positive self-esteem and self-worth, but when the love for oneself becomes disproportionate to the consideration for others, this personality trait becomes maladaptive (Yalom & Leszcz, 2005). Individuals with chronic narcissistic features that interfere with



daily functioning may meet diagnostic criteria for Narcissistic Personality Disorder. The Diagnostic and Statistical Manual for Mental Disorders Fifth Edition (DSM-5) describe Narcissistic Personality disorder as “A pervasive pattern of grandiosity (in fantasy of behavior) need for admiration, and lack of empathy, beginning in early adulthood and present in a variety of contexts as indicated by five (or more) of the following:”

1. Has a grandiose sense of self-importance (e.g., exaggerates achievements and talents, expects to be recognized as superior without commensurate achievements).
2. Is preoccupied with fantasies of unlimited success, power, brilliance, beauty, or ideal love.
3. Believes that he or she is "special" and unique and can only be understood by, or should associate with, other special or high-status people (or institutions).
4. Requires excessive admiration.
5. Has a sense of entitlement, i.e., unreasonable expectations of especially favorable treatment or automatic compliance with his or her expectations.
6. Is interpersonally exploitative, i.e., takes advantage of others to achieve his or her own ends.
7. Lacks empathy: is unwilling to recognize or identify with the feelings and needs of others.
8. Is often envious of others or believes that others are envious of him or her.
9. Shows arrogant, haughty behaviors or attitudes.

**Assessment tools for narcissism.** One assessment tool that can be used to measure narcissism in clinical settings is the Millon Clinical Multiaxial Inventory (MCMI-III). Scale 5 of the MCMI-III contains 24 questions designed to measure an individual's need for admiration, self-centeredness, and assuming demeanor (Jankowski, 2002). A base rate score between 75 and 84 indicates the occurrence of clinically significant narcissistic personality traits, while a score above 85 points toward the presence of a clinically significant personality disorder (Jankowski, 2002).

Another popular tool used to assess personality features is the Minnesota Multiphasic Personality Inventory (MMPI-2). While there are no clinical scales on the MMPI-2 that directly measure narcissism, elevations on some scales may point to the presence of narcissistic traits within the individual. For example high scores on scales 3 and 4 indicate persons who may be self-centered and egocentric, while clients who have elevated scores on scale 9 may have grandiose aspirations or an overstated sense of self-worth (Graham, 2006). Furthermore, MMPI-2 code types, which are used to provide a more specific and clinical interpretation than individual scales, can also identify narcissistic personality features (Groth-Marnat, 2009). For example a 1/3 code type may suggest a selfish individual with a strong need to be admired, while the 4/9 code type identifies someone with a manipulative personality who may struggle forming emotional bonds (Groth-Marnat, 2009).

The Collective Narcissism Scale measures a person's unrealistic beliefs about the ingroup importance of their particular group, while the Pathological

Narcissism Inventory assesses symptoms of narcissistic grandiosity as well as narcissistic vulnerability (Shulman & Ferguson, 1988). While there are multiple assessment tools that assess for narcissistic traits in addition to other personality characteristics, the most common assessment tool for assessing only narcissism is the Narcissistic Personality Inventory (NPI) (Pinsky, 2009).

**History and development of the Narcissistic Personality Inventory.** The Narcissistic Personality Inventory (NPI) is the most widely used assessment tool for measuring narcissism in non-clinical populations (Twenge et al., 2008). Robert Raskin and Howard Terry illustrated the development of the NPI in their 1988 article “A Principal-Components Analysis of the Narcissistic Personality Inventory and Further Research of Its Construct Validity.” The NPI was originally developed to study narcissism in non-clinical populations using criteria from the DSM-III. The forty question forced choice test measures seven components of narcissism which are authority, self-sufficiency, superiority, exhibitionism, exploitativeness, vanity, and entitlement. Each item consists of two statements, and participants are asked to verify which statement they more identify with. If participants identify with both statements, they are asked to choose the statement which seems closer to them. If they don’t identify with either statement, they are asked to select the statement that is the least objectionable. Since the NPI uses a forced choice scale, it shields from social desirability responses, as the participant must simply choose between the narcissistic response, and the non-narcissistic response (Twenge et al., 2008). Scores are then tallied, and the administrator can assess which areas of narcissism contributed to the subjects score.

**Purpose of the Study**

The purpose of this study was to gain a better understanding of the adaptive and maladaptive narcissistic traits of retired NFL players. More specifically, this study aimed to explore if some aspects of narcissism correlate with satisfaction in retirement in former NFL players.

**Clinical Relevance**

While there is plenty of literature regarding the depression, financial problems, and substance abuse rates of football players in their retirement years, there is limited data on the personality variables of those who struggle in retirement versus those who thrive. As many of these athletes portray similar personality characteristics that could best be described as narcissistic, this study aimed to detail exactly which correlate with satisfaction or dissatisfaction in retirement.

Though many of these players show difficulties adjusting to retirement, some actually take advantage of counseling services offered by the league. However the ones that go to counseling are only guaranteed four sessions, and any further counseling must be paid for by the individual out of pocket. If the counselors working with these former athletes had information regarding possible relationships between their personality characteristics and satisfaction with life in retirement, they may be likely to better utilize what limited time they are allotted.

## CHAPTER II

### Method

This chapter examines the procedure and details of the current study, including the research design, participants, protection of human subjects, measures, reliability and validity of both the NPI and the RSI, procedure, data analysis, research questions, and statistical hypotheses.

#### Research Design

This research design is a correlational self-report study, which used the Narcissistic Personality Inventory (NPI) as well as the Retirement Satisfaction Inventory (RSI) to search for specific areas of narcissism that may correlate with high or low retirement satisfaction. The questionnaire used in this study consisted of a brief demographic section followed by the entire NPI and the entire RSI. Both tests are in the public domain and can therefore be used without the direct permission of the owners.

#### Participants

Participants consisted of 69 retired football players who played in the National Football League (NFL) for at least one season. They were solicited through emails containing a cover letter (Appendix A) that were sent to the NFL Retired Players Association and local NFL chapters. Emails included a link to the survey located near the bottom of the email. Participants were also solicited in person through local NFL alumni gatherings. Snowball sampling was utilized, as individuals were encouraged to forward the link to any other retired football players they might know of. There was no maximum to the amount of time the

participant could have played in the NFL, however they must have played for at least a minimum of one season. All participants in this study were male. They were at least eighteen years of age, and there was no maximum age limit. An estimated sample size of 55 participants was determined using G-power analysis with an alpha size set at .05 and power of .8. Effect size was estimated to be .15.

### **Protection of Human Subjects**

This study adhered to all of the ethical guidelines put forth by Alliant International University's Internal Review Board (IRB) committee. Those that completed the survey were provided informed consent and were guaranteed anonymity. Data from each survey was stored into an electronic database through the Qualtrics online survey platform, which is password protected. Those that completed the questionnaire through hard copy had their information translated into a blank online survey by this administrator so the data could be stored into Qualtrics. Approval from the IRB was obtained by this researcher prior to the beginning of the study.

### **Inclusion Criteria**

All participants in this study were required to have played at least one season in the National Football League. Each participant also needed to be a minimum of at least 18 years of age.

### **Exclusion Criteria**

Individuals who had only played football in college, or played football in another professional league such as the Arena Football League or the National Football League Europe were not permitted to participate in the study. Individuals

who were currently playing at the time of data collection were not permitted to participate, as the study centers around retired players and not current players.

### **Self-Report Measures**

Participants completed a survey which included a basic demographics questionnaire (Appendix B) followed by the Narcissistic Personality Inventory (NPI) (Appendix C), and then the Retirement Satisfaction Inventory (RSI) (Appendix E).

**Demographics questionnaire.** All items placed within the demographics questionnaire were questions used to assess specific correlational inquiries within the study itself. For example participants were asked how many years they played in the NFL, and how many years they have been retired from the NFL. These demographic questions were examined with respect to questions from the NPI and the RSI for the purpose of examining both personality and retirement characteristics of the retired NFL player. Questions from the demographics questionnaire pertaining to income, employment status, and years retired, for example, were also analyzed in relation to the participant's responses on their NPI and RSI to investigate any additional relationships of significance.

**The Narcissistic Personality Inventory (NPI).** The NPI is a forty question forced choice test, intended to measure levels of narcissism in non-clinical settings (Twenge, 2008). The test assesses seven different components of the narcissistic personality as identified by Raskin & Terry (1988) including vanity, authority, superiority, self-sufficiency, entitlement, exhibitionism, and exploitativeness, and its content is based off of the criteria for Narcissistic Personality Disorder (NPD)

from the DSM-IV (Raskin & Terry, 1988). (It should be noted the during the time in which this study was taking place, the American Psychological Association revised the DSM-IV and created the DSM-5. However the criteria for Narcissistic Personality Disorder remained the same verbatim).

**Reliability and validity of the NPI.** Evidence of the NPI's validity was demonstrated (before its 1988 revision), in a 1984 study by Watson, Grisham, Trotter, and Biderman. As lack of empathy is a hallmark of narcissism, these researchers sought to find any negative correlations between the NPI and measures of empathy. Their hypothesis supporting the NPI's validity was confirmed as the test correlated negatively with both the Mehrabian and Epstein Scale, and the Smith Empathic Personality Questionnaire, both of which measure levels of empathy (Watson, Grisham, Trotter, & Biderman, 1984).

Robert Raskin and Calvin Hall (1998), the creators of the NPI also conducted studies to assess the validity of the instrument. The NPI was first correlated with the Eysenck Personality Questionnaire as the Eysenck measures behavioral characteristics similar to the personality criteria for which the NPI was constructed. Using an alternate forms method, form A of the NPI was administered to 134 participants while form B of the NPI along with the Eysenck was administered to 99 subjects, 69 of which had previously completed form A of the NPI. Results indicated a reliability coefficient of .72 suggesting stable response trends.

As this study intends to use the NPI in collaboration with another test, it is imperative to point out that the NPI has successfully been used in alliance with



other instruments as well. Raskin and Hall (1988) also conducted an additional study to see if the NPI correlated with creativity tests, as narcissism and creativity share many similar traits such as impulsivity, autonomy, and a strong need for recognition. This hypothesis was tested as researchers correlated the NPI with the Barron Symbolic Equivalents Test, and then correlated the NPI with an additional self-report measure in which subjects simply stated whether or not they thought they were creative. Both measures indicated a significant positive correlation with the NPI. Furthermore, Shulman and Ferguson (1988) compared the NPI with the Narcissistic Projective (N-P) test and found a correlation coefficient of .83 suggesting the NPI, an objective test, correlates strongly with a projective measure.

As the NPI has proven to be a reliable and valid instrument for assessing narcissism, numerous clinicians have used it as part of their studies. In 2006, researchers administered the NPI to college students and found that two-thirds of participants had narcissism scores that were 30% higher than those who originally took the test back in 1979 ( $r = .53$ ,  $p < .001$ ), which may suggest an increase in individualistic traits among young adults (Twenge, Konrath, Foster, Campbell, & Bushman, 2008). The NPI was also used in finding a connection between narcissism and sensitivity to criticism. Atlas and Them (2008) performed a study using the NPI and the Sensitivity to Criticism Scale and found that overt narcissism was negatively correlated with sensitivity to criticism ( $r = -0.36$ ,  $p < 0.001$ ), while covert narcissism was positively correlated with sensitivity to criticism ( $r = -0.49$ ,  $p < 0.001$ ).

**Retirement Satisfaction Inventory (RSI).** The RSI was constructed in a two-part investigation by Floyd, Haynes, Doll, Winemiller, Lemsky, Burgy, and Heilman (1992) with the intent of measuring retirement as a life transition. In the first part of the study, items were pulled from interviews in which forty retirees and retirement services providers were asked questions regarding current recreational activities, rewards, work functioning preretirement, current fulfillment, changes since retirement, and causes for retirement. A 110-item questionnaire based off of the content of those interviews was constructed and given to 86 men and women from the AARP as well as other various retirement organizations. Items were retained for the final scale if there was response variability in which each end of the rating scale was endorsed by at least 5% of participants who completed the test. These items produced the final 51-item version of the RSI. In the second part of the study, developers sought to develop a scoring format and initial norms for the test. 159 retired men and 243 retired women with an average age of 69.40 years ( $SD=5.94$ ) who had been retired for an average of 4.18 years ( $SD=2.92$ ) completed the RSI along with a demographics form. Participants were distributed the questionnaires and they were completed at the meetings or were mailed back to the researchers. 41 of the 51 items were categorized into subscales, which measured reasons for retirement, sources of enjoyment, and satisfaction with life in retirement. Ten questions were not categorized into subscales as they were in a multiple choice non-likert format, and assessed more general views on retirement.

**Reliability and validity of the RSI.** These same researchers (Floyd, Haynes, Doll, Winemiller, Lemsky, Burgy, & Heilman, 1992) assessed reliability using a subsample of 65 participants who completed the RSI twice with a 14-day space between sessions. The correlations from the two different testings yielded a range of  $r=.56$  to  $r=.77$  (mean  $r=.68$ ) for scales with multiple items and  $r=.45$  to  $r=.71$  (mean  $r=.62$ ) for single item questions. Validity was measured by having these initial participants also complete the Satisfaction with Life Scale. Those participants who were married also completed the Marital Satisfaction Questionnaire for Older Persons. Researchers did not correlate these two measures with the entire RSI, but instead correlated them with five scores intended to measure present satisfaction in retirement.

The RSI has also been adapted for use in other countries, and has been found to be a valid and reliable instrument in measuring retirement satisfaction outside of the United States. Studies in Italy suggest the RSI has convergent and discriminate validity, while the internal reliability remains questionable (Zaniboni, et al., 2009). When used with retirees in France, researchers found that the factor structure for the “reasons for retirement” and “sources of enjoyment” sections were similar to the American sample, while there were inconsistencies in the “satisfaction with life” section (Fouquereau et al., 1999). In a 2011 study in Spain, researchers administered the RSI to 638 retirees and found the instrument to be a reliable tool in assessing retirement satisfaction in Spanish early retirees (De la Hera, C., Diaz, A., & Munoz, J., 2011). Perhaps the most notable study involving the RSI outside of the United States took place in Europe (Fouquereau, et al., 2005) where the

RSI was adapted into six different languages and was used to compare retirement attitudes of 1,686 participants from Belgium, Finland, France, Portugal, Spain, and The United Kingdom. Results indicated similar attitudes towards life satisfaction in the Belgian, Finnish, French, Spanish, and British samples, with the Portuguese expressing a lower level of satisfaction. The RSI has been cited in studies measuring a range of constructs. Joo and Price (2005) used the RSI in a study measuring the influence of marital status on retirement satisfaction on women. The researchers found that while there were significant differences in retirement satisfaction, there was little variance in the psychological well-being between participants who were married, divorced, widowed, or single.

### **Research Questions and Hypotheses**

Research Question 1: Will there be any relationship between vanity as measured by the NPI, and satisfaction with life in retirement as measured by the RSI?

Hypothesis 1: There will be a significant negative correlation between scores on the vanity scale as measured by the NPI and satisfaction with life in retirement as measured by the RSI.

Research Question 2: Will there be any relationship between authoritativeness as measured by the NPI and satisfaction with life in retirement as measured by the RSI?

Hypothesis 2: There will be a significant positive correlation between scores on the authoritative scale as measured by the NPI and satisfaction with life in retirement as measured by the RSI.

Research Question 3: Will there be any relationship between number of years played in the NFL and satisfaction with life in retirement as measured by the RSI?

Hypothesis 3: There will be a significant positive correlation between the number of years played in the NFL and satisfaction with life in retirement as measured by the RSI.

Research Question 4: Will there be any relationship between number of years played in the NFL and narcissism as measured by total score on the NPI?

Hypothesis 4: There will be a significant positive correlation between number of years played in the NFL and narcissism as measured by total score on the NPI.

Research Question 5: Will there be any relationship between years since retirement from the NFL and satisfaction with life in retirement as measured by the RSI?

Hypothesis 5: There will be a significant positive correlation between number of years since retirement from the NFL and satisfaction with life in retirement as measured by the RSI.

Research Question 6: Will there be any relationship between number of years since retirement from the NFL and narcissism as measured by total score on the NPI?

Hypothesis 6: There will be a significant negative correlation between number of years since retirement from the NFL and narcissism as measured by total score on the NPI.

Research Question 7: Will there be any relationship between self-sufficiency as measured by the NPI and satisfaction with life in retirement as measured by the RSI?

Hypothesis 7: There will be a significant positive correlation between scores on the self-sufficiency scale as measured by the NPI and satisfaction with life in retirement as measured by the RSI.

Research Question 8: Will there be any relationship between narcissism as measured by total score on the NPI and satisfaction with life in retirement as measured by the RSI?

Hypothesis 8: There will be a significant negative correlation between narcissism as measured by total score on the NPI total scores on the NPI and satisfaction with life in retirement as measured by the RSI.

### **Procedure**

The survey was administered online through email as well as in person. Possible candidates were solicited online through retired player communities such as The NFL Retired Players Association, and former players chapters of the NFL Players Association. Snowball sampling was used as participants from these organizations were asked to contact fellow retirees about completing the survey. The method of the administration (in person or online) was at the preference of the participant.

The test-taking procedure began with the participant receiving an email with a cover letter as well as a link to the survey. The cover letter (Appendix A) described the research study as a correlational study between personality factors

and retirement satisfaction. The true aim of finding narcissistic factors was hidden from the participant as to not contaminate responses. Participants may have avoided providing honest responses if they were aware that the questions were being used to measure their levels of narcissism. While there was no monetary incentive in completing this study, participants were briefed in the cover letter about how their participation in this study would contribute to the research in the retirement process of NFL players. It was also noted their contributions may go towards better serving their future colleagues who may be provided with counseling services during their retirement.

### **Data Analysis**

Information from the surveys was collected and organized using Qualtrics (an online survey program), and then entered into the SPSS, which provided statistical analyses on relationships between the constructs being measured. Two-tailed Pearson's correlational tests were used in this study to explore possible relationships between narcissism and retirement satisfaction. While the entire RSI was administered, only the Satisfaction with Life in Retirement scale was used to assess retirement satisfaction. Additional relationships between content from both scales (the RSI and the NPI) and the demographics information was also analyzed. For example, research question #3 (Will there be any relationship between number of years played in the NFL and retirement satisfaction) used information pulled from the demographics questionnaire along with information from one of the two instruments. Upon completion of the study, this researcher ran supplementary two-tailed Pearson correlational tests to explore additional relationships of significance

that were not part of the original research questions. Additional relationships of note involving questions from the demographics section, scales of the NPI, and questions of the RSI are discussed in the post-hoc analysis.



## CHAPTER III

### Results

The following section presents the demographic data of the participants who completed this survey, as well as a review of the research questions along with their hypotheses. A confidence level of .05 was set for alpha, which was used to determine whether or not there was significance between the two constructs being measured.

#### Demographic Data Analysis

A demographics section was developed in the beginning of the survey for the purpose of better understanding the characteristics of the retired football players participating in the study. Demographic questions assessed for age, years played in the NFL, years retired from the NFL, income, ethnicity, and employment status. Moreover, demographic information was used in four of the eight research questions. There were a total of 69 (N=69) participants in the study, all of which were required to have played at least one year in the National Football League (NFL). There was no maximum number requirement for years played. Sixty-six of the 69 participants completed the survey online, and the other three completed the survey on hard copy, during an NFL alumni meeting. Surveys completed on hard copy were added into the database manually by this researcher.

All of the participants were male, and all were over 18 years of age. Participants ranged from 30 years of age to 81, with a mean age of 57.41 and a standard deviation of 13.32. Participants played an average of 6.48 years in the NFL, and had been retired from the NFL for an average of 28.26 years (See table

1). The majority of the participants were Caucasian (53.6%) followed by African-American (34.8%), Multi-racial participants (2.9%), and Arab participants (1.4%). An additional 2.9% of participants declined to share their ethnicity, and 4.3% did not answer (See table 2). The majority of the participants had a bachelor's degree (53.6%), with 33.3% having obtained a graduate degree, and 8.7% having attended some college. 4.3% did not disclose their educational history (See table 3).

Table 1

*Descriptive Statistics*

Variables	Minimum	Maximum	Mean	Std. Deviation
Age	30	81	57.41	13.32
Years since Retirement	2	50	28.26	13.58
Years Played in the NFL	1	20	6.48	3.47

Table 2

*Participant Ethnicity*

Ethnicity	Percentage
White	53.6
Black	34.8
Did not answer	4.3
Multi-racial	2.9
Would rather not say	2.9
Arab	1.4

Table 3

*Participant Highest Level of Education Completed*

Education	Percent
Bachelor's Degree	53.6
Graduate Degree	33.3
Some College	8.7
Did Not Answer	4.3

**Analysis of the Hypotheses and Research Questions**

Two-tailed Pearson correlational tests were used to examine relationships between the constructs measured for the eight research questions used in this study. Relationships for each of the constructs can be found in Table 4.

Table 4

*Relationships between the Constructs in the Research Hypotheses*

Research Questions	1.	2.	3.	4.	5.	6.	7.
1. Total NPI Score							
2. Vanity	.621						
3. Satisfaction with Life in Retirement	.194	.038					
4. Authority	.804	.360	.377*				
5. Years Played in the NFL	-.329*	-.286	.098	-.141			
6. Years Retired from the NFL	-.199	-.322	.382*	.056	.160		
7. Self-sufficiency	.677	.376	.279*	.455	-.235	-.154	
8. Age	-.208	-.369	.338	.034	.252	.958	-.142

\*Significant

**Research question 1.** Will there be any relationship between vanity as measured by the NPI, and satisfaction with life in retirement as measured by the RSI?

*Hypothesis 1.* There will be a significant negative correlation between scores on vanity as measured by the NPI and satisfaction with life in retirement as measured by the RSI.

*Analysis of Hypothesis 1.* A two-tailed Pearson correlational method was used to investigate a possible linear relationship between vanity and satisfaction with life in retirement. No significant correlation was found between vanity and satisfaction with life in retirement ( $r=.038, p >.05$ ). Therefore the test revealed no significant relationship between the two constructs, and we failed to reject the null hypothesis.

**Research question 2.** Will there be any relationship between authoritativeness as measured by the NPI, and satisfaction with life in retirement as measured by the RSI?

*Hypothesis 2.* There will be a significant positive correlation between scores on the authoritative scale as measured by the NPI and satisfaction with life in retirement as measured by the RSI.

*Analysis of Hypothesis 2.* A two-tailed Pearson correlational method was used to investigate a possible relationship between authoritativeness and satisfaction with life in retirement. A significant medium positive correlation was found between authoritativeness and satisfaction with life in retirement ( $r=.377, p$

<.05). Therefore the test revealed a significant relationship between the two constructs and the null hypothesis was rejected.

**Research question 3.** Will there be any relationship between number of years played in the NFL and satisfaction with life in retirement as measured by the RSI?

*Hypothesis 3.* There will be a significant positive correlation between the number of years played in the NFL and satisfaction with life in retirement as measured by the RSI.

*Analysis of Hypothesis 3.* A two-tailed Pearson correlational method was used to investigate a possible relationship between number of years played in the NFL and satisfaction with life in retirement. No significant correlation was found between number of years played in the NFL and satisfaction with life in retirement ( $r=.098$ ,  $p >.05$ ). Therefore the test revealed no significant relationship between the two constructs and we failed to reject the null hypothesis.

**Research question 4.** Will there be any relationship between number of years played in the NFL and narcissism as measured by total score on the NPI?

*Hypothesis 4.* There will be a significant positive correlation between number of years played in the NFL and narcissism as measured by total score on the NPI.

*Analysis of Hypothesis 4.* A two-tailed Pearson correlational method was used to investigate a possible relationship between number of years played in the NFL and total score on the NPI. A significant negative medium correlation was found between number of years played in the NFL and total score on narcissism

( $r = -.329, p < .05$ ). Therefore hypothesis 4 was not supported as the relationship was significant, but in the negative direction. As total number of years played in the NFL increased, total score on narcissism as measured by the NPI went down on average.

**Research question 5.** Will there be any relationship between years since retirement from the NFL and satisfaction with life in retirement as measured by the RSI?

**Hypothesis 5.** There will be a significant positive correlation between number of years since retirement from the NFL and satisfaction with life in retirement as measured by the RSI.

**Analysis of Hypothesis 5.** A two-tailed Pearson correlational method was used to investigate a possible relationship between number of years since retirement from the NFL and satisfaction with life in retirement as measured by the RSI. A significant positive medium correlation was found between number of years since retirement from the NFL and satisfaction with life in retirement ( $r = .382, p < .05$ ). Therefore the test revealed a significant relationship between the two constructs and the null hypothesis was rejected.

**Research question 6.** Will there be any relationship between number of years since retirement from the NFL and narcissism as measured by total score on the NPI?

**Hypothesis 6.** There will be a significant negative correlation between number of years since retirement from the NFL and narcissism as measured by total score on the NPI.

***Analysis of Hypothesis 6.*** A two-tailed Pearson correlational method was used to investigate a possible relationship between number of years since retirement from the NFL and total score on narcissism as measured by the NPI. No significant correlation was found between number of years since retirement from the NFL and total score on narcissism as measured by the NPI ( $r = -.199, p > .05$ ). Therefore the test revealed no significant relationship between the two constructs, and we failed to reject the null hypothesis.

**Research question 7.** Will there be any relationship between self-sufficiency as measured by the NPI and satisfaction with life in retirement as measured by the RSI?

***Hypothesis 7.*** There will be a significant positive correlation between scores on the self-sufficiency scale as measured by the NPI and satisfaction with life in retirement as measured by the RSI.

***Analysis of Hypothesis 7.*** A two-tailed Pearson correlational method was used to investigate a possible relationship between self-sufficiency as measured by the NPI and satisfaction with life in retirement as measured by the RSI. A significant small positive correlation was found between scores on self-sufficiency and satisfaction with life in retirement ( $r = .279, p < .05$ ). Therefore the test revealed a small significant relationship between the two constructs and the null hypothesis was rejected.

**Research question 8.** Will there be any relationship between narcissism as measured by total score on the NPI and satisfaction with life in retirement as measured by the RSI?

***Hypothesis 8.*** There will be a significant negative correlation between narcissism as measured by total score on the NPI, and satisfaction with life in retirement as measured by the RSI.

***Analysis of Hypothesis 8.*** A two-tailed Pearson correlational method was used to investigate a possible relationship between narcissism as measured by the NPI and satisfaction with life in retirement as measured by the RSI. No correlation was found between scores on the narcissism and satisfaction with life retirement ( $r=.194, p >.05$ ). Therefore the test revealed no significant relationship between the two constructs, and we failed to reject the null hypothesis.

### **Post-Hoc Analysis**

The purpose of this research was to investigate possible significant relationships between satisfaction with life in retirement in former NFL players, and aspects of narcissism as measured by the NPI. Eight research questions were constructed based on the literature, however not all seven aspects of narcissism as measured by the NPI were included in the research questions. As the survey administered included the entire NPI, additional two-tailed Pearson correlations were run to search for possible significant relationships between any of the other facets of narcissism measured by the NPI that were not included in any of the eight research questions, along with satisfaction with life in retirement, years played in the NFL, years retired from the NFL, and age (See table 5).



Table 5

*Additional Significant Relationships Discussed in the Post-hoc Analysis*

Variables	1.	2.	3.
1. Entitlement			
2. Vanity	.275		
3. Years Played in the NFL	-.296*	-.286*	
4. Years Retired from the NFL	-.213	-.322*	.160

\*Significant

While there was no significant negative correlation between vanity and satisfaction with life in retirement as predicted in hypothesis 1, there were significant small negative relationships between both vanity and years played in the NFL ( $r = -.286, p < .05$ ), and vanity and years retired from the NFL ( $r = -.322, p < .05$ ). One possible reason for this (which will be elaborated on pages 60-61) is that coaches may favor players who are labeled as “locker room guys” that are less narcissistic as they are deemed better leaders and more coachable. Those with non-narcissistic traits may have been able to accrue more playing years due to their ability to direct their focus outward towards the betterment of their team, instead of inward towards their own needs. However it should also be noted that questions in the vanity scale assess for how the individual views their body, and do not ask about vanity as it is explained in the literature. It may suggest that while these men think favorably of their physical appearance during their younger years, interest in their body may decline with age.

There was also a significant small negative correlation between years played in the NFL and entitlement ( $r = -.296, p < .05$ ). This finding is relevant as

one of the current issues surrounding the NFL is the lawsuit brought on by former players who feel they are entitled to greater benefits, and many are split as to whether these players are entitled to additional benefits having known the dangers of football (Heisel, 2014). Knowing that the questions on the Entitlement scale of the NPI primarily address the topics of power and happiness, we may be able to ascertain that retired players may feel more entitled to compensation for injuries suffered while playing in the NFL, but not entitled to greater power and happiness than the average person.

Lastly, the mean score of narcissism as measured by the NPI for this particular sample was 14.1, which is below the average score on the NPI (15.3). This finding was not expected due to the amount of literature discussing the NFL as a league with a large amount of narcissistic personalities. To see if this difference was significant, a one sample t-test was run between the two scores. There was not a significant difference between these two groups  $t(69) = -1.07, p >.05$ .

## CHAPTER IV

### Discussion

The discussion section will address the following topics: (a) hypothesis results, (b) clinical implications, (c) multicultural implications, (d) limitations (e) suggestions for future research, and (f) conclusion.

### Hypotheses Results

Hypothesis 1 proposed a significant negative correlation between scores on the vanity scale as measured by the NPI and satisfaction with life in retirement as measured by the RSI. No significant relationship was found between these two constructs.

This finding suggests vanity may play little if any role in retirement satisfaction among NFL players. As discussed by Bechta (2012), players drafted into the NFL will often spend their money on flamboyant merchandise such as cars, jewelry, and expensive clothing. It has been well documented (Corben, 2013) that this trend of purchasing such vanity items (many of which also count as depreciating assets) often leaves players struggling financially soon after their retirement from the NFL. Furthermore, literature shows that those who display narcissistic traits such as vanity struggle with the aging process in general (Whitbourne, 2014). Therefore it was proposed that those who score lower in vanity might find higher satisfaction with life in retirement, but this was not the case.

It should be noted that each of the items from the NPI that measure vanity assess the test taker's views of their body, and do not assess for their desire for

vanity items expressed in the literature. Vanity as it was discussed in the literature related to player's desire to draw attention to their accomplishments and personal belongings. Furthermore, the mean age of the participants in this study was 57.41, and the majority of this sample may not be as concerned with their physical appearance as they were when they were younger. What may be more telling are two of the questions measured in the Exhibitionistic scale which asked participants to chose between "I get upset when people don't notice how I look when I go out in public" or "I don't mind blending into the crowd when I go out in public," and "I try not to be a show off" or "I will usually show off if I get the chance." 95% of participants endorsed blending into the crowd, and 82% preferred not to show off. This may suggest that while these individuals were immersed within a flamboyant culture during their playing years, their priorities may change when they are forced to move on from the game, and away from these ideals.

Hypothesis 2 proposed a significant positive correlation between scores on the authoritative scale as measured by the NPI and satisfaction with life in retirement as measured by the RSI. A significant relationship was found between these two constructs.

NFL retirees participating in this study scored higher on the authoritative scale than any other scale on the NPI. Furthermore, satisfaction with life in retirement had a stronger relationship with authoritativeness when compared to any other narcissistic trait measured by the NPI during this study. Authoritative-like characteristics such as assertiveness and dominance give players an advantage on the playing field (Krusos, 2011), and it was hypothesized they may also give

them an advantage in non-related football tasks. The authoritative leadership style is one that provides guidance to others during challenging circumstances, while inspiring enthusiasm to those around them (Benincasa, 2012).

It is believed that many NFL players share the same authoritative-like “alpha-male” personality, and this research suggests these qualities may assist the individual in non-football tasks. Among the responses in the authoritativeness scale provided by this sample, over 90% saw themselves as a good leader, and believed they had a talent for influencing people. Additionally, many of the participants in this study endorsed a level of confidence that was apparent by their responses on the Authoritativeness scale in the NPI. “I will be a success” was endorsed by 82% of the participants, and “I am assertive” was answered by 80%. It may be possible that some of the tools players are learning to assist them in their NFL careers may be simultaneously helping them achieve a level of satisfaction in retirement from the NFL. These tools may be useful in areas on business, parenting, or interpersonal relationships, as others may be drawn to their confidence or leadership qualities. What remains unclear is whether these authoritative characteristics were present before they entered the NFL, or they were developed while in the NFL.

Hypothesis 3 proposed a significant positive correlation between the number of years played in the NFL and satisfaction with life in retirement as measured by the RSI. No significant relationship was found between these two constructs.

Those who enjoyed longer NFL careers were hypothesized to have greater retirement satisfaction due to having a better chance of fulfilling their NFL career goals, as well as having greater potential for financial gain. One possible explanation to there being no significant relationship could be the injury variable, as more than half of players who retire do so with a permanent injury (Corben, 2012). The longer one plays in the NFL, the greater chance they have of suffering a serious injury, and many football injuries have lingering physical and emotional effects long after the individual's career is over ("Heads in the Game," 2008).

There is the possibility that satisfaction in retirement from the NFL may have little to do with the amount of years one actually played in the NFL. In this survey, participants were given the option on question 64 to list other considerations that may have contributed to their retirement that were not asked as part of the survey. A few of the participants mentioned opportunities in other careers they would like to pursue rather than play football. Others mentioned that they were forced to retire due to injury. There appears to be a current trend in the NFL where players are retiring from football as they are now aware how the risk of injury may interfere with their ability to pursue non-football interests after their playing days. Perhaps the most noteworthy instance of this occurred recently when San Francisco 49ers linebacker Chris Borland suddenly retired from the NFL at 24 years of age. Borland, who was projected to make millions of dollars after a strong rookie season claimed there were "just too many unknowns for me and there were too many tragedies for me to be comfortable playing" and added, "There have been enough former players who've suffered and future players whose health might be at risk"

(Kass, 2015). This trend is occurring among new players as well as veterans alike, which may explain the lack of relationship between number of years played in the NFL and satisfaction with retirement. This information would be clinically useful for therapists working with retired NFL players who could work spend time working together to develop a career plan post retirement.

Hypothesis 4 suggested a significant positive correlation between the participant's narcissism as measured by total score on the NPI and the number of years they had played in the NFL. The relationship between the two constructs was indeed significant, but in the negative direction.

Due to the amount of literature on the narcissistic culture in the NFL, it was hypothesized that the individual's levels of narcissism as measured by the NPI may increase the more years exposed to this mind-set, yet the inverse was true. One possible explanation is that while there is a narcissistic culture within the NFL, those players who have built longer playing careers have personality traits opposite to narcissistic ones. Though it is the flamboyant players who receive the most attention (Wiles, 2012), coaches and player-personnel staff value players deemed "locker room guys" who are well-respected leaders who maintain team cohesion (White, 2012). Former NFL player Ryan Riddle explains, "A self-centered player who puts his needs above the interest of the team is also someone who will eventually not be trusted. A player who cannot be trusted is like a cancer that must be surgically removed early before it spreads throughout the entire locker room—even when they are as gifted as the names mentioned" (Riddle, 2014).

Regardless of talent, players with more narcissistic traits may be valued less and therefore have shorter playing careers. Moreover, those who sustained successful NFL careers may have instead had healthy levels of narcissism. Individuals with healthy amounts of narcissism can succeed in professional and social realms due to their ability to be self-confident while simultaneously showing empathy and consideration for others (Whitbourne, 2012). If the hypothesis of healthy narcissism is true, those with clinical levels of narcissism may be exiled from the league if coaches are able to find “locker room guys” who have similar talents and are able to better get along with their teammates. Moreover, the ability to be immersed within a narcissistic culture for a long period of time and not adopt narcissistic traits or ways of thinking might speak to the premise that players who are able to sustain long playing careers have high amounts of ego strength. This quality may assist them in succeeding in other areas of their life post-football.

Hypothesis 5 projected a significant positive correlation between number of years since retirement from the NFL and satisfaction with life in retirement as measured by the RSI. A significant medium positive correlation was found between number of years since retirement from the NFL and retirement satisfaction.

Given the numerous amount of players emotionally struggling with the initial phases of retirement, this finding was expected, especially considering the majority of players in the NFL do not have the luxury of retiring on their own terms. Forced retirement in general can have a negative impact on retirement satisfaction, as those who are forced to retire before they expect to have less



satisfaction with retirement and lower levels of psychological well-being compared to those who retired on their own terms (Peiro, Potocnik, & Tordera, 2010). Athletes who are forced into early retirement must now to develop new skills and other areas of their identity, and this process could take up to four to eight years (Perlman, 2004).

As part of the RSI, participants were asked (on question 76), “After retirement how easy or difficult were the first few months?” Almost half of the participants endorsed the process as being either “Difficult” or “Somewhat Difficult,” which may suggest that even though someone may find long-term satisfaction in retirement from football, the initial phases might be challenging. The positive correlation between years retired from football and satisfaction in retirement may suggest that these individuals are more likely to form a new identity, pursue other interests, and develop greater life skills the more time they spend retired from the NFL. This notion that, “It gets better with time” would be very useful for clinicians working to ease distressed individuals who have recently retired.

Hypothesis 6 suggested there will be a significant negative correlation between total scores on the NPI, and years since the participant retired from the NFL. No significant relationship was found between these two constructs.

With the average NFL career spanning only 3.2 years (Ninomiya, 2011), these individuals are likely to retire sometime in young adulthood, a time in which narcissism is at its peak (Whitbourne, 2011). Moreover, as discussed in hypothesis 1, the NFL culture is one where its members receive excessive praise (Wiles,

2012), and place a great deal of value on vanity items such as expensive cars or jewelry (Bechta, 2012). As newly retired players are not far removed from this culture, they were hypothesized to have higher total scores on the NPI closer to the time in which they retired, but no significant relationship was found.

One possible explanation for the lack of relationship could be that individual's narcissism or lack of narcissism could be stable over time, and not have any effect on their satisfaction with retirement. Some may identify with the narcissistic culture of the NFL for the extent of their retirement, while others may have never identified with it at all.

Hypothesis 7 suggested there will be a significant positive correlation between scores on the self-sufficiency scale of the NPI and satisfaction with retirement as measured by the RSI. A significant small positive correlation was found between these two constructs.

As discussed by Campbell (2011), many players become so accustomed to having their basic needs taken care of, that once they retire from the NFL many struggle to fend for themselves, and lack self-sufficiency. As many of these players do not learn the autonomy skills that many others in their age cohort learn during young adulthood, it was hypothesized that those with higher levels of self-sufficiency would have greater satisfaction in retirement.

The results from research question 7 suggest that those who have developed personal autonomy may have higher levels of life satisfaction within retirement. However one possible confounding factor to this research question may be personal injury. Many players depart from the league with lasting injuries

(Corben, 2012), and this could make it difficult for them to be self-sufficient. As previously mentioned, almost half of the participants in this study cited injury as the reason for their retirement, and this may limit their ability to live independently.

This information could be valuable for clinicians working with NFL retirees, as therapists could create a treatment goal of working with the individual develop skills that foster independence. These could be skills such as managing finances or building a resume. The clear benefits of self-sufficiency could also speak to the importance of having a college degree, as many players who enter the NFL do not finish college, even though they played college football.

Hypothesis 8 suggested there will be a significant negative correlation between total scores on the NPI, and satisfaction with retirement as measured by the RSI. No significant relationship was found between these two constructs.

This hypothesis was based on the widespread literature which discussed how those with narcissistic personality traits struggle with the aging process, and was not based on any factors regarding the NFL retirement process or the retirement in general. However there was no relationship found between narcissism and satisfaction with life in retirement within this sample.

Though the previous findings mentioned in this study suggested different facets of narcissism may correlate with satisfaction with life in retirement (authoritativeness and self-sufficiency), narcissism as a whole may not be a good predictor for satisfaction with life in retirement. For men who played in the NFL, there appears to be a plethora of variables that factor into satisfaction with life in

retirement such as career options, injuries sustained in the league, education (Campbell, 2011), and general narcissism may not play a role the individual's ability to cope with these obstacles. While the literature states that narcissists struggle with the aging process, retirement is only part of the aging process, and individuals vary in how they process their retirement. Clinicians working with retired NFL players would be wise to be mindful of this.

### **Multicultural Implications**

It should be considered that the racial demographics of the NFL have remained somewhat consistent for the past 25 years with African-Americans making up 60% of the league in 1989, 65% of the league in 1998 (Lapchick & Matthews, 1998), and roughly 67% in 2014 (Thomas, 2014). The representation of Caucasians, Latinos and Asian/Pacific Islander's have all remained mostly consistent for the past 25 years as well (Thomas, 2014). However the demographics of this study do not directly mirror the demographics of the NFL as of 2014 (see Table 6). Therefore, independent sample t-tests were run to see if there was a significant difference between African-American and Caucasian retired NFL players in terms of mean total NPI scores, and mean Satisfaction with Life in Retirement scores. Other races were not included due to a low sample size (Arab  $n=1$ , Multi-racial  $n=2$ , Would Rather Not Say  $n=2$ ). There was a non-significant mean difference between African-American ( $m=15.71$ ) and Caucasian ( $m=13.32$ ) NPI scores  $t(59) = 1.34, p > .05$ , and a non-significant mean difference between the African-American ( $m = 48.67$ ) and Caucasian ( $m = 52.89$ ) Satisfaction with Life in Retirement scores,  $t(59) = -1.04, p > .05$ .

Table 6

*Demographics of the Participants and NFL Demographics as of 2014*

Ethnicity	Participants	NFL 2014
Black	34.8%	67.3%
White	53.6%	31%
Asian/Pacific Islander	0%	.7%
Hispanic	0%	.6%
Arab	1.4%	N/A
Multi-racial	2.9%	N/A
Other	0%	2%
Would Rather Not Say	2.9%	N/A

**Clinical Implications**

There are multiple clinical implications from the findings that came about as a result from this research. The study explored what aspects of narcissism, a personality construct believed to aid players while on the field, may correlate to satisfaction with retirement.

In regards to the findings on the role of narcissism in healthy retirement, the results suggest a significant relationship between self-sufficiency and satisfaction with life in retirement, as well as authoritativeness and satisfaction with life in retirement. One of the goals of this study was to identify exactly which aspects of narcissism may correlate with healthy retirement, and it appears two of those aspects may be self-sufficiency and authoritativeness. This information is highly useful for therapists helping these individuals through this difficult period knowing that a solid treatment plan may be best centered around building leadership, assertiveness, and independence skills.

Findings also suggested the more years an individual played in the NFL, the lower

their score on total narcissism. Therapists might benefit from being mindful of the relationship between these two constructs when working with retirees. That is not to say that an individual presenting to services after a brief career might present with higher levels of narcissism, but it could be a good starting point to building an understanding of the role healthy narcissism on success.

However what might be the most clinically useful finding for those working with this population may be unrelated to narcissism, as it was found that the longer NFL players had been retired, the more satisfied they were with retirement. It appears likely that due to the research on struggles with early retirement (Pearlman, 2004), retired NFL players may be most likely to seek services the first few years they are out of the league. Those who present to therapy with a hopeless demeanor may be reassured to know the retirement process will likely become easier with time. It is possible that the more time passes away from football, the more time the individual has to develop new interests, establish a new career, and form a new identity.

NFL retirees difficulty adjusting to life after football has garnished a great deal of media attention. However most of this attention has focused on their difficulty managing finances and long-term injuries. This study provides information on psychological factors that play a role in retirement satisfaction. Few former football players seek out counseling services after retirement and those that do are only allotted six session. Having information and an understanding of personality factors that correlate with satisfaction in retirement might aid therapists in better utilizing the limited time they have to work with a client. Based on the findings of this study, clinicians may find it particularly useful to ask about experience in leadership positions, while assessing if the client has the skills to

survive on their own. If they lack skills in these two areas, building leadership and independence skills could be constructive goals for treatment.

### **Limitations**

The majority of the participants in this study were solicited through email. Other than the three participants who participated in person, all of the participants had access to a computer and the internet. Therefore, retirees who do not own a computer were not able to be found and could not give their input on their satisfaction with life in retirement.

Participants are also answering questions about their experience in retirement during a time in which there is heavy media coverage about former NFL players struggling with retirement. A questionnaire such as this one that asks about adjustment to retirement may result in answers that portray the retirement process as unfavorable. Plus, it should be noted that the data set was collected between the months of August and December, which is also the time of football season. There is the possibility that the present reminder of their former career could have had an effect on the participant's answers, be it positive or negative.

Many of the questions from the survey asked the participant to provide information on themselves which may be deemed as unfavorable. Even though they were promised confidentiality, some may have answered in a way of making themselves appear more favorable.

Lastly, this study had a limited sample size of 69. Even though this number still met the minimum criteria for power (55), and the researcher exhausted every

lead to retired players physically available, there are still plenty of other participants who if contacted may have completed the survey.

### **Suggestions for Further Research**

Recommendations for future research would include exploration of the role of injuries in a former players experience in retirement. More specifically are there personality factors that correlate with retirement satisfaction for former NFL players living with permanent injuries. According to the findings in this study, there is a strong relationship between authoritativeness and retirement satisfaction and it may be useful to investigate the specifics of how this personality trait may benefit retired NFL players.

Also, literature (Pearlman, 2004) suggests a timeline of four to eight years until the athlete is able to adjust to life away from sports, and the findings from this research suggest that satisfaction with retirement increases the more time goes on. It may be useful to investigate what specifically happens within those four to eight years that swings the pendulum into being satisfied with life away from sports.

### **Conclusion**

It was well believed that many of the narcissistic traits that help a player succeed on the football field can also help them with life after football, but exactly which specific characteristics those were had not been researched. Findings from this study suggest that authoritativeness and self-sufficiency are two narcissistic traits that may assist former NFL players assimilate to life away from the game. Authoritativeness may help these players in providing a leadership style within



their communities, families, or jobs that others will gravitate to. Furthermore, self-sufficiency was found to be a highly useful character trait for those moving away from the NFL and into retirement. The literature documents how many of these players are coddled, and fail to develop the skills to thrive independently. These results suggest that those who do may be at an advantage in adjusting to life after football.

It was also found the longer someone played in the NFL, the lower the levels of narcissism they had as measured by the NPI. This may shed light on the “locker room guy” hypothesis that players who exhibit non-narcissistic personality traits are desired by teams even if they may not be as talented. Lastly, this study found there to be a significant correlation between years retired from the NFL and satisfaction with retirement suggesting that retirement from the NFL may be less challenging as time goes on. Many hypothesize that it may take a few years before an individual is able to adjust to a life without football. This finding suggests that the retirement process does indeed become easier as time progresses, and many find themselves satisfied with retirement the more time goes on.

No longer being able to participate in an activity that made up so much of an individual’s self-worth is a loss that can be very challenging to cope with. Simply knowing that “it gets better with time” could mean a great deal for a former player battling to cope with not being able to pursue a game they loved and excelled at. A clinician’s time to help these players through this transition is limited, and they might best serve these individuals if armed with an efficient way

to plan treatment. Learning positive leadership and independence skills might be a great place to start.

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**APPENDIX A**

**Email Sent to Retired NFL Player**

Dear former NFL player,

The following is a research study on the relationship between personality factors and retirement satisfaction with NFL retirees.

Current research indicates the retirement process for professional football players is extremely unique. The purpose of this study is to provide information to individuals working with former players, so they can be better served through the retirement process.

With your participation in this innovative study, we can work to discover particular personality factors that correlate with retirement satisfaction. The questionnaire will take between five and ten minutes of your time, and will be imperative in better understanding the character traits of the retired professional football player.

Your input will be greatly beneficial to retired players, both present and future.

[https://alliant.qualtrics.com/SE/?SID=SV\\_0CXvW5OhVh7xiUR](https://alliant.qualtrics.com/SE/?SID=SV_0CXvW5OhVh7xiUR)

If you have any questions, please contact me via email at [mmcginty33@gmail.com](mailto:mmcginty33@gmail.com)

Thank you for your help  
Michael McGinty, M.A.  
Chair: Ronald Stolberg, Ph.D.

**APPENDIX B**

**Consent Form**

Q1. PLEASE READ THE FOLLOWING AND PROVIDE YOUR CONSENT TO COMPLETE THIS SURVEY BY ANSWERING THE YES/NO BOX AT THE BOTTOM OF THIS PAGE.

The following is a research study on the relationship between personality factors and retirement satisfaction with NFL retirees. Current research indicates the retirement process for professional football players is extremely unique. The purpose of this study is to gather information to provide to professionals working with former players, so retired football players can be better served during the retirement process. With your participation in this innovative study, we can work to discover particular personality factors that correlate with retirement satisfaction. The questionnaire will take between five and ten minutes of your time, and will be imperative in better understanding the character traits of the retired professional football player.

Your confidentiality will be guaranteed during the completion of this study. Other than a few demographic questions regarding your time in the NFL (amount of years played, amount of years since retirement, etc.), you will not be asked to provide any other identifying information about yourself. (You will not be asked your name, telephone number, etc.). Myself (Michael McGinty), my chairperson (Dr. Ronald Stolberg), and my committee member (Dr. Marina Dorian), will be the only people with access to this data. Your input will be greatly beneficial to retired players, both present and future. If you have any questions, please contact me via phone at 314-420-7329, or by email at mmcinty33@gmail.com. You are also welcome to email me if you are interested in the results of this survey. Any questions regarding the rights of research participants can be directed towards the Alliant International University's IRB office at (858) 635-4741.

Please click the link below to complete the questionnaire. By clicking on the link, you are consenting to the rules and regulations of this study. If you change your mind for whatever reason and choose not to complete the survey, you may quit at any time. Please mark only one answer for each question.

Thank you for your help.

Michael McGinty M.A.

Chair: Ronald Stolberg Ph.D. (rstolberg@alliant.edu) PSY #19950

Reader: Marina Dorian Ph.D. (mdorian@alliant.edu)

- Yes, I would like to complete the survey (1)
- No thanks (2)

**APPENDIX C**

**Survey**

Q2 How old are you?

Q3 What is your highest level of education completed?

- High school (1)
- Associates degree (2)
- Some college (3)
- Bachelor's degree (4)
- Graduate degree (5)

Q4 How would you classify yourself?

- Arab (1)
- Asian/Pacific Islander (2)
- Black (3)
- Caucasian/White (4)
- Hispanic (5)
- Indigenous or Aboriginal (6)
- Latino (7)
- Multiracial (8)
- Would rather not say (9)
- Other (10)

Q5 How many years have you been retired from the NFL?

Q6 How many years did you play in the NFL?

Q7 What is your current estimated income?

- Less than \$10,000 (1)
- \$10,000 to \$19,999 (2)
- \$20,000 to \$29,999 (3)
- \$30,000 to \$39,999 (4)
- \$40,000 to \$49,999 (5)
- \$50,000 to \$59,999 (6)
- \$60,000 to \$69,999 (7)
- \$70,000 to \$79,999 (8)
- \$80,000 to \$89,999 (9)
- \$90,000 to \$99,999 (10)
- \$100,000 to \$149,999 (11)
- \$150,000 or more (12)

Q8 Which best describes your current employment status?

- Employed by a company (1)
- Self-employed (2)
- Out of work and looking for work (3)
- Out of work and not currently looking for work (4)
- A homemaker (5)
- A student (6)
- Unable to work (7)
- Retired from working all together (8)

Q9

- I have a natural talent for influencing people. (1)
- I am not good at influencing people. (2)

Q10

- Modesty doesn't become me. (1)
- I am essentially a modest person. (2)

Q11

- I would do almost anything on a dare. (1)
- I tend to be a fairly cautious person. (2)

Q12

- When people compliment me I sometimes get embarrassed. (1)
- I know that I am good because everybody keeps telling me so. (2)

Q13

- I can usually talk my way out of anything. (1)
- I try to accept the consequences of my behavior. (2)

Q14

- I prefer to blend in with the crowd. (1)
- I like to be the center of attention. (2)

Q15

- I will be a success. (1)
- I am not too concerned about success. (2)

Q16

- I am no better or worse than most people. (1)
- I think I am a special person. (2)



Q17

- I am not sure if I would make a good leader. (1)
- I see myself as a good leader. (2)

Q18

- I am assertive. (1)
- I wish I were more assertive. (2)

Q19

- I like to have authority over other people. (1)
- I don't mind following orders. (2)

Q20

- I find it easy to manipulate people. (1)
- I don't like it when I find myself manipulating people. (2)

Q21

- I insist upon getting the respect that is due me. (1)
- I usually get the respect that I deserve. (2)

Q22

- I don't particularly like to show off my body. (1)
- I like to show off my body. (2)

Q23

- I can read people like a book. (1)
- People are sometimes hard to understand. (2)

Q24

- If I feel competent I am willing to take responsibility for making decisions. (1)
- I like to take responsibility for making decisions. (2)

Q25

- I just want to be reasonably happy. (1)
- I want to amount to something in the eyes of the world. (2)

Q26

- My body is nothing special. (1)
- I like to look at my body. (2)

Q27

- I try not to be a show off. (1)
- I will usually show off if I get the chance. (2)

Q28

- I always know what I am doing. (1)
- Sometimes I am not sure of what I am doing. (2)

Q29

- I sometimes depend on people to get things done. (1)
- I rarely depend on anyone else to get things done. (2)

Q30

- Sometimes I tell good stories. (1)
- Everybody likes to hear my stories. (2)

Q31

- I expect a great deal from other people. (1)
- I like to do things for other people. (2)

Q32

- I will never be satisfied until I get all that I deserve. (1)
- I take my satisfactions as they come. (2)

Q33

- Compliments embarrass me. (1)
- I like to be complimented. (2)

Q34

- I have a strong will to power. (1)
- Power for its own sake doesn't interest me. (2)

Q35

- I don't care about new fads and fashions. (1)
- I like to start new fads and fashions. (2)

Q36

- I like to look at myself in the mirror. (1)
- I am not particularly interested in looking at myself in the mirror. (2)

Q37

- I really like to be the center of attention. (1)
- It makes me uncomfortable to be the center of attention. (2)

Q38

- I can live my life in any way I want to. (1)
- People can't always live their lives in terms of what they want. (2)

Q39

- Being an authority doesn't mean that much to me. (1)
- People always seem to recognize my authority. (2)

Q40

- I would prefer to be a leader. (1)
- It makes little difference to me whether I am a leader or not. (2)

Q41

- I am going to be a great person. (1)
- I hope I am going to be successful. (2)

Q42

- People sometimes believe what I tell them. (1)
- I can make anybody believe anything I want them to. (2)

Q43

- I am a born leader. (1)
- Leadership is a quality that takes a long time to develop. (2)

Q44

- I wish somebody would someday write my biography. (1)
- I don't like people to pry into my life for any reason. (2)

Q45

- I get upset when people don't notice how I look when I go out in public. (1)
- I don't mind blending into the crowd when I go out in public. (2)

Q46

- I am more capable than other people. (1)
- There is a lot that I can learn from other people. (2)

Q47 We realize that you may currently be retired from another career as well retired from the NFL, or retired from the workforce all together. Therefore we ask that you answer the following questions in accordance to your experience retiring from the NFL, and NOT from any other job.

























Q77

	Very Difficult (1)	Difficult (2)	Somewhat Difficult (3)	Somewhat Easy (4)	Easy (5)	Very Easy (6)
After retirement, how easy or difficult were the first few months? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q78 Click to write the question text

	Much Worse (1)	Worse (2)	Somewhat Worse (3)	Somewhat Better (4)	Beter (5)	Much Better (6)
Overall, how does your life since retirement compare with your life before retirement? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q79 Click to write the question text

	Never (1)	Seldom (2)	Sometimes (3)	Often (4)
How often do you participate in leisure activities with friends? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q80 Click to write the question text

	Never (1)	Seldom (2)	Sometimes (3)	Often (4)
How often do you participate in leisure activities with your family? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q81 Click to write the question text

	Never (1)	Seldom (2)	Sometimes (3)	Often (4)
How often do you participate in physical activities (such as dancing, bicycling, or walking)? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q82 How important is each of the following in making your retirement enjoyable?

	Never (1)	Seldom (2)	Sometimes (3)	Often (4)
Freedom to pursue my own interests (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q83 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Freedom to pursue my own interests (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q84 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Not having to work (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Q85 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Spending more time with my family (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q86 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Spending more time with my friends (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q87 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
More control over my own life (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q88 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
More control over my own life (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q89 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
No boss (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q90 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
More travel (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q91 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Less stress (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q92 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Being with a group of other retired persons (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q93 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Being with a group of other retired persons (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q94 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
More time for activities (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q95 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Participation in volunteer organizations (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q96 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Being carefree (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q97 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
More time to think (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q98 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
More relaxed (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q99 How important is each of the following in making your retirement enjoyable?

	Unimportant (1)	Slightly Unimportant (2)	Moderately Important (3)	Very Important (4)
Can be alone more (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q100 Dear participant,

We kindly thank you for taking time out of your schedule to complete this survey. We hope that this study will provide more data on the personality characteristics of retired NFL players. Our aim to is take the information obtained in

this study and to provide it to counselors, therapists, and psychologists working with former NFL players, for the purpose of better assisting them in adjusting to life away from the playing field.

We understand that acclimating to life after football can be difficult, so we hope to provide counseling professionals with information that will allow them to better utilize the (often limited) time they spend helping former players move onto the next stage in their lives.

Again, we are very gracious that you have decided to complete this survey, and we hope that you go forth knowing that the time you gave to complete this survey will go towards helping future players with the often difficult transition of life after football. If you have any questions, please feel free to contact me via email.

Best Regards,

Michael McGinty M.A. (mmcginty33@gmail.com)

Chair: Ronald Stolberg Ph.D. (rstolberg@alliant.edu) PSY #19950

Reader: Marina Dorian Ph.D. (mdorian@alliant.edu)

**APPENDIX D**

**IRB Approval Letter**

(Sent via Email)

*San Diego/Irvine Campus Institutional Review Board for the Protection of Human Participants in Research Approval Notice*

Approval Date: 1/9/2014

Approval Number: SD2015-01-09MM

Principal Investigator: Michael McGinty

Faculty Supervisor: Dr. Ronald Stolberg

Project Title: ***Healthy Retirement in Former NFL Players: The Role of Narcissism***

The San Diego/Irvine IRB Committee has reviewed the proposed use of human participants on the project identified above, and has determined that the rights and welfare of human participants are adequately protected. The informed consent of participants will be obtained through a written or online consent form to be signed, either electronically or physically, by the participant (*unless otherwise noted below*).

Written Consent Waived  Secondary Analysis of Pre-collected Data Consent to be obtained by:  Introductory Letter  Oral Statement

If modifications are made in the approved project, it is the investigator's responsibility to apply for IRB approval prior to using modified procedures.

**IRB Approval Expires: 1/9/2015.** If this research study continues beyond the approval period, you **MUST** request re-approval of this study at least one month prior to the expiration date.

Please retain this approval document for your records.

Kristi Alexander, Ph.D., Chair San Diego/Irvine Campus  
Institutional Review Board for the Protection of Human Participants in Research