# Madness, Inc.

How College Sports Can Leave Athletes Broken and Abandoned



## Broken Bodies, Broken System

College sports rely on the athletes who entertain and captivate us with their talent, often putting their bodies on the line in the process. Their devotion and effort are what compel us to fill stadiums on Saturdays or tune in to competitions across dozens of sports. We are told that they are students first and athletes second, and so of course we assume that people are looking out for their health and well-being.



Yet, as their athletic success earns millions for the adults who profit off college sports, college athletes instead find themselves in a system that regularly treats them like commodities, often failed by those who are supposed to care for them. Across college sports, too many athletes leave their collegiate careers broken. Those who have complete control over athletes' lives can push them beyond their limits, put their health at risk in order to win games, and ignore what's good for their long-term health.

While college athletics is a gateway to a better future for some, many athletes leave college sports with far less than they started. Many athletes end up like Kyle Hardrick, who lost his scholarship and gained unpaid medical bills after suffering a torn meniscus for which his college didn't want to pay.<sup>1</sup> Others end up like Doug Ploetz, who lost his life to dementia caused by repeated head trauma during his football career, despite widespread calls for safety reforms that went unheard.<sup>11</sup> Too many end up like Jordan McNair, who died last year after workouts that went too far, led by coaches who disregarded athlete safety for the sake of toughening up or punishing athletes.<sup>111</sup> And too many, like the Rutgers or Nebraska softball players who recently blew the whistle on coach misconduct, face abuse and harassment by adults seeking to assert their control over them.<sup>iv</sup> Across college campuses, too many athletes end up broken and abandoned by the very institutions they pour their sweat into to represent.

Meanwhile, the organization created to promote athletes' well-being has not lived up to its central mission and has too often failed to regulate and hold colleges accountable. The National Collegiate Athletic Association (NCAA), which says that it was "founded to keep college athletes safe," spends too much time setting and enforcing rules that restrict an athlete's economic rights and not nearly enough time actually keeping athletes safe.<sup>v</sup> The NCAA has in the past overlooked widespread concern regarding concussions and traumatic brain injuries.<sup>vi</sup> It has resisted policies that could guarantee health care coverage or remove the threat of a lost scholarship when an injury occurs.<sup>vii</sup> And it has failed to hold to account programs that have abused their athletes.<sup>viii</sup>

# Doing what they love and what they' re passionate about should not put athletes in danger. It should not leave them broken. And it should never leave them dead.

The central issue is the lack of power athletes have over the decisions that can forever change their lives, for better or worse. When it comes to their health, everything is on the line. How they perform determines whether they receive a scholarship, whether that scholarship lasts through graduation, whether they'll ever profit off their talent, and even whether they'll live long, healthy lives without disabilities. With so much at stake, athletes should not have to rely entirely on people whose primary responsibility is winning games and bringing in revenue.

We love college sports for the effort and talent of the athletes. But we often ignore the real costs and risks these athletes take on. Athletes know these struggles firsthand. Doing what they love and what they're passionate about should not put athletes in danger. It should not leave them broken. And it should never leave them dead. This report—the third and final in a series on the madness of college sports—will describe how many athletes are at risk in this system, why so many leave it with life-long health consequences, and what we need to do to change it.

#### How and Why Schools Abandon Injured Athletes

When athletes get injured, we assume the colleges they play for will do what's best to treat them, and that students will not have to cover the costs of their treatment alone. Instead, athletes face a system of uncertainty, where whether their college takes care of them too often depends on the value their bodies still offer the program and how that care affects the bottom-line.

Kyle Hardrick received his first scholarship offer in 9<sup>th</sup> grade. The basketball phenom worshipped the University of Oklahoma, which is why when Oklahoma's then-basketball Coach Jeff Capel came calling that year, Kyle knew he'd be a Sooner.

But during a practice just three months into his Oklahoma career, Kyle's leg popped so loud the whole gym heard. Team doctors said X-rays didn't show a tear and estimated Kyle would only miss the first few games. A whole season passed and another started. Kyle still couldn't play. His coaches told him he wasn't trying hard enough. "I was in pain," Kyle says. "I had to fight just to get through warm-ups."<sup>ix</sup>

Then the phone rang, and a bill came. A medical clinic told Kyle's mother they owed money for an MRI Kyle's family knew nothing about. The clinic explained that the film showed a torn meniscus, contrary to what Oklahoma had told them. When the family confronted the school, they denied the results and began pushing Kyle out of the program. They stopped telling him about team meetings and deactivated his keycard to the gym.

Kyle's family tried to get things right. Using his dad's military insurance, Kyle got surgery on his own. The tear was so severe, surgeons had to remove ten percent of the tissue, which had been flapped behind the knee. As Kyle tried to get back on the court, Oklahoma continued to deny the injury and refused to let him play. By that summer, he received a bill for \$3,500 and a letter informing him that the university had canceled his scholarship, effective immediately.

Kyle still had a chance to salvage his career. With many other interested programs, he could transfer and start over immediately. But to get the waiver he needed to transfer, Oklahoma conditioned it on saying there was never an injury and they wouldn't sue. Kyle's family declined.

Kyle's story is a stark illustration of what is too often true: athletes are seen as commodities first, and the care they need to survive and thrive past college is far from guaranteed. The NCAA's own policies prove the priorities of college sports. Out of more than 400 pages in the NCAA's Division I manual, less than a page is devoted to health care. Meanwhile, the NCAA devotes 38 pages just on amateurism rules designed to keep money out of athletes' pockets.<sup>×</sup> The NCAA maintains no rule requiring colleges to cover health care costs, while requiring athletes to have insurance to participate. As a result, most colleges provide minimal coverage of health care costs, especially in the case of career-ending injuries.<sup>×i</sup> In fact, many athletes rely on their parents' insurance when a college decides to avoid covering the costs of treating or diagnosing an injury.

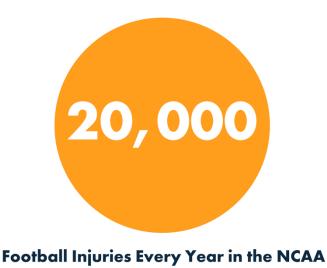


The system created by the NCAA and its member colleges forces athletes to trust the recruiters and coaches that convince them and their families that the schools will always take care of them. Since so many collegiate athletes come from lowincome backgrounds, they depend on the school's health care system, which often means team doctors and trainers who are pressured to keep health care costs down or rush an injured player back on the field. Not surprisingly, the promises of recruiters and coaches are often hollow.

Stanley Doughty learned the business side of college sports too late. When recruiters from the University of South Carolina convinced him to sign with

them, his mother remembered how they kept saying if anything happened, they would take care of him completely. "I put everything in their hands and trusted them," Stanley recalls. "They said I would be taken care of."xii However, just as he signed his first professional contract with the Kansas City Chiefs, his ticket out of poverty, NFL trainers found out he was playing with a cervical spine injury sustained at South Carolina. The college never gave Stanley an MRI and routinely pushed him to play through injury. They refused to pay for the surgery he needed or let him re-enroll to finish his degree. As a result, Stanley lost his NFL contract and was left with no job, no college degree, and no insurance at just 23 years old. He was abandoned.

The NCAA and its member colleges have historically limited health care costs. In fact, the now ubiquitous term "student-athlete" was invented precisely to avoid covering health-related costs. The term came into play in the 1950s when the widow of a football player who had died from a head injury filed for workmen's compensation benefits.<sup>xiii</sup> By defining athletes as students who happened to play sports, the NCAA won in court and avoided having to assume the liability of players' injuries. "We crafted the term student-athlete," then-president Walter Byers wrote, "and soon it was embedded in all NCAA rules and interpretations."<sup>xiv</sup>



In college football alone, there are more than 20,000 injuries a year, including more than 4,000 knee injuries and 1,000 spinal injuries.<sup>xv</sup> Those injuries, especially when they are mistreated or untreated entirely, carry physical and financial consequences for athletes throughout their lives. They do not carry

consequences for the coaches, trainers, and administrators who make millions without the threat of losing everything in an instant.

There has definitely been some progress since the 1950s, and the NCAA has made improvements regarding the independence of medical staff and trainers. However, the remnants of a system where coaches have complete control persists. In 2016, the NCAA and sports medicine leaders worked together to establish new rules that would limit the influence coaches have on hiring, firing, and supervising of sports medicine personnel.<sup>xvi</sup> The rules require sports medicine staff to have "unchallengeable authority" over medical treatment and return-to-play decisions for injured athletes. Part of that independence includes removing coaches from determining employment.

This is an important step, but the NCAA's ability to enforce such rules is already in doubt. In November, an ESPN investigation found some of the largest football and basketball programs have disregarded the rules entirely. For instance, at Texas A&M, newly hired high-profile football and basketball coaches directed who would provide medical care to their players, which was in direct violation of the new policy.<sup>xvii</sup> One reason big-time programs may feel confident in breaking the rules without consequence? Three years after implementing the rules, the NCAA has yet to determine any process for enforcement nor penalties for schools like Texas A&M that put athletes' health secondary to winning games.<sup>xviii</sup>

# 19%

of college athletic trainers reported a coach played an athlete who had been deemed "medically out of participation."

Last June, a survey of college athletic trainers found that 80% were employed directly by the athletic department and fewer than 10% at big-time programs indicated there was a way to report issues outside the department. Not surprisingly, 36% reported a coach had been able to influence the hiring and firing of medical staff.<sup>xix</sup> Of those who reported influence, 58% reported being pressured by a coach or administrator to make a decision "not in the best interest of a student-athlete's health."<sup>xx</sup> Most troubling, one in five reported that a coach

played an athlete who had been deemed "medically out of participation," putting them directly at risk for severe injuries.<sup>xxi</sup> These numbers mean there are thousands like Kyle Hardrick and Stanley Doughty whose lives are irreparably harmed by the decision-making of those they must trust.

When so much is at stake, both in the short and long-term, college athletes deserve a system that puts their health and well-being ahead of the profitmotivation of coaches and administrators. Despite some progress, that system remains far from the current reality.

#### How Coaches and Trainers Put Athletes' Lives at Risk

Danger and risk are inherent in sports. Injuries, sometimes catastrophic, happen. But we shouldn't expect that sometimes an athlete's greatest danger comes in the time between games. Yet, athletes routinely face life-threatening risk precisely when the cameras are off—during practices and workouts where highly-paid coaches and trainers push athletes well beyond their limits or assert their control over them through abuse.



Last year, on a practice field at the University of Maryland, a teenager's body seized and collapsed. Forty-five minutes earlier, Jordan McNair had started his first 110-yard sprint, the first of many that afternoon. In sweltering heat, as his body gave in and his teammates helped him finish the drills, no one understood the 19-year-old offensive lineman was dying. "Drag his ass across the field!" directed the head athletic trainer.<sup>xxii</sup> Jordan writhed in the grass.

An hour passed before someone even called 911. Jordan wouldn't reach a hospital for another half hour. His body burned at 106 degrees. He fell into a coma and was dead two weeks later.

Jordan McNair's death was tragically predictable and preventable. According to his teammates, the culture inside the University of Maryland's football program was one of fear, intimidation, and abuse.<sup>xxiii</sup> At times, the head trainer Rick Court, would throw weights at players when he was angry, mock their masculinity with obscenity-laced epithets if they struggled with a workout, and belittle them if they passed out. Once, a player was forced to overeat to the point of vomiting for not gaining enough weight. Another time, Court directed an injured player to compete by himself in a tug-of-war against the entire defensive back unit. "They made him do it with one hand," a former player said. "He collapsed on the ground. [Coach Court] looked at him like, 'You quit on the team.' It was really barbaric."<sup>xxiv</sup>

Maryland's culture of abuse and mistreatment is not an outlier. Just this year, softball players at both Nebraska and Rutgers blew the whistle on coaches who physically and emotionally abused them.<sup>xxv</sup> In each case, players describe fatshaming, a disregard for injuries, and dangerous workout sessions. Every year, cases of abusive coaches and trainers come to light. They include swimmers at the University of Utah pushed to the point of blacking out and convulsing, women's basketball players at Boston University whose coach psychologically abused them, and gymnasts at Pennsylvania State University whose coach bullied them into competing through injuries.<sup>xxvi</sup> In women's basketball alone, seven schools have investigated player mistreatment and abuse in recent years.<sup>xxvii</sup>

Often, abusive behavior persists because athletes know they can lose everything if they speak out. At Maryland, the players knew they were powerless to push back or speak out. According to Qwuantrezz Knight, a defensive back at Maryland when Jordan died: "[We] knew what was going on there was wrong, but we were too afraid to speak out because we were scared of what the coaches would do to us. That's why so many of the incidents that happened there didn't come out until after Jordan's death."xxviii

A major reason why athletes like Qwuantrezz know they can't speak out is because of the strict rules regarding an athlete's ability to transfer from one program to another. Following Jordan's death, Qwuantrezz transferred to Kent State University, citing the abusive and traumatic culture at Maryland. Under NCAA rules, athletes are punished for transferring between programs by having to sit out a year before becoming eligible to compete again. Athletes may, however, receive immediate eligibility if they submit a waiver request that demonstrates "documented mitigating circumstances outside of the student-athlete's control and directly impacts the health, safety or well-being of the student-athlete."<sup>xxix</sup> Qwuantrezz submitted a request for immediate eligibility that included a personal statement, saying he "feared for [his] life and the lives of [his] teammates every day!"<sup>xxx</sup> Despite those fears coming to fruition with Jordan's death, the NCAA denied his request, saying Qwuantrezz failed to provide "objective documentation" supporting his claims.<sup>xxxi</sup> A month later, the NCAA reversed the decision, but only due to public anger and pressure.

Every year, athletes suffer from these restrictive transfer rules. Even as athletes have struggled to get the waivers they needed to transfer out of harmful programs, the NCAA has increased restrictions that ultimately hurt players like Qwuantrezz. According to new rules implemented in 2018, coaches and administrators have even more control over whether an athlete can leave their program and find immediate eligibility elsewhere.<sup>xxxii</sup> Along with having to document "extraordinary" circumstances leading to a transfer, often athletes have to get their program's athletic director to approve the request or support their claims.<sup>xxxiii</sup> In many cases, coaches have used transfer rules to keep athletes from transferring to competitive programs or even keep them from transferring at all.<sup>xxxiv</sup>



### The number of college athletes who have have died playing football since 2000.

Back at Maryland, administrators at the university took two months to publicly discuss Jordan's death and never visited his parents. Instead, only after explosive reporting about the abusive culture of the program, administrators suspended head coach D.J. Durkin while they reviewed the situation for another two months. Despite clear evidence of widespread abuse, Maryland announced they would retain Durkin. When massive public backlash ensued, the school recanted and fired the coach. But Durkin was fine. By the end of the year, Durkin had a new gig helping the University of Alabama prepare for the national championship game.<sup>xxxv</sup>

Jordan's story is tragically common. Since 2000, more than forty young men have died playing football – nearly two every year.<sup>xxxvi</sup> 2019 may be the first year of this century where a young man hasn't died playing college football. These young men rarely die on the field due to a traumatic injury. Rather, they die of heat stroke or sudden cardiac arrest brought on by workouts wrongfully meant to 'toughen up' players by pushing the limits of what their bodies can endure.<sup>xxxvii</sup> As a result, college football players are 4.5 times more likely to die training for football than actually practicing or playing it and 3.6 times more likely to die than their high school counterparts.<sup>xxxviii</sup>

# College football players are 4.5 times more likely to die training for football than actually practicing or playing.

Routinely, coaches who put athletes at risk avoid consequences and often even see their careers progress without incident. In 2011, University of Iowa's strength coach Chris Doyle led a winter workout meant to determine "who wanted to be on the team."<sup>xxxix</sup> The workout consisted of 100 squats in 17 minutes followed by sled pushes. It left 13 players hospitalized with rhabdomyolysis, a stress-induced syndrome that can cause kidney damage and failure. Yet, the university miraculously found no one who acted with negligence or recklessness. Only three months later, Iowa's head coach named Doyle the "most valuable coach of the year." As of last year, Doyle was the highest-paid strength coach in the sport, with a base salary of \$725,000.<sup>xl</sup>

While colleges continue to look the other way as players collapse, the institution whose mission is protecting athlete health and, as such, has the power to hold colleges accountable is not taking enough action. A century ago, the NCAA was founded precisely to stem an epidemic of deaths in college football. However, the NCAA has disregarded recommendations by medical experts for policy changes that could save lives. In 2012, the NCAA received specific recommendations by a task force led by athletic trainers and strength coaches, in association with the University of Connecticut's Korey Stringer Institute, a leading organization on heat stroke prevention.<sup>xli</sup> Yet the NCAA has failed to enact the recommendations, saying the changes would be too difficult for colleges to implement and reiterating that the NCAA is "not a medical organization."<sup>xlii</sup> The NCAA only requires prospective strength coaches to pass a 13-hour course to be certified to have control over the lives of athletes. Nowhere does that course talk about athlete safety.<sup>xliii</sup>

#### The Invisible Crisis: Concussions and CTE

Often, we understand the risks athletes face to be mainly the visible injuries we witness through television screens or from stadium seats. However, the biggest threat facing college athletes may be those injuries suffered but never seen, those injuries to the most important organ in our bodies: the brain. Emerging evidence on the health of college athletes' brains suggests nothing short of a crisis – a crisis that could have been prevented and remains unmitigated.

Greg Ploetz never thought football – his first love and passion – could eventually take everything from him. In 1969, Greg reached the pinnacle of his childhood dreams: becoming a star member of the University of Texas Longhorns football squad that brought a championship home to Austin. But 40 years later, the tolls of Greg's football days tore his life apart. In 2009, doctors diagnosed him with dementia. For the following and final six years of his life, Greg's mind withered away. After a career as a college and high school art teacher and football coach, who was known as a loving father and talkative brother, as well as a prolific painter, Greg became a shell of himself. He went from constantly misplacing his wallet to losing his job to being stumped by puzzles made for toddlers.<sup>xliv</sup> Meanwhile, his wife Deb watched her husband vanish. He stopped seeing friends because he couldn't hold a conversation, stopped showering because he was afraid of drowning, and even stopped watching college football because he couldn't follow it anymore. Near the end, Greg began hitting mirrors. "It was like he couldn't bear to see himself," his sister recalled.<sup>xlv</sup>

When Greg passed at 66, Deb needed to understand how her husband disappeared from their life together. Boston University doctors told their family Greg suffered from chronic traumatic encephalopathy (CTE), a neurodegenerative disease linked to repetitive head trauma.<sup>xlvi</sup> Discovered in NFL players in 2005, CTE is characterized by the buildup of toxic protein in areas of the brain, and it can cause cognitive dysfunction that can lead to early onset

dementia.<sup>xlvii</sup> Recently, Boston University's CTE Center found the condition in the brains of 110 of 111 former NFL players and 48 of 53 former college players, all of whom had donated their brains to help with ongoing research.<sup>xlviii</sup> The center's director said Greg's case was the worst she had seen in a college player. His condition was stage IV, the most severe.

In 2017, Deb sued the NCAA for negligence and the wrongful death of her husband. Her lawsuit, the first on CTE to reach trial, sought \$1 million in damages. After three days of trial, the NCAA settled. Regarding the case, the NCAA's chief legal officer only said, "The NCAA does not admit liability...It is our hope that other plaintiffs' lawyers recognize that this is one settlement in one case."xlix



Consistently, the NCAA chose not to act on a crisis they knew about. As far back as 1933, the NCAA published a medical handbook for its members that recognized the long-term harm of concussions and recommended removing athletes who sustained one for significant time.<sup>1</sup> Four years later, the American Football Coaches Association recommended athletes retire after suffering a single concussion.<sup>11</sup>

Chronic traumatic encephalopathy (CTE) is a neurodegenerative disease caused by repeated head injuries. However, these warnings as well as others throughout the century never became policy. In 1996, presidents of the American Academy of Neurology, the Brain Injury Association, and the American Association of Neurological Surgeons wrote to the NCAA stating unqualified coaches and trainers were overlooking concussions and imploring them to adopt uniform rules to protect injured athletes from coaches' dangerous decisions.<sup>lii</sup> In 2009, the NCAA's own medical committee recommended a rule requiring any athlete suspected of suffering a concussion to be removed from play until cleared by a doctor.<sup>liii</sup> Again, the NCAA balked.

During these years, the NCAA's lack of action contributed to serious long-term harm to thousands of athletes. In 2014, an actuarial report that came out as part of a class action settlement against the NCAA estimated that for athletes playing between 1956-2008, as many as 300 per year will someday be diagnosed with CTE—meaning nearly 16,000 condemned former athletes who will suffer.<sup>liv</sup>



## **College Football Players Will Suffer CTE**

Amid this crisis, the NCAA has taken steps to advance athlete safety, but it's not nearly enough. In 2010 they instituted guidelines requiring colleges to create concussion management plans and in 2014 they expanded on those guidelines. The NCAA also began a \$30 million partnership with the Department of Defense to study concussions.<sup>1</sup> However, since then, an investigation found significant problems with the study, as football players included in it had abnormally high rates of ADHD diagnoses, which would compromise the results.<sup>1</sup> More troubling, the NCAA's stricter guidelines have gone unfollowed by many of its member colleges.<sup>lvii</sup>

Even as the NCAA and its member colleges improve standards around concussion protocols, too many Saturdays see football players returning to the field after concussive hits. For instance, in just two weeks during the 2015 football season, three high-profile players returned to play under troubling circumstances and in front of national audiences.<sup>1viii</sup> One of them, Washington State's quarterback Luke Falk, left a game against UCLA after his head collided violently with the ground during a sack, but returned to play only a quarter later. The next week, Falk was carted off the field after his head collided with the ground again.

# Each additional year a college football player competes, their risk of developing CTE rises by 30%.

We continue to develop a better understanding of the true costs of playing football on college athletes' brains. At the time of Falk's concussion, emerging research showed that big sub-concussive hits like those he took can be just as dangerous as concussions.<sup>lix</sup> Just this past April, a study demonstrated that after only one season of college football, portions of players' brains can show worrying signs of damage, even if they did not experience a full-blown concussion.<sup>lx</sup> Another study, published in October, found that football players can double their risk of CTE for each 5.3 years they play.<sup>lxi</sup> Overall, the study found the risk of developing CTE rose by 30 percent each year played.<sup>lxii</sup> These studies paint a clear picture around the urgency for meaningful reforms that protect athletes' brains, even if those reforms affect the game on the field.

One of the reasons the NCAA and its member colleges have failed to take real action is a fear of being found liable for what happens to athletes on the field, as well as how that affects them throughout their lives. To barricade from liability, the NCAA passes the responsibility on protecting athletes to the individual colleges and the athletes themselves. In its own constitution, the NCAA says, "it is the responsibility of each member institution to protect the health of, and provide a safe environment for, each of its participating student-athletes." Livin As

with many regulations the NCAA implements, they rely on the colleges to selfreport when they violate those rules. Often, rules regarding safety and wellbeing act only as guidelines for the colleges to choose to follow. As a result, many football programs either do not have concussion management plans, as mandated by the NCAA, or do not follow them consistently. Further, the NCAA's guidelines expect the athletes to self-report signs and symptoms of concussions, something that experts and the athletes themselves have called a dangerous expectation.<sup>kiv</sup>

While the NCAA and its members try to avoid liability, their resulting inaction continues to cost the athletes. In 2011, Derek Sheely, a fullback at Frostburg State University, died from a brain injury suffered during football practice. Coaches told his parents the death was due to a freak accident. Months later, an anonymous teammate of Derek's told his parents the truth. In the days leading to Derek's death, he went to a trainer four times complaining of symptoms, including blood coming from his forehead, yet no one gave him a concussion test. Instead, when Derek complained of a headache after a dangerous drill, his coaches responded, "Stop your bitching and moaning and quit acting like a p\*\*\*y and get back out there!" Derek collapsed and died six days later. When doctors examined the trauma his brain endured, it was so severe they asked his parents if he had been in a car accident.<sup>Ixv</sup> Had the NCAA implemented and enforced the 2009 recommendation to require athletes who had suffered a concussion to see a doctor, Derek might still be alive.

In 2013, Derek Sheely's parents sued the organization and later settled the case for \$1.2 million.<sup>lxvi</sup> In court documents meant to defend themselves from liability, the NCAA admitted it had no legal duty to protect athletes while claiming it was "founded to protect young people from the dangerous and exploitative athletic practices of the time."<sup>lxvii</sup>

#### **The Protections College Athletes Deserve**

College athletes deserve far more than what too many colleges have delivered. They deserve far more than empty promises peddled by recruiters and coaches. They deserve far more than a system that allows their bodies to be broken without consequence or concern.

First, college athletes deserve complete coverage of health care costs related to their participation in their sport, as well as access to health care professionals

who are not under an athletic department's payroll. Health care coverage shouldn't depend on the athletes or their families but should be considered part of the cost of having an athletic program. That coverage should extend past their eligibility for injuries that will have life-long consequences. Further, athletes should be able to seek second opinions on injuries they believe have been misdiagnosed by those whose first obligation is to their employer.

Despite the NCAA's argument that covering all athletes would bankrupt programs, many without large budgets pull it off. Middlebury College, a Division III school, provides all varsity athletes and even students in club sports accident insurance, while some Division I programs pay for uninsured scholarship athletes to enroll in the student healthcare offered on campus.<sup>bxviii</sup> The money is there. Revenues for college sports have tripled in only 15 years.<sup>bxix</sup> Programs must put that money to better use than lavish facilities or more bonuses for overpaid coaches.

Second, college athletes deserve scholarships that are guaranteed regardless of injury. No athlete should face the fear of losing everything simply due to the inherent risk of competing. Instead, athletes should know that when they sign with a college, their scholarship goes with them through graduation, no matter injury or the whims of a coach. In 1973, the NCAA outright banned multi-year scholarships. This remained policy until 2011 when they rightly moved to allow these scholarships, despite the colleges' protests.<sup>bxx</sup> Still, most colleges don't offer multi-year athletic scholarships.<sup>bxi</sup> Instead of worrying about how to avoid providing a full and real opportunity for athletes, colleges should do the right thing and guarantee multi-year scholarships. Athletes deserve to know their education will be there no matter what.

# College athletes deserve scholarships that are guaranteed regardless of injury.

Third, college athletes deserve complete protection for whistleblowing about abusive and dangerous decision-making by coaches and trainers. They also deserve assurances that those who abuse and exploit will face consequences. If a coach shows that they don't take their responsibility over athletes' lives seriously, they have no business being a coach. There must be zero tolerance for coaches who abuse their power, and athletes must have every opportunity to bring such behavior to light. Further, college athletes deserve transfer rules that are consistent and give them real freedom to leave programs with abusive cultures or when coaches demonstrably do not put their well-being first. Athletes should not have to seek waivers from the programs they are leaving, but instead should be given first standing when they apply for immediate eligibility upon transferring. If the program they left disputes the claims an athlete makes, the athlete's eligibility should remain until the dispute can be resolved. No athlete should be held hostage by a process that lacks transparency, consistency, and conflicting interests.

Finally, college athletes deserve restitution for the harms that a century of negligence has wrought on their brains as well as new safety rules that prevent future suffering. Too many face the tragic consequences of repeated head trauma that could have been prevented. We must account for that harm. Further, colleges need to take every measure to ensure the safety of athletes' brains. This must be the last generation that will suffer for conditions we can prevent.

### Conclusion

Jordan McNair didn't need to die. Neither did Derek Sheely. Greg Ploetz's brain didn't have to wither away. Kyle Hardwick and Stanley Doughty didn't need to lose everything they had. College athletes continue to suffer from a system and a model that doesn't put their interests first.

## A fair system requires a different power arrangement. College athletes deserve more power in their industry and need it to change a broken system.

At a minimum, we should expect the health and well-being of athletes to be a priority for colleges and the NCAA. Yet, too often their decisions suggest a greater concern for costs and liability than whether an athlete will get through their career without long-term consequences or even alive. For a century, the NCAA and its member colleges have promised benevolence while refusing to follow through on their primary mission to keep athletes safe. They have refused to hold coaches who hurt or kill athletes accountable. They aren't doing enough to stem a concussion crisis that has condemned generations of football players to

long-term brain disease. They have refused to provide athletes with health care coverage or scholarship protections.

In the current collegiate model, athletes have little control over decisions that directly and sometimes permanently impact their lives. Their lack of power is a feature of this model, leaving athletes to rely entirely on people who may not prioritize their well-being.

A fair system requires a different power arrangement. College athletes deserve more power in their industry and need it to change a broken system. If college athletes have the power to call out problems and pressure colleges and the NCAA to address them, they can secure rights that reflect the tremendous work and value they provide.

Exploitation in college sports happens in many ways and has widespread consequences for athletes. This series of reports focused on how this exploitation manifests. Whether it's how athletes make billions for everyone except themselves, how colleges shortchange athletes on the value of their scholarships, or how colleges and the NCAA neglect athletes' health and well-being, at the root is an absence of athlete power.

College sports rely, more than anything else, on the athletes. We love it because of them. While many college athletes leave it with much more than they started, we have to be honest about the many that don't, especially those who end up with much less. The reality calls for change. It calls for a different vision of what college sports can and should be. It calls for finally putting the athletes first.

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