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## Athletes Can't Run From Stress Of Divorce

By Joseph Geier

Has society finally reached the tipping point where divorce is more prevalent than successful marriage? Unfortunately it seems this has become the case with regard to professional athletes.

Reports say a common estimate of the divorce rate for pro athletes ranges from 60-80 percent. In a survey by the financial services firm Rothstein Kass, more than 80 percent of 178 athletes polled, each with a minimum net worth of \$5.6 million, said they were "concerned about being involved in unjust lawsuits and/or divorce proceedings." And that's just the group under age 30.

So what is the root of the problem?

Due to media sensationalism (i.e. Tiger Woods), the usual suspect -- infidelity -- undoubtedly comes to mind. However, the truth is the most common cause of failed marriages for professional athletes encapsulates an overall lifestyle not conducive to marriage. Constant traveling away from family, the stress associated with intense competition in the industry and an identity crisis sustained in post-playing days are the true nemeses.

Being away from a spouse for long periods of time can lead to separate lives. This distance can create an atmosphere where neither party feels they can truly relate to the other. The professional athlete can reach a point where they feel their identity is completely wrapped up in professional sports. When the time comes to exit that part of their career, they can feel lost and unfulfilled.

Divorce takes a toll on all parties involved. Not only will both the husband and wife have to reconcile all the emotional and psychological aspects involved in this event, but they will have to come to terms with the negative financial consequences, the obvious being attorney fees, accounting fees and the splitting of assets. It is often cheaper to live as one family unit rather than two separate units. Most times a divorce causes a severe downgrade in the standard of living.

One consequence sometimes overlooked is the impact divorce has on the athlete's performance. It is very difficult to perform at such a high level of competition when your mind is preoccupied. And if performance suffers, it will most likely have a negative effect on future contract negotiations.

So what tools are in place to protect a professional athlete from this potential financial disaster? Prenuptial agreements are vital to professional athletes, or anyone with significant assets for that matter. However, celebrity divorce lawyer Raoul Felder said, "The percentage of pre-nups amongst athletes is appreciably lower compared with non-athletes at the same economic level."

A prenuptial agreement can definitely be a touchy subject to wade through, but no matter how difficult it is to discuss, it is well worth the added stress.

There is help available to professional athletes through organizations such as Professional Athletes Outreach (PAO) started by Norm Evans and his wife, Bobbe, in 1971. Evans was an offensive tackle for 14 years, mostly for the Miami Dolphins. His organization holds annual conventions to teach players and coaches how to manage their marriages, money and fame using religious principles.

Evans recommends marriage counseling for athletes as soon as they finish playing, if not before. PAO identified trends through their conferences, helping them create solutions to issues continuing to plague professional athletes.

PAO found all professional athletes were strongly impacted by coaches prior to their pro careers. They credited their success to coaches at the junior and senior high school level. As a result of this finding, PAO launched Coaches Time Out to provide the same type of service to coaches as they do for athletes. In one of six regional CTO conferences in 2008, 750 coaches and spouses attended and 150 public and private schools were represented. CTO has expanded from two to six nationwide conferences in five different states, according to PAO's Web site.

The trend with professional athletes is reflective of what society as a whole is beginning to experience. The daily pressures and factors in life can be less than ideal. Taking the time to recognize there is a problem, and seek help to work through the problem is thankfully no longer taboo. The number of professional athletes participating in programs to protect and strengthen their marriages continues to rise -- hopefully it is a continuing trend.

*Joseph Geier is president and founder of Geier Financial Group, a full-service financial firm based in Howard County.*