

# **Where is Social Work?**

## **An Exploration of the Scholarship on the Impact of Name Image and Likeness in College Athletics**

**Leon Banks**  
University of Georgia

**Anna Scheyett**  
University of Georgia

### **Abstract**

This paper examines disciplines of those engaged in research regarding the impact of Name, Image, and Likeness (NIL) on college athletes. The authors reviewed scholarly articles published from July 2019, which marks the beginning of the Pay to Play Act, until November 2023, examining the first author's discipline and the type of research completed. The study found that most of the research on NIL has come from the law profession (56%) and sports management (17%) and that only 14% involved actual primary data collection. No NIL research was found within social work scholarship. The authors outline a case for the inclusion of social work in NIL space, given the profession's long and rich history in social justice. The authors also argue from a social-ecological perspective that there is an urgent need for social work to actively engage in NIL research, given its potential to impact the lives of college athletes significantly

*Keywords: NIL, Name Image and Likeness, college athletes, college sports, athlete rights*

# Where is Social Work? An Exploration of the Scholarship on the Im- pact of Name Image and Likeness in College Athletics

The landscape of college athletics changed in 2021 when Name, Image, and Likeness (NIL) was adopted by the National Collegiate Athletic Association (NCAA). This significant change was a result of the NCAA vs Alston case ruling, which was announced on July 1, 2021 (Holden et al., 2021). The ruling allowed athletes to receive compensation for endorsements and sponsorship deals, marking a departure from the NCAA's previous policies. While this change was seen as a necessary step towards equality and inclusion, it also brought a host of new challenges. Given the newness of the legislation, and ongoing decisions in the courts, the application and interpretation of NIL is constantly evolving. The lack of clarity on NIL has led to questions of social and economic justice, equality and inclusion based on race, gender, sport and division in which the athlete plays, and other factors. Who is researching NIL and are social and economic justice part of the conversation? This paper will analyze the academic disciplines engaged in research in the NIL space, the kinds of research in which they are engaged, and discuss whether the social justice lens that social work brings is being used or could be a valuable addition to the NIL discussion.

## History of NIL

Name, Image, and Likeness was initially designed to provide financial compensation and marketing opportunities for college athletes. Though often

seen as a new phenomenon, shaped by the recent cases O'Bannon vs NCAA and Alston vs NCAA, the origins of NIL are much older. The path to how the NCAA arrived at adopting NIL policy dates back to the formation of the NCAA. The NCAA was created in 1905 to protect student-athletes from serious injuries. In the early 1900s, several athletes were either injured or died from participating in college athletics. As a result, then-president Theodore Roosevelt commissioned the formation of the Intercollegiate Athletic Association (IAA) in 1905 to ensure student-athletes' safety (Smith, 2021). The IAA later changed to the NCAA, the National Collegiate Athletic Association. As part of its charter, the NCAA defined *amateurism* as the desire to play college sports rather than professional sports. Also embedded in this definition was the assumption that participation in college athletics was without compensation. Operating parallel to the NCAA was the International Olympic Committee (IOC), which adopted a similar definition of amateurism. However, the IOC changed its policy of compensation for athletes in 1971. The NCAA and its member institution stood firm for several decades on their policies outlining amateurism and prohibiting athletes from being compensated. However, the popularity of collegiate sports and the incredible revenue generated from television, merchandise, and video games brought light to the NCAA's antiquated policies that forbade athletes from making money on their name, image, and likeness (Smith, 2021).

The current iteration of NIL was achieved based on the Sherman Antitrust laws, where defendants, Alston et al., successfully argued that the NCAA created a monopoly and that athletes did not have the opportunity to explore their actual market value. However,

the precedent for athletes challenging sports organizations based on violating Sherman Antitrust laws can be traced back to the 1970 Flood V. Khun case. Curt Flood was a Major League Baseball (MLB) player who played for the St. Louis Cardinals and wanted to challenge the MLB's reserve clause. The reserve clause allowed MLB teams to reserve a player's rights for one year after the expiration of their contract (Weiss, 2007). The Cardinals utilized the reserve clause for trading Flood to Philadelphia, thus not allowing Flood to explore the free market after the expiry of his contract. Flood decided to sue MLB, claiming that MLB violated the Sherman Antitrust Act, which in part prevented collusion that would not allow an entity to explore the free market. Flood lost his case, but this case was a seminal moment because it laid the groundwork for modern-day free agency (Weiss, 2007).

In 1984, the University of Oklahoma Board of Regents and the University of Georgia sued the NCAA for restricting schools from negotiating their own television deals for their athletic programs (Smith, 2021). The Supreme Court ruled that the NCAA violated the Sherman Antitrust Act in this case. The above-mentioned cases are notable because the same strategy was utilized in the NCAA vs. O'Bannon and the NCAA vs. Alston cases. Ed O'Bannon was a former basketball player at the University of California at Los Angeles (UCLA) who discovered that long after his college career, his likeness was being used in a video game without his consent or any compensation. He and several other former players filed a lawsuit against the NCAA, claiming that their rules forbidding universities from paying players for their NIL violated antitrust law. In 2014, the Ninth Circuit Court determined that the NCAA

violated the Sherman Act for its rule forbidding universities from offering full cost-of-attendance (rather than tuition only) scholarships to student-athletes (Brown et al., 2020).

In subsequent years, college football and basketball players, led by Shawne Alston, a running back for West Virginia University from 2009-2012, challenged the NCAA's limitation on "educational-related benefits" as a violation of antitrust law. In 2021, the Supreme Court determined that NCAA caps on student-athlete educational benefits violated antitrust law (Taylor, 2022). These two cases significantly weakened the power of the concepts of amateurism in college sports. In all the cases mentioned above, their suits were based on the claim that the NCAA violated the Sherman Antitrust Act.

The 1984 case and subsequent cases not only began to negate the power of the NCAA but also set the stage for conference expansion and unprecedented revenues from TV contracts for conferences. This case involved the University of Oklahoma Board of Regents and the University of Georgia (the defendants) suing the NCAA over having exclusive negotiating rights on behalf of its member institutions regarding TV contracts. The defendants argued that not allowing individual conferences the right to negotiate their separate TV contracts violated the Sherman Anti-trust Act (Meyers & Horowitz, 1995). This landmark case led to the athletic conference being able to negotiate its own TV rights deal without NCAA interference (Smith, 2021). The verdict in the University of Oklahoma Board Regents vs NCAA provided the backdrop for the 2024 House vs NCAA, in which college athletes were suing the NCAA for a share of profits from television contracts. As in the previous cases, the plaintiffs state that the NCAA violated

the Sherman Antitrust Act. The House case resulted in a multi-billion-dollar settlement for athletes payment.

## Financial Vulnerabilities of College Athletes

NIL has created several opportunities for athletes, but the policy has also underscored the vulnerability of athletes who may now have access to large sums of money, but who have skill gaps in their financial capabilities. A crucial component of financial capability is financial literacy. College athletes are at financial risk for a number of salient reasons. First, they are at risk of potentially devastating poor financial decisions simply because they are young adults. Research (Jorgensen & Savla, 2010) indicates that financial literacy, particularly personal finance literacy, is low among young adults. [Mohd Padil et al. (2022) define *personal finance* as one's ability to manage money, savings, and investments.] Coupled with the fact that young people spend more money on housing and education, causing higher debt, the youth of college athletes puts them in a group vulnerable to financial risk. Second, college athletes are vulnerable to poor financial decisions because they are college students, who in general have low financial literacy, as has been shown in broad literature on student debt (Zhan and Sinha, 2019). In addition, student-athletes disproportionately are persons of color and come from lower socio-economic status communities. Football is 48% black, 36% white, and 16% other. Basketball 54% black, 24% white, and 22% other (NCAA 2023). 40% of student-athletes come from families that live below the poverty line (Arnold, 2016), and 86% of student-athletes who live on or off campus live below the poverty line (Bongiovanni, 2020). Thus they are particularly vulnerable to poor financial

management and predatory lending scams due to disproportionate levels of lack of financial literacy among populations of color and the fact that communities of color are targeted for predatory lending practices.

The sudden windfall of money from NIL places athletes in a highly vulnerable space, and without adequate financial literacy, the possibility of poor financial decision-making can lead to lower grades, stress, and poor mental and physical health (Kim & Chattergee, 2021; LeBaron-Black et al., 2023) in addition to disastrous financial results. Research indicates that about 33% of all student-athletes report having some mental health issue. This poor financial decision-making is also seen among some professional athletes who have similar socio-economic and racial profiles. Kenny Anderson, a former NBA basketball player who was once worth over 63 million dollars but had to file bankruptcy due to poor financial mismanagement, is just one example of an athlete who, through bad financial decisions and a lack of financial literacy, lead to unfortunate financial outcomes (Quinanola, 2023).

The system providing NIL may itself exploit the financial naivete of college athletes. The recent changes in legislation allowing college athletes to be compensated have changed how athletes engage with athletic departments, their families, financial institutions, and the Internal Revenue Service (IRS). Athletes receiving NIL, particularly financial compensation, appear at greater risk of being exploited. In 2023, Gervon Dexter, a football player for the University of Florida, signed a 436,000-dollar NIL deal with Big League Advance Fund II LLC. Dexter's contract with Big League Advance Fund stipulated that he would forfeit 15% of his earnings for the next 25 years—a fact of which he was un-

aware because of his youth and inexperience with finances and contracts. Modh Padil et al. (2021) states that young people, on average, are more susceptible to investment schemes due to unrealistic financial objectives. This is only one example of many that are taking place in the NIL era.

NIL can provide college athletes with resources in compensation for the sports performances they provide. It can also open the way for exploitation, financial loss, and resultant economic, mental health, and relational challenges and injustices, often grounded in disparities due to youth, race/ethnicity, and socio-economic status. Addressing these disparities and injustices are foundational foci of the profession of social work, identified in the Code of Ethics. In addition, one of the Grand Challenges of Social Work is reducing economic inequality. Thus, social work is uniquely positioned to address the potentially negative impacts associated with NIL. But is the profession of social work attending to this issue?

The rapidly changing landscape of college athletics and NIL requires that scholars pay close attention to what is happening with ever-evolving NIL policy and its impacts on sports, the university, and college athletes' financial, educational, and psychosocial well-being. Because of the systems perspective and social justice lens of social work, one would expect social work scholars to be involved in this research. But, to date, no one has asked which scholars are studying NIL—who is minding the store, so to speak. As a first step in examining who is studying the world of NIL and its impacts, this study asks two questions: 1) What are the disciplines engaged in scholarship on NIL (is social work among these?); and 2) What are they exploring within this scholarship?

## Social Ecological Theory and Athletes

Numerous variables make their way into college athletes' orbit and impact them on levels ranging from personal to institutional. The addition of NIL has provided a level of complexity that social workers must comprehend and analyze to understand its systemic influence on athletes' lives. Several theoretical perspectives can provide the comprehensive framework needed for social workers to effectively engage with athletes and understand the various systemic influences in the NIL era. However, the authors believe that social-ecological systems theory (SEST) (Newman et al., 2022) provides a framework that can best inform social work's approach and presence in the evolving nature of the NIL space.

SEST utilizes Bronfenbrenner's model of social-ecological systems (Crawford, 2020). This model identifies five systems within an individual's ecosystem that impact an individual's life. Those systems are as follows: 1) Microsystem, which consists of the individual and how they interact with their immediate environment; 2) The mesosystem involves interacting with other microsystems outside their immediate environment. 3) The exosystem outlines the role of formal and informal structures such as mass media and government on one's life. 4) The macrosystem explains the role of culture in one's life, and 5) The chronosystem in the social-ecological system that accounts for the impact of major events on the systems. NIL is a significant event in the athlete's ecosystem, creating new and complex interaction between the athlete and family (mesosystem), media and policy (exosystem), cultural expectations of college athletes (macrosystem), and major events such as re-

cruitment (chronosystem). The current ever-changing nature of the NIL policy has the potential to cause stress and anxiety for athletes. Social workers can be pivotal in helping athletes understand and navigate the uncertainty of NIL by contributing significantly to the helping process. The utilization a social ecological systems perspective can help in the creation of effectual evidence-based interventions.

Newman et al. (2021) contend that utilizing a social-ecological systems approach allows social workers to provide a holistic intervention approach to athletes. Unger (2002) states that ecological theories have been part of the social work lexicon since the 1970s and can explain how social determinates impact our systems. A social-ecological approach provides an ideal backdrop for social workers to craft culturally appropriate client interventions. For social workers who work with athletes, particularly college athletes, the social-ecological theory offers a framework for examining the impact of NIL on the athlete's family, communities, and support systems. Social workers can play a crucial role in this context by providing emotional support, helping athletes understand their rights and responsibilities, and guiding them in making informed decisions about their personal brand and financial management.

Given this history and the factors discussed above, it is important to examine NIL research to see through which lenses it is being analyzed. This paper will begin to contribute to this knowledge gap by analyzing the academic disciplines engaged in research in the NIL space, the kinds of research in which they are engaged, and discuss whether the social justice lens that social work brings is being used or could be a valuable addition to the NIL discussion.

## Methods

### Selection Criteria and Search

To examine this question, we reviewed the scholarly literature from January 1, 2019, the year that the first Pay for Playing law was passed in California (McDonnell, 2020) through November 8, 2023, using EBSCO, JSTOR, and Research Rabbit databases. We included only peer-reviewed journal articles, excluding periodicals and magazine pieces, in order to focus on rigorous research rather than include opinion pieces and other reporting. The study search term strategy used was (NIL OR name, image, likeness) AND college AND athlete\*. As shown in Figure 1, our initial search identified 85 articles. Reading publication titles revealed that 10 articles were duplicates, and screening showed that 11 were from periodicals. The remaining 64 articles were included in the study. A summary of the decision process can be seen in Figure 1.

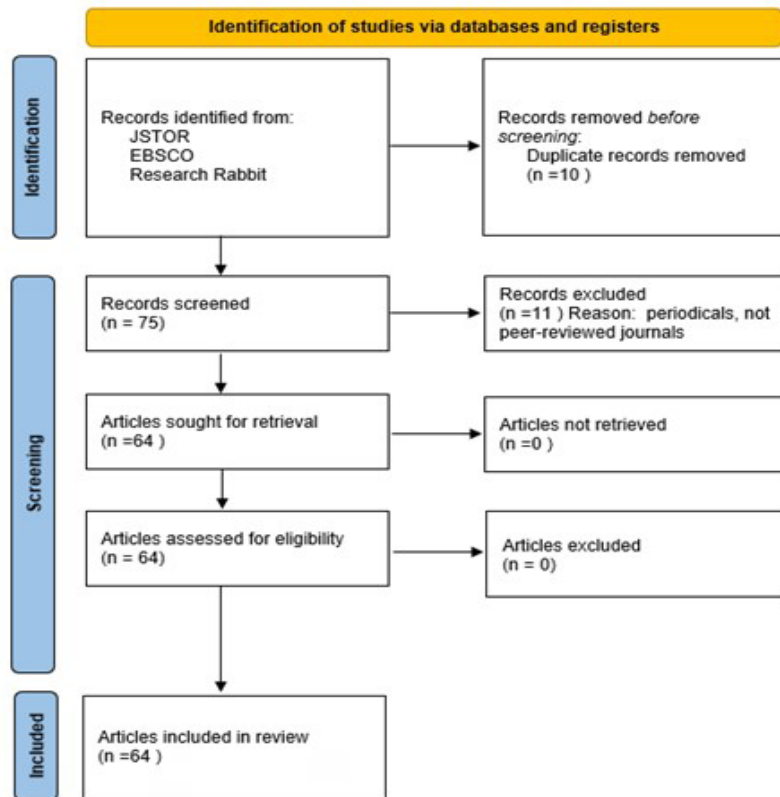
### Data Analysis

To identify the disciplines engaged in NIL scholarship, we recorded the discipline of the home department of each article's first author. We identified the methods used in each article by having one author record an article's scholarship strategy from the Method sections or description of the process used for the study, which was then reviewed for accuracy by the second author.

For identification of the primary topic of the article, each article was read by two authors independently. One researcher identified the main purpose of each article in a descriptive narrative paragraph. Then, using a thematic analytic approach (Naem, 2023), the purposes of the articles were collapsed into larger themes, and these themes were used to categorize each article.

**Figure 1.**

*PRISMA 2020 flow diagram for NIL literature*



The second author reviewed the larger themes and independently categorized the articles; any areas of disagreement were discussed to consensus.

Similarly, one researcher identified the home academic department of the first author for each article and noted whether the article's methodology was primary data collection, was a legal analysis, or was a "think piece" review, opinion, or discussion grounded in other literature or events. A second researcher reviewed the findings to ensure accuracy.

## Results

Analysis of the discipline of the first author for each of the 64 journal articles revealed the majority were in law

(56%), followed by sports management/administration (17%). Thematic analysis of the topic of each article identified five major categories: 1) Legal analyses of NIL grounded in precedent and constitutional law (39%); 2) Student-athlete rights as they relate to NIL, such as contracts and payment (20%); 3) The impact of NIL on specific subpopulations such as women or international student-athletes (17%); 4) The impact of NIL on student-athletes (16%); 5) NIL challenges or issues, not focused on the impact on student-athletes, such as NIL and gambling or NIL and impact on the university (8%). A summary of the distribution of author disciplines and article topics, sorted by discipline, is found in Table 1.

**Table 1.***Author discipline and content of scholarly articles found on NIL*

	Legal Analysis	Student Athletes Rights	NIL and Subpopulations	NIL Impact on Student Athletes	NIL Issues not Impacting Student Athletes	Total
Law	19	11	5	1		36 (56%)
Sports Management and Administration	2	2	3	1	3	11 (17%)
Business	2		1	2	1	6 (9%)
Sports Health or Kinesiology	2		1	2	1	6 (9%)
Communication				2		2 (3%)
Political Science			1	1		2 (3%)
Tourism and Hospitality Management				1		1 (2%)
Total	25 (39%)	13 (20%)	11 (17%)	10 (16%)	5 (8%)	64

An examination of the method used in each article revealed that the vast majority were legal analyses (61%), followed by discussion “think pieces” or reviews (25%), and that only 14% of all articles involved primary data collection.

## Discussion

This research reveals that while there is scholarship in the area of NIL, both the disciplines involved and the research agendas are limited. Nearly 60% of scholarship has focused on legal analyses and legal issues, with only 16% examining some non-legal aspect of NIL’s impact on the student athlete. Given the complexity of laws, policy, and court cases, legal research is understandable. However, to see that only 9% of research was done by a discipline with student athlete well-being as a core part of their role (sports health & kinesiology),

was surprising. Equally surprising was the paucity of primary research on this topic. Little empirical evidence of the impact of NIL on student athletes, on their families, even on universities, exists. With potentially billions of dollars at stake and thousands of young athletes’ lives affected, it is crucial that we understand the impact of NIL and examine its operationalization (or lack thereof) of social and economic justice. Finally, not a single article was found written within social work scholarship.

### Where is Social Work?

Surprisingly, in our review of the literature we found that social work scholarship is not present in one of the seminal moments in social policy history in higher education, a moment fraught with risk and multi-faceted considerations of social and economic justice. This lack of scholarship in social

work is a missed opportunity to bring the discipline’s unique perspective to inform both practice and policy. While it is understandable that the legal and regulatory complexities of NIL would result in a large body of scholarship within the law and sports management disciplines, this is not sufficient to fully interrogate the potential dangers and opportunities of NIL. A social and economic justice lens is needed, one that centers on fairness and the experience of student-athletes. The lack of primary data collection found in the works we reviewed highlights the absence of student-athlete voice in the literature. In addition, the issue of NIL is complex, with questions and implications from the individual through the macro policy levels. A discipline able to move nimbly across multiple system levels (interpersonal, intrapersonal, program, policy, etc.) is needed. Social work is uniquely

poised to engage in this work.

Work in this arena is not new for social work. The profession has a rich and extensive history with sports. Jane Adams leveraged sports, particularly basketball, as an intervention with children of immigrants at the settlement houses in Chicago (Reynolds, 2017). The profession of social work has continued its commitment to athletics with the establishment of the Alliance of Social Workers in Sports (ASWIS), which is dedicated to promoting the connection between the principles of social work and athletics through research, practice, and advocacy. The profound history of social work in addressing social justice issues and the new Name, Image, and Likeness policy, with its potential to disproportionately affect athletes from low-income families, athletes of color, female athletes, and athletes of low revenue-generating sports, presents an excellent opportunity for the profession of social work to contribute to a path forward that prioritizes equity and justice.

## What Can Social Work Bring to the NIL sphere

Social work's ability to assess and work with a range of systems, grounded in the principles of social and economic justice, brings a rich and holistic perspective to the complex challenges in NIL. Social work's facility with SEST provides the profession with a framework from which to understand the multi-level complexities experienced by young, and vulnerable, athletes entering the world of NIL. At the micro- and meso-system levels, social work has a long history of understanding the interactions of, and providing counseling and services to, individuals, families, and groups. These skills are needed to address the challenges NIL will bring. Social workers are already often serving

as counselors within the athletic wellness and performance teams in colleges (Beasley et al., 2021). NIL will make relationships more complex—with families, with teammates, with other students—and social work clinical skills will be needed to help athletes navigate these relational challenges. In addition, cultural expectations of athletes will change with NIL—from disappointment in “selling out” amateur status to changes in how athletes are perceived once they have “made it big” with NIL money. Social workers, with their understanding of the impact of the cultural macrosystem on young adults, can provide athletes with invaluable guidance and support.

Working with formal and informal groups and communities that are part of an athlete's exosystem is also a level of social work practice. Social workers facilitate community groups, work with school programs in marginalized neighborhoods, and develop programs to teach healthy conflict resolution skills in organizations (Wike et al., 2014). Athletes' need to navigate financial policies require support in understanding governmental, NCAA, and other rules and structures—another part of the exosystem. A newer field within social work is financial social work (Karger, 2015), focused on social workers educating clients to understand structures and policies and build financial literacy and decision-making skills. Due to potential exploitation, financial inequities, and the fiduciary and mental health consequences of NIL, social work is needed at this exosystem level to provide comprehensive financial literacy programs to athletes and their families.

A SEST understanding of the various systems impacting athletes and their interactions is vital for those who advocate for athletes. Much work is needed at the policy level to promote

NIL laws and regulations that are just and transparent, for athletes who are frequently vulnerable and from disenfranchised communities and groups. Since its inception, social work has been a champion for those whose voices have been stifled. For instance, Ida B. Wells, a social worker, bravely spoke out against the abhorrent practice of lynching in America. Whitney M. Young, President of the Urban League, dedicated his career to combating employment discrimination during the civil rights era. Another social worker, Peter Buxton, exposed the unethical research practices in the Tuskegee Syphilis experiment (Giddings, 2008; Weiss, 2014; Barrett, 2019). More recent examples include social workers working with disenfranchised groups in the area of predatory lending practices through research, education, and policy (Caplan, 2014).

Similar social work advocacy and policy skills are needed for NIL. Social work advocacy will be needed to ensure educational justice within the university for both the athletes and for other students who may be neglected in the scramble to get star athletes with NIL. By the time this paper is published, a decision will have been made in the House vs NCAA Supreme Court case. In this case, the litigants argue that college athletes are entitled to a share of the profits from the TV contracts signed by the athletic conferences and the NCAA. Due to the prospects of potential revenue-sharing agreements between universities and college athletes, there is a high probability that some low revenue-generating sports or lower paid athletes such as women may need a voice in these negotiations. Social work, skilled in helping the voiceless be heard, can play an important advocacy role here. Social workers can influence policy safeguarding athletes from scams and financially destructive contracts. Finally,

social work's history of allyship with labor rights proponents may be useful as students advocate for workers' rights in college sports.

## Implications and Next Steps for Social Work

While social work has tremendous potential to promote the well-being and financial literacy of athletes, to address the complex dynamics NIL can cause in athletes' relationships, and to advocate for just policies for athletes and all impacted by NIL, there is still much work to be done if social work is to fully step into these roles. For any social work action to be effective, it will require that social work practitioners, advocates, and researchers understand NIL. Thus, a basic step for the profession will be the inclusion in the curriculum of course content on sports and mental health, relational dynamics, and policy. While some of this content is currently available in a few social work programs (Newman, et.al 2019), more is needed if the profession is to have sufficient professionals to address the needs of athletes during the "new era" of NIL—and whatever future changes athletics may face.

Social work scholarship is worryingly silent on issues of NIL. There are several potential areas in research where social work can and should provide context and understanding. One area where a social work lens could be of utility is simply in the impact of NIL on athletes' mental health; it is well documented that many athletes already struggle with mental health issues (Bauman, 2016)—how does NIL impact their potentially vulnerable mental status? A second area needing research is in the examining of the impact of NIL monies on athlete relational dynamics. For example, research is needed investigating the financial and emotional impacts of NIL on those

athletes who do not receive NIL, or their NIL compensation is far below some of their teammates or colleagues in other sports. Research is also needed to understand how receiving NIL money can change the power structure and relational roles in the athlete's family. Finally, NIL policy is new. Longitudinal research is needed to discover the longer-term impacts of NIL of athletes, their families, their fellow students, and others in their communities.

Across all system levels, social work research is needed to design and evaluate the effectiveness of financial literacy programs and other programs promoting athlete well-being in the era of NIL. Social work research is needed to better understand whose voices are heard as policy changes regarding NIL occur, and to ensure that everyone impacted by NIL is at the table where NIL policies are developed. Similarly, social work scholarship is needed to evaluate the impacts of changing policies and advocate for those that promote the rights and social and economic well-being of athletes. The NIL research areas mentioned above are just a few of those in which social workers, with their systemic approach and social justice lens, are needed.

## Limitations

As with all studies, this work contained a number of limitations. By limiting our work to an examination of the discipline of first authors, rather than all authors of a work, we may be underrepresenting some disciplines engaged in NIL research. In addition, the world of NIL changes rapidly, and thus our findings may not accurately reflect the extant research by the time it is published and read. Finally, we limited our exploration to peer reviewed work, which can take extensive time

from acceptance to publication. By choosing not to include gray literature such as website commentary, newspaper articles, and the like, we examined publications that were rigorously reviewed, but neglected writing that may have been less scholarly, but timelier. Despite these limitations, we believe that this work provides a good picture of which disciplines are, and are not, at the table examining NIL and its impact on student athletes, their families, other students, and universities.

## Conclusion


Given the paucity of research by social workers on NIL, social work researchers must demonstrate a level of alacrity in investigating the potential benefits and adverse outcomes of NIL. This paper has established that most college athletes, given their backgrounds, lack of power, and lack of financial literacy, can reasonably be considered vulnerable. The profession of social work's rich history of working with vulnerable populations to ensure positive social justice outcomes makes it an ideal fit to provide empirical evidence on the impact of NIL on today's college athletes. Just like social work did in child welfare by giving direction and evidence-based interventions, the same opportunity presents itself today with NIL and athletics. By contributing to an already scarce knowledge base, social work can set a path forward for addressing the unique multisystemic needs of college athletes in the new age of NIL.

NIL represents a new era in college athletics that has the potential to provide athletes with a portion of the huge profits in college sports—profits they have been unjustly denied for decades. However, as with any new policy or legislation, there are gaps and unintended consequences that have the potential

to harm those these policies are intended to help, and those around them. Historically, the profession of social work has been at the forefront of identifying these potentially harmful consequences and protecting the vulnerable. Today, social work is called upon again to research, advocate, and provide a clear path toward equity for all athletes in the NIL era.

As Name, Image, and Likeness becomes more integrated into college sports, there is an increasing need for research to explore a myriad of issues, particularly the effects of cyberbullying and gambling. College athletes are increasingly targeted by fans who perceive that the compensation these athletes receive through NIL makes it acceptable to attack them on social media platforms (Mishna et.al, 2019). Future research should investigate the correlation between cyberbullying and NIL, as well as the detrimental mental health consequences it may impose on college athletes. This is just one of many areas where social work researchers, armed with their unique skills and perspectives, can make a meaningful contribution. They can assist in developing a comprehensive, evidence-based research strategy that fosters lasting positive outcomes for college athletes.

## Author ORCID ID

Anna Scheyett  0000-0002-3459-3794

## References

- Arnold, C. (2016, 1, Feb). Scholarship athletes or cheap labor. *Medium* [https://medium.com/@the\\_read\\_option/scholarship-athletes-or-cheap-labor-fb84fc22fa5a](https://medium.com/@the_read_option/scholarship-athletes-or-cheap-labor-fb84fc22fa5a)
- Bauman, N. J. (2016). The stigma of mental health in athletes: are mental toughness and mental health seen as contradictory in elite sport? *British Journal of Sports Medicine*, 50(3), 135-136. <https://doi.org/10.1136/bjsports-2015-095570>
- Barrett, L. A. (2019). Tuskegee Syphilis Study of 1932-1973 and the rise of bioethics as shown through government documents and actions. *Documents to the People*, 47, 11. <https://doi.org/10.5860/dttp.v47i4.7213>
- Beasley, L., Hardin, R., Magliocca, J., & Smith, Z. T. (2021). The experiences of social workers in NCAA Division I athletic departments. *Journal for the Study of Sports and Athletes in Education*, 15(3), 193-218. <https://doi.org/10.1080/19357397.2021.1916307>
- Bongiovanni, M. A. (Fall 2020). Compensation for the players: An analysis of the compensation for an NCAA athlete. *Fordham Research Commons*. <https://research.library.fordham.edu/cgi/viewcontent.cgi?article=1005&context=fulr-online-blog>
- Brown, J. A., Pearl, J., Salinger, J., & Alvarado. (August 20, 2020). "A proposal for group licensing of college athlete NILs." *Social Science Research Network*. <https://doi.org/10.2139/ssrn.3674169>
- Caplan, M. A. (2014). Communities respond to predatory lending. *Social Work*, 59(2), 149-156. <https://psycnet.apa.org/doi/10.1093/sw/swu008>
- Crawford, M. (2020). Ecological systems theory: Exploring the development of the theoretical framework as conceived by Bronfenbrenner. *Journal of Public Health Issues and Practice*, 4(2), 170-176. <https://doi.org/10.33790/jphip1100170>.
- Giddings, P. (2008). *Ida: A sword among lions; Ida B. Wells and the campaign against lynching*. New York: Amistad.
- Holden, J. T., Edelman, M. & McCann, M. (2022). "A short treatise on college-athlete Name, Image, and Likeness rights: How America regulates college sports' new economic frontier," *Georgia Law Review* 57(1): Article 2. <https://digitalcommons.law.uga.edu/glr/vol57/iss1/2>
- Jorgensen, B. L., & Savla, J. (2010). Financial literacy of young adults: The importance of parental socialization. *Family Relations*, 59(4), 465-478. <https://doi.org/10.1111/j.1741-3729.2010.00616.x>
- Karger, H. (2015). Curbing the financial exploitation of the poor: Financial literacy and social work education. *Journal of Social Work Education*, 51(3), 425-438. <https://www.jstor.org/stable/44017129>

- Kim, J., & Chatterjee, S. (2021). Financial debt and mental health of young adults. *Journal of Financial Counseling and Planning*, 32(2), 187-201. <https://doi.org/10.1891/JFCP-18-00048>
- LeBaron-Black, A. B., Kelley, H. H., Hill, E. J., Jorgensen, B. L., & Jensen, J. F. (2023). Financial socialization agents and spending behavior of emerging adults: Do parents, peers, employment, and media matter? *Journal of Financial Counseling and Planning*, 34(1), 6-19. <http://dx.doi.org/10.1891/JFCP-2021-0036>
- McDonnell, P. (2020). California's Fair Pay to Play Act and its fight against the commerce clause. *Journal of Law and Commerce*, 39, 75-94. <https://doi.org/10.5195/jlc.2020.205>
- Meyers, D. K., & Horowitz, I. (1995). Private enforcement of the antitrust laws works occasionally: Board of Regents of the University of Oklahoma v. NCAA, a case in point. *Oklahoma Law Review*, 48, 669-709. <https://digitalcommons.law.ou.edu/olr/vol48/iss4/3>
- Mishna, F., Kerr, G., McInroy, L.B., & MacPherson, E. (2019). Student athletes' experiences of bullying in intercollegiate sport. *Journal for the Study of Sports and Athletes in Education*, 13(10), 53-73. <https://doi.org/10.1080/19357397.2019.1581512>
- Mohd Padil, H., Kasim, E. S., Muda, S., Ismail, N., & Md Zin, N. (2022). Financial literacy and awareness of investment scams among university students. *Journal of Financial Crime*, 29(1), 355-367. <https://doi.org/10.1108/JFC-01-2021-0012>
- Nacem, M., Ozuem, W., Howell, K., & Ranfagni, S. (2023). A step-by-step process of thematic analysis to develop a conceptual model in qualitative research. *International Journal of Qualitative Methods*, 22, 1-18. <https://doi.org/10.1177/16094069231205789>
- NCAA (2023) NCAA Demographic Database. Retrieve January 25, 2024, from <https://www.ncaa.org/sports/2018/12/13/ncaa-demographics-database.aspx>
- Newman, T. J., Magier, E., Okamoto, K., Kimiecik, C., Shute, L., Beasley, L., & Tucker, A. R. (2022). Social work in sport: Playmakers in the athletic arena. *Journal of Social Work*, 22(3), 692-714. <https://doi.org/10.1177/14680173211009743>
- Newman, T. J., Okamoto, K., Kimiecik, C., Sohns, E., Burns, M., & Magier, E. (2019). The role of social workers in sport: Shared values, interprofessional collaborations, and unique contributions. *Journal of Sport Psychology in Action*, 10(3), 160-173. <https://doi.org/10.1080/21520704.2019.1642270>
- Quinanola, D. (2023, March 21). How Kenny Anderson blew through \$63 million, but managed to get his life back on track. *ClutchPoints*. <https://clutchpoints.com/how-kenny-anderson-blew-through-63-million-but-managed-to-get-his-life-back-on-track>
- Reynolds II, J. F. (2017). Jane Addams' forgotten legacy: Recreation and sport. *Journal of Issues in Intercollegiate Athletics*, 10(2), 11-18. <https://scholarcommons.sc.edu/jiia/vol10/iss2/6>
- Smith, R. (2021). *The myth of the amateur: A history of college athletic scholarships*. Austin: University of Texas Press.
- Taylor A. (2022). NCAA V. Alston: The future of college sports in the Name, Image, and Likeness era. *Rutgers Law Review* 75(1): 364-92. [https://rutgerslawreview.com/wp-content/uploads/2023/04/08\\_Taylor.pdf](https://rutgerslawreview.com/wp-content/uploads/2023/04/08_Taylor.pdf)
- Unger, M. (2002). A deeper, more social ecological social work practice. *Social Service Review*, 76(3), 480-497. <https://doi.org/10.1086/341185>
- Weiss, N. J. (2014). *Whitney M. Young, Jr., and the struggle for civil rights* (Vol. 993). Princeton University Press.
- Weiss, S. L. (2007). *The Curt Flood Story: The Man Behind the Myth* (Vol. 1). University of Missouri Press.

- Wike, T. L., Bledsoe, S. E., Manuel, J. I., Despard, M., Johnson, L. V., Bellamy, J. L., & Killian-Farrell, C. (2014). Evidence-based practice in social work: Challenges and opportunities for clinicians and organizations. *Clinical Social Work Journal*, *42*, 161-170. <https://doi.org/10.1007/s10615-014-0492-3>
- Zhan, M., & Sinha, G. R. (2019). Wealth building among young adults with student loan debt: What factors make a difference? *Social Development Issues*, *41*(2), 33-48. <https://www.proquest.com/scholarly-journals/wealth-building-among-young-adults-with-student/docview/2295424541/se-2>