

Bag Boys: The Post-Payday Performance Drop in NFL Skill Positions



Executive Summary:

When an NFL star “**secures the bag**” – signing a lucrative new contract – do their on-field numbers *inevitably* sag? In NFL locker rooms and fan forums, the term “**Bag Boys**” labels those players whose performance seems to deflate after a big payday. Conversely, “**Anti-Bag Boys**” keep thriving (or even reach new heights) despite the extra zeros in their bank account. This white paper takes a data-first look at the post-payday performance trends among NFL skill position players (wide receivers, running backs, tight ends, and quarterbacks) from 2010–2024. We define the “Bag Boys” concept, explore its roots in sports slang and psychology, examine case studies across each position (at least 3 Bag Boy examples and 2 Anti-Bag Boys per group), and analyze broader league-wide data to separate myth from reality. Plausible causes – from motivation lapses to age and injury dynamics – are weighed against counterpoints like regression to the mean and changing team context. We find that **running backs** often exemplify the Bag Boy phenomenon most strongly (most decline post-contract), **wide receivers** and **tight ends** show mixed outcomes, and **quarterbacks** generally sustain their performance or improve, especially if re-signing with their team. We also discuss front-office implications: how contract structuring, incentive mechanisms, and positional value doctrines (e.g., the notorious

“don’t pay the running back” mantra) are evolving in response to these trends. The tone is analytical and data-driven, with a dash of sardonic humor – because sometimes the only thing to do when your team’s new \$100 million man fumbles the ball is to crack a wry joke^[^1]. Ultimately, while there is evidence of a “post-payday” dip for certain positions, the reality is nuanced. NFL GMs must discern signal from noise – identifying which stars are safe bets even after cashing in, and which might become expensive cautionary tales.

[^1]: The term “Bag Boys” is used tongue-in-cheek – there’s no *actual* Hall of Fame for underperforming millionaires (though fans of certain teams might argue otherwise).

1. Introduction: Big Contracts and Big Questions

When an NFL player signs a massive contract extension or free-agent deal – often dubbed “*securing the bag*” in modern sports parlance – expectations skyrocket. Team executives justify the big spend with visions of continued (or even greater) production, fans rush to buy jerseys emblazoned with the star’s name, and the player himself likely feels both relief (financial security) and pressure (to prove he’s worth it). Yet a persistent narrative looms: **do players get complacent after getting paid?** This idea, sometimes referred to as the “*contract year phenomenon*” in reverse, posits that a player’s hunger and output diminish once the ink dries on a life-changing deal.

In NFL locker rooms, a freshly enriched teammate might jokingly hear: “Don’t spend all that **bag** in one place – and don’t forget we still have games to win.” The **etymology of “bag”** in this context originates from slang for a sack of money; to *secure the bag* means to lock down a lucrative payday. Thus, a “**Bag Boy**” is a player who *got the bag* and then, as the saying goes, “*went missing on Sundays.*” In other words, his level of play drops notably after signing a fat contract. The sports world has analogous terms across leagues – for example, baseball and basketball fans bemoan players who “coast” after a big deal – but the NFL’s unique structure (non-guaranteed contracts, hard salary cap, short careers) makes this dynamic especially consequential. Each dollar spent on an underperforming veteran is a dollar not spent elsewhere, which can hamstring a franchise with a post-contract drop-off.

Of course, not every highly paid player flops. Many continue to justify (or even exceed) their pay. We label these defiers of the stereotype as “**Anti-Bag Boys.**” They remain as dominant, driven, and productive as ever – proving that motivation can extend beyond the zeros on a check. The tension between these two archetypes – the Bag Boy vs. the Anti-Bag Boy – is at the heart of our inquiry. We aim to answer: **Is there truth to the post-payday performance drop, and if so, which positions or circumstances does it affect most?**

To tackle this, we will analyze a curated set of player case studies at each skill position (WR, RB, TE, QB), drawn from 2010–2024. We supplement these examples with **league-wide data** from sources like Spotrac, OverTheCap, Pro-Football-Reference, and Next Gen Stats to see the bigger picture. This includes statistical comparisons of performance in the two seasons *leading up to* a big contract vs. the two (or more) seasons *after* it. We’ll also



factor in contextual elements – age when signing, injury history, whether the contract involved switching teams or staying put, scheme changes, etc.

Importantly, we acknowledge from the outset that correlation is not necessarily causation. A star receiver who signs a \$100M deal at age 29 might decline over the next few years *because he's 30+*, not because he *got paid*. A running back might underwhelm after a new contract due to cumulative wear-and-tear or a change in offensive line, rather than any loss of motivation. Our goal is to disentangle these factors as best as possible, employing a mix of quantitative trends and qualitative context. Along the way, we'll highlight some cautionary tales (the “uh-oh” contracts that teams regret) and success stories (players who remained or became linchpins post-extension).

Finally, the paper will explore **implications for NFL front offices**. How are GMs and cap managers adjusting their strategies in light of these trends? There is already a school of thought encapsulated in phrases like “*never pay a running back*”, reflecting analytic skepticism about second contracts for RBs. We'll examine whether the numbers back that stance. We'll also discuss contract design solutions (roster bonuses, incentive clauses, team opt-outs) that can mitigate risk – essentially, ways to keep players motivated and teams protected. If Matt Levine (the finance columnist) were an NFL cap nerd, he might compare a long-term player contract to a high-yield bond: potentially significant returns, but not without default risk. In that spirit, we'll occasionally draw parallels to financial markets and investments – because in the end, a \$100 million contract *is* an investment by a team, one ideally yielding a solid return in wins and performance.

In summary, this introduction sets the stage for a deep dive into the “Bag Boys” phenomenon. Are post-contract slumps a pervasive reality or an overblown myth? Let's analyze, with an open mind and a skeptical eye, and find out where the truth lies amid the hype.

2. Defining “Bag Boys” and “Anti-Bag Boys” in NFL Culture

Before plunging into data, it's worth fully defining our terms and their cultural resonance. “**Bag Boys**,” as used here (and increasingly among fans and analysts), is a playful yet pointed label. The “**bag**” refers to the money bag – a metaphor for a big payday – and calling someone a *bag boy* suggests they became all about the money, possibly at the expense of their game. It's not a term of endearment; it carries an implied eye-roll, as if to say, “*He got paid and now he's mailing it in.*” While you won't find “Bag Boy” in Merriam-Webster, it's part of the modern sports lexicon on social media and forums. For instance, ESPN's Bill Barnwell jokingly curated an NFL “‘Bag’ Hall of Fame” to honor players who expertly **maximized their contract leverage** (think Kirk Cousins with successive fully guaranteed deals), implicitly contrasting those who *earned* big money repeatedly versus those who got one bag and fizzled. The tone around the term is often teasing – even players themselves know the chatter. It's not uncommon to hear a player say in an interview, “I didn't come here just to get a bag; I'm here to win.” (Davante Adams, upon joining the





Raiders on a \$140M deal, notably said it “wasn’t just to go get the biggest bag” but to chase enjoyment and a championship.)

In **locker room usage**, calling a teammate a bag boy might be a form of ribbing, used in good humor if a guy splurges on a luxury car post-contract or seems a tad less fiery in offseason workouts. But underlying the joke is a genuine concern: coaches constantly preach that “*success is never owned, it’s rented – and rent is due every day.*” A big contract pays you for past performance *and* expected future contributions. The stigma of being a Bag Boy is that you cashed checks for the former without delivering on the latter.

Sports culture has long observed the “**contract year phenomenon**” – players often have career-best seasons right before free agency (when they’re effectively auditioning for that big contract). Studies have debated the extent of this effect. One Bleacher Report analysis bluntly noted: “*While it is common for players to see a slight dip in performance the year succeeding a contract extension, usually because of complacency and lack of motivation... at some point, teams will receive their money’s worth.*”. In other words, a minor post-contract hangover is *expected*, but genuinely great players soon justify their pay. A **Bag Boy**, then, is an extreme case where the drop in performance is significant and sustained, far beyond any minor blip.

By contrast, “**Anti-Bag Boys**” could be seen as players who *defy* the regression – those who might even have a *second act* surge post-contract. These are the guys who treat a new contract not as a finish line, but as a challenge or even a *starting* line for the next level of their career. Think of them as the Tom Bradys of the world (who famously took pay cuts, but even when paid, never let up in intensity), or a player like Travis Kelce who inked a hefty extension and then proceeded to deliver *career-high* numbers. The Anti-Bag Boy wears his huge cap hit as a badge of honor to live up to, rather than a comfortable cushion to rest on.

It’s important to note that labeling someone a Bag Boy or not is often done with hindsight. No team signs a player expecting him to decline – quite the opposite. Media or fans assign these labels **after** seeing the results. Kenny Golladay becomes a poster child for Bag Boys not because the Giants wanted a bust, but because that’s what he turned into. In 2021, New York handed Golladay a four-year, \$72 million contract to be their #1 receiver. He promptly delivered a goose egg in the touchdown column that season and was a non-factor thereafter. Meanwhile, an Anti-Bag example like Tyreek Hill moved to Miami on a \$120M deal and then dropped a 1,710-yard season (a personal best), quelling any concerns that he’d slow down. From a cultural standpoint, fans will laud the latter (“worth every penny!”) and lampoon the former (“\$72M for *that?!*”).

In summary, *Bag Boys* in NFL vernacular are those cautionary tales of post-contract letdown. In contrast, *Anti-Bag Boys* are the success stories that remind us that not every player succumbs to the comfy cushion of a big contract. With these definitions framed, we can now examine why such drop-offs might occur (or why they might be overblown), before diving into specific positional analyses.



3. Plausible Causes for Post-Contract Decline (and Counterpoints)

What could cause an NFL player to underperform after signing a lucrative deal? Several theories circulate in sports commentary, some grounded in psychology, others in physiology and circumstance:

- **Motivation and the “Set for Life” Effect:** The most commonly posited cause is a *drop in drive*. Once a player has secured generational wealth, the fire that propelled him (whether fear of failure, desire to provide for family, or hunger for recognition) might dim. As one analyst put it, huge salaries are often cited by fans as the culprit for players losing “the passion and love for the game”. The caricature is that the player is content now – he’s *made it*, so maybe he’s not studying film as intensely, or not pushing through minor injuries as hard as before. This notion may sound a bit simplistic (surely pride and competitive spirit still matter), but human nature being what it is, it’s not unbelievable that a percentage of athletes subconsciously ease off the gas when the primary financial worry of their life is solved. It takes a rare mindset to *manufacture urgency* when external incentives lessen^[^2].
- **Avoiding Injury & New Priorities:** A related angle is that after a payday, players might play *more cautiously*. An athlete on a rookie deal might throw himself into contact with abandon, eager to prove himself. With \$50 million guaranteed in the bank and perhaps a young family at home, he might make the business decision to avoid unnecessary risks (some call this “playing not to get hurt”). Additionally, newfound wealth can bring distractions – business ventures, endorsements, or simply the availability of *comfort*. Maybe the offseason that used to be filled with extra training sessions is now dotted with sponsored vacations, golf outings, or managing one’s portfolio. In short, life priorities can shift once you’re “set,” potentially to the detriment of athletic single-mindedness.
- **Age and Wear Curve:** Many big contracts are awarded right as a player hits mid-career. By the time a star earns a monster second deal, he’s often in his late 20s – which, depending on position, could coincide with natural decline. Running backs are the starkest example: their athletic prime is notoriously early. A 26-year-old RB with 1,200 NFL carries on his legs might simply be nearing the downslope regardless of contract. So, an observed post-contract decline could be *correlation, not causation* – the contract arrived at a peak, and what followed was the player’s inevitable regression to his mean or the mean of aging. We’ll see data supporting this, especially for RBs (e.g., an OverTheCap study showed that on average, NFL running backs **peak in years 1–4 and then decline steadily from years 5–7**, with most dropping out by year 8. A very illustrative comparison from that study: “*year 8 for an excellent wide receiver would be the equivalent of year 5 for a running back*” in terms of decline).
- **Team/Scheme Changes:** Often, especially for high-profile free agents, a big contract means moving to a new team. New city, new playbook, new coaches – and

sometimes, a new system that doesn't accentuate the player's strengths as well. A receiver might go from a pass-happy offense with an elite QB to a run-first team with a mediocre QB, and lo and behold, his stats drop. Is that the bag or just a bad fit? Over The Cap's analysis of wideouts found that receivers who switched teams in free agency saw larger production drop-offs (yards down ~14% on average) than those who re-signed (yards down ~9%). The author attributed this partly to **chemistry and QB talent** – an elite receiver leaving an elite quarterback can suffer, whereas staying with the same team/QB tends to yield more consistent output. In essence, some “Bag Boys” might be players who thrived in one environment, got paid by another team, and then looked worse – not due to laziness, but due to losing the advantageous context they once had.

- **Injury Randomness:** The cruel role of injury cannot be ignored. An athlete might coincidentally suffer a significant injury after signing a deal – perhaps even *because* of the heavier usage that earned him the contract in the first place. One could cite **injury as a counterpoint** to many Bag Boy cases: e.g., Michael Thomas's post-contract collapse was primarily because of ankle injuries, not a lack of effort. But cynics might retort that some players, once paid, opt for surgeries or prolonged rehab where earlier they might've rushed back. We can't truly peer into those decisions. Still, it's noted in sports medicine circles that pain tolerance and willingness to play hurt are subjective variables possibly influenced by security (i.e., a player on a contract year might play through pain to prove himself, whereas with money assured, he might choose to *get 100% right* before returning).
- **Psychological Pressure and Overthinking:** Interestingly, not every performance drop is due to taking it easy – some players press *too hard* after a contract. They feel the weight of expectations (“I need to live up to \$X million!”) and that anxiety or altered approach backfires. A quarterback might start forcing throws to justify his worth, or a receiver might run routes differently to try to pad stats, harming timing with the QB. The contract can become a mental burden. Philadelphia fans saw something like this with Carson Wentz, who, after signing a \$128M extension in 2019, seemed to struggle with being *the guy*. By 2020, he was forcing balls into triple coverage, perhaps trying to prove he deserved that franchise QB label (leading the league with 15 interceptions in just 12 games). Sometimes, *effort* isn't the issue; execution under new pressure is.

Given these varied causes, it's only fair to consider **counterpoints and mitigating factors:**

- **Not Every Post-Contract Dip is Bag-Induced:** As alluded, age and injuries are often more than enough to explain a decline. Also, variance plays a role: a player coming off a stellar year might regress to his expected output thereafter (the contract was given at the height of inflated expectations). In statistical terms, if you pay a guy at his *peak*, odds are you'll get slightly *less* in subsequent years – not because he slacked, but because he naturally won't set career highs every season.

- **Selection Bias – Who Gets Paid:** Teams usually pay players they believe are *ascending or in their prime*, and let walk those they think will decline. So one might argue the very act of a team paying a player is a vote of confidence that he’s *not* about to fall off. Indeed, teams have analytics and scouting departments trying to avoid signing the next big bust. And indeed, many high-paid players do continue to succeed (as we’ll highlight with Anti-Bag Boys). So we have to be careful not to cherry-pick only the disappointments and claim a universal rule. For example, a general study in 2018 concluded that “*if money does have an effect, it is a positive one*” on performance – essentially noting that truly elite players usually justify their big contracts over time. That study’s small sample (Palmer, Ray Lewis, Tomlinson cases) is debatable. Still, it reminds us that the NFL is full of stars (Russell Wilson in Seattle, Aaron Donald, Julio Jones in his prime, etc.) who continued to dominate after getting paid.
- **Motivation is Multifaceted:** Money is a motivator, but pride, love of the game, and pursuit of championships are others. Players like **Patrick Mahomes** or **Josh Allen** didn’t lose competitive zeal after signing bonanza extensions – if anything, they publicly stated goals of *winning multiple Super Bowls* as the actual measure. Mahomes, after signing a then-record \$450M deal in 2020, promptly led the Chiefs to two more Super Bowl appearances and an MVP season in 2022 (5,250 passing yards, 41 TD – leading the league). Great athletes often internalize new contracts as validation and *motivation to maintain their legacy*. As Davante Adams said after his first year in Las Vegas (where he still put up All-Pro numbers), “Even if I went and played like dog s--- next year, they can’t say it... I’ve already proved it... I do not need [any specific QB]”^{[1][2]}. That is a man motivated by something beyond the paycheck – he’s fueled by a desire to be regarded as the best, independent of circumstance.
- **External Accountability:** Big contracts also bring *scrutiny*. A highly-paid player is under a microscope from media and fans. If his play slips, he *hears about it*. This external pressure can counteract any internal slack – nobody wants to be labeled the next Albert Haynesworth (an infamous case of a player who got a \$100M deal and dramatically underperformed). Teams can also structure deals to maintain pressure: roster bonuses each year (you only get paid if you stay in shape and on the team), incentive clauses for statistical milestones, etc. It’s not like players are handed a bag of cash with no strings – often, they still have to earn portions of it via workouts and performance thresholds. For instance, modern contracts for some positions include *per-game active roster bonuses* to discourage taking Sundays off.

In conclusion to this section, the **Bag Boy phenomenon likely arises from a confluence of factors:** human nature (maybe a smidge of contentment or reduced edge), timing (many deals occur at a player’s natural peak followed by decline), and situational changes (new team or injuries). Not every decline is a case of “lazy rich guy syndrome,” but that element can exist and is hard to quantify directly – we infer it in some cases when no other explanation fits. Conversely, plenty of players with fat new contracts continue to give full



effort and even improve aspects of their game (film study, leadership, versatility) as seasoned veterans.

With these causes and counterpoints in mind, let's turn to concrete examples. We will break down by position, since the trends and economics vary widely between, say, a running back and a quarterback. In each category, we'll profile at least three **Bag Boys** (post-pay slumpers) and two **Anti-Bag Boys** (post-pay performers), and then zoom out to see if those examples match the league-wide data.

[^2]: It's often said in jest that the most dangerous opponent is a "hungry" player in a contract year – by that logic, a well-fed player might be a tad less ferocious. Hard to prove scientifically, but fans swear they can see it happen.

4. Wide Receivers (WRs): Divas with Dollars – Mixed Results

Wide receivers, often among the flashiest and highest-paid non-QB players, present a **mixed bag** (pun intended) when it comes to post-contract performance. Some continue their dominance or even reach new peaks, while others all but disappear from highlight reels once they've been paid. Here, we examine a few prominent examples of each and then look at the overall trend for wideouts.

4.1 Bag Boys: WR Case Studies

Kenny Golladay (New York Giants) – *Contract*: 2021, 4 years/\$72 million. Golladay had shown tremendous promise with the Detroit Lions, leading the NFL in touchdown catches in 2019. The Giants signed him in 2021, hoping he'd be their bona fide number-one receiver. **Pre-contract performance**: In 2019, Golladay posted 1,190 receiving yards and 11 TDs; 2020 was injury-shortened (338 yards), but he was a proven deep threat. **Post-contract**: In his first Giants season (2021), Golladay managed **521 yards and 0 TDs** over 14 games. That zero touchdowns were glaring – the big-play machine from Detroit never found the end zone. By 2022, he was scarcely involved (just **81 yards and 1 TD** all season). Various factors played in: he struggled with nagging injuries, the Giants' offense was dysfunctional, and he never seemed to mesh with the coaching staff's plans. But whatever the excuses, the production was **a tiny fraction of what New York paid for**, and the term "Golladay" quickly became synonymous with failed signings. The **scheme fit issues** were real – some analysts noted he thrived in Detroit's vertical passing game, whereas the Giants' schemes didn't utilize his contested-catch specialty. Regardless, he is a classic Bag Boy: big contract, significant drop-off. New York cut him after two woeful seasons, absorbing a dead cap hit just to be rid of the deal.

Michael Thomas (New Orleans Saints) – *Contract*: 2019, 5 years/\$96 million. This one is almost tragic. Thomas earned his payday by *utterly balling out* on his rookie deal – he set the NFL single-season reception record in 2019 with 149 catches for 1,725 yards and 9 TD, winning Offensive Player of the Year. The Saints rewarded him as the highest-paid receiver at the time. **Pre-contract**: Two seasons before the contract were elite (2018: 1,405 yards, 9 TD; 2019: 1,725 yards, 9 TD). **Post-contract**: Initially, it seemed fine – 2019 (the first year of





the new deal) was that record year, essentially **proving he was worth the money**. But after that, disaster: in 2020, he played only seven games (438 yards, 0 TD) due to a severe ankle injury. He then missed the entire 2021 season after complications and setbacks with that ankle (and some reported discord about surgery timing). In 2022, he returned for just three games (171 yards, 3 TD) before a new injury (toe) ended his year. Essentially, from 2020 to 2022, Thomas logged *only 10 games* and **609 total yards**. The Saints went from having the most prolific WR in the league to getting virtually no return on a huge contract, purely because Thomas could not stay on the field. The “Bag Boy” label here is a bit unfair on a personal level – Thomas’s effort in rehab isn’t really in question (by all accounts, he worked hard, but his body repeatedly failed him). Yet in the cold accounting of performance, this extension became “*a disaster for the Saints*,” as one local columnist put it. The Saints ended up renegotiating and then parting ways in 2023. Thomas’s case underscores how **injuries can transform a stellar talent into a non-factor**, huge contract or not. Fans might quip about him “getting his bag and ghosting,” but it’s not that he lost motivation – he lost health. Still, the outcome – massive money spent for minimal output – checks the Bag Boy box in result if not in spirit.

Allen Robinson (Los Angeles Rams) – *Contract*: 2022, 3 years/\$46.5 million. Robinson was a bit of a risky signing to begin with: he had been excellent in Jacksonville and Chicago despite iffy QB play (twice a 1,100+ yard receiver), but a subpar 2021 (410 yards) raised questions. The Rams, fresh off a Super Bowl, bet that pairing Robinson with Sean McVay and Matthew Stafford would rejuvenate him. **Pre-contract**: In 2020, he had 1,250 yards and 6 TD, demonstrating true #1 WR ability; 2021 saw a big dip (just 38 catches for 410 yards) as he seemed unhappy in Chicago’s offense and battled minor injuries. **Post-contract**: 2022 with the Rams was a flop. He posted **339 yards and 3 TD** in 10 games before a foot injury ended his season. He never looked comfortable in L.A. – the chemistry with Stafford wasn’t there, and once Stafford got hurt mid-season, the whole passing attack crumbled. By season’s end, the Rams were so down on Robinson that they traded him away the following spring, *eating \$10M of his salary* just to offload him. The Rams essentially paid ~\$21 million for one season of an underutilized, underproductive WR. What went wrong? Reports indicated Robinson struggled to create separation and wasn’t on the same page as the QBs, leading to him being overlooked in reads. Some blamed McVay’s scheme for not adjusting to Robinson’s style. Others pointed to Robinson possibly losing a step (he was 28, not old, but had many NFL miles). In any case, he joins the Bag Boys list as a high-dollar signing who **produced a fraction of expectations**, leaving his team with buyer’s remorse. (Fun footnote: in a twist of fate, the Rams replaced him by trading for Davante Adams in 2025 – a clear signal they wanted an Anti-Bag Boy type instead, as a TurfShowTimes article wryly noted, “Davante Adams will be the anti-Allen Robinson”.)

Other honorable mentions: **Odell Beckham Jr.** could arguably fit – he got a massive extension from the Giants in 2018, and while his decline was more injury- and chemistry-related (shipped to Cleveland where things never clicked), the net result was no Pro Bowl seasons after getting paid. **Julio Jones** got a significant extension in Atlanta in 2019; he remained elite in 2019 (1,394 yards), but then injuries hit, and by 2020–2021, he wasn’t the





same (and was traded and then cut). However, Julio still had a long track record of earning his money, so he's more a case of age catching up. The archetypal Bag Boy WR tends to be a *one-contract wonder* – great on a rookie deal, lands a mega contract, and then fades. Golladay and Robinson exemplify this. Thomas is a bit different since he *did* give the Saints one historic year after signing before injuries struck.

4.2 Anti-Bag Boys: WR Case Studies

Davante Adams (Las Vegas Raiders) – *Contract:* 2022, 5 years/\$140 million. Adams is a premier example of a receiver who *maintained elite play post-contract*. In Green Bay, he was arguably the best WR in the NFL, and the Raiders traded for him and gave him this massive deal. **Pre-contract:** Adams' two prior seasons in Green Bay: 2020 (1,374 yards, league-leading 18 TD) and 2021 (1,553 yards, 11 TD). He was already at the top of his game. **Post-contract:** In 2022, his first year with Las Vegas, Adams delivered **1,516 receiving yards and 14 TDs**[2]. That yardage set a Raiders franchise record, and the 14 touchdowns led the entire NFL[2]. In other words, he somehow reached *a new level of greatness* in a new environment: third in the league in yards, first in TDs. This, despite the Raiders having a rocky season (they benched his close friend QB Derek Carr late in the year). Adams emphatically proved he wasn't just a product of Aaron Rodgers – he could dominate with any decent QB, in any system. He earned first-team All-Pro honors in 2022. His attitude also remained fiercely competitive. Rather than coasting, he publicly voiced his displeasure with losing and even with some organizational decisions (like moving on from Carr), showing how invested he was in success (money aside). Adams is the epitome of an Anti-Bag Boy: a superstar who *got the bag and still played like his hair was on fire*. For him, the **motivation is legacy and winning**. As he told a reporter, that All-Pro season “proved that I am me... I make me... I do not need [any specific QB].”[1] and that he didn't move just for money but to “enjoy the end of my career and...win a Super Bowl”. In short, *worth every penny* so far.

Tyreek Hill (Miami Dolphins) – *Contract:* 2022, 4 years/\$120 million. Hill, like Adams, was traded and then paid, leaving the Chiefs for Miami. **Pre-contract:** Hill's 2020 (1,276 yd, 15 TD) and 2021 (1,239 yd, 9 TD) in Kansas City were Pro Bowl level, cementing him as a top 5 WR. **Post-contract:** In 2022 with the Dolphins, Hill exploded for **1,710 receiving yards** (career high) and 7 TD. He set the Dolphins' single-season yardage record and was an All-Pro. This, despite switching to a young QB (Tua Tagovailoa) and a new system. Hill's famous speed and work ethic didn't diminish at all; if anything, he took on a larger role (career-high 119 receptions). He maintained his offseason training regimen (famously intense speed workouts) and became a veteran leader for Miami's receiving corps. An interesting thing with Hill: coming from a Super Bowl team to a rebuilding franchise, one might worry he'd be less inspired. But he embraced the challenge, often stating he's chasing a Hall of Fame career and more championships. Through 2022, Hill lived up to the big contract, making the Dolphins look smart for bucking the “don't pay receivers huge money” trend that some thought the Chiefs were following by trading him. In Hill's case, the **change of scenery** did not produce a drop; he was an instant force in Miami's offense.





(2023 has continued that trend, with Hill even talking about “going for 2,000 yards” – a clear sign complacency is not in his vocabulary.)

Other Anti-Bag Boy WRs worth noting include **Stefon Diggs**, who got a significant extension from Buffalo in 2022 and then had a career-high 11 TD that season while continuing to top 1,200 yards; **Cooper Kupp**, who signed an extension in 2022 after a historic 2021 and was on pace for another huge year before injury struck (when healthy, his performance was still elite, indicating no motivational drop); and veteran stars like **Larry Fitzgerald** in years past, who remained consistent through multiple contracts. The pattern with Anti-Bag Boy receivers seems to be: they were truly elite talents *before* the contract and had internal drive unrelated to the contract. In contrast, many Bag Boy WRs were a tier below elite (or had one elite season) and perhaps benefited from specific conditions that changed.

4.3 WR Trends 2010–2024: Data Insights

Looking beyond anecdotes, what does the data say about wide receivers after big paydays? Broadly, WRs as a group do *not* show as stark a post-contract decline as running backs (we’ll get to RBs next). They’re somewhat in the middle.

A FantasyPros study in 2022 examined WRs who signed big contracts ($\geq \$11\text{M}/\text{year}$) since 2014. It found that in the season after getting paid, **about 45.7% of WRs saw a production decline** (by at least 1 PPR fantasy point per game, which is a proxy for yards/TDs), while **37.1% improved** and $\sim 17\%$ were roughly flat. In other words, it was pretty close to an even split – a slight tilt towards decline, but not overwhelming. Essentially, post-contract performance for WRs was **not strongly correlated either way**. This suggests that for every Kenny Golladay, there’s a Davante Adams; for every disappointment, an equally likely success story.

However, the context of *how* the contract came about matters. That same study broke down **extensions vs. free-agent signings** for WRs:

- Among those who *re-signed (extensions)* with their team: 40% improved, 40% declined. So if a team pays “its own guy,” there’s a decent chance he continues on, which makes sense – teams usually extend players they see as core, and many core players (Adams in Green Bay before trade, Mike Evans in Tampa, etc.) remained productive.
- Among those who *changed teams (free agency or trades then sign)*: 30% improved, 60% declined. This is a more stark difference – if a WR gets a big contract on a new team, he’s more likely than not to see a drop in output. We touched on reasons: new system, often a lesser QB (since usually teams don’t let elite WRs walk unless maybe the QB making them look good also goes away). Examples: **Mike Wallace** left Pittsburgh for Miami in 2013 on a big deal and underwhelmed; **Kenny Golladay** (as above); **Alan Robinson** in LA, etc. Conversely, those who bucked that trend are rare but include *the truly elite* like Adams and Hill who we just discussed.





Another analysis from OverTheCap that looked at earlier 2010s data also noted that on average, WRs after signing **dropped in every statistical category** (targets, receptions, yards, TDs) compared to before, with yards taking the biggest hit (extended WRs -9% yards, FA WRs -14%). It also found that extended WRs still produced strong absolute numbers (about 70 catches, 1000+ yards, 6 TD on average post-deal), whereas the free agents averaged only ~60 catches, 768 yards, 5 TD. The takeaway was that **WRs who get big deals tend to have been heavily used before (hence earning the deal) and see a slight regression in usage and efficiency after**. But many still are very good – just not always quite at peak. And in cases of changing teams, if the context is worse, the drop can be larger.

It's also worth noting the **age factor**: Top WRs usually get paid around 26-28. Many can maintain elite play into 30 (see Antonio Brown pre-off-field-implosion, DeAndre Hopkins through age 28, etc.), but some decline as they hit 30+. So a long contract that covers age 29-32 might see decline on the back end naturally. Teams often structure guarantees to cover just the first 2-3 years in case of that.

In the 2010–2024 window, we saw the WR pay scale *boom* (the cap went up and passing games became focal). The average annual value for elite WRs roughly doubled from ~\\$15M in 2014 (Calvin Johnson range) to \\$30M+ by 2022 (Adams/Hill). Yet we haven't seen a rash of those \\$30M guys busting – because they are the truly special talents. It's often the second-tier guys at \\$12–18M who became the Bag Boys (e.g., Golladay at \\$18M AAV, or Kelvin Benjamin back in the day at a lower level).

In summary for WRs: **some decline is common but not universal**. The “Bag Boy” label applies in some high-profile cases (Giants fans will bitterly cite Golladay forever, Saints fans lament post-2019 Michael Thomas), but plenty of receivers have earned their big second contracts and continued to perform at a high level (Adams, Hill, Keenan Allen, etc.). For teams, the implication is not “don't pay WRs” – it's more nuanced: *pay the right ones*. If the guy has shown elite traits and work habits, he's likely a good bet. If he had one fluke great year or was in a perfect situation that might not repeat, beware overpaying.

From a humor standpoint, one might analogize: A wide receiver signing a mega-deal can be like a high-flying tech stock IPO – sometimes it keeps soaring (think Apple), sometimes it corrects to a more modest valuation (think Snap). The league has seen both outcomes. As one finance-minded commentator quipped, “post-contract WRs sometimes perform like SPACs after the lockup period” – some pop then drop, others prove they had real fundamentals all along.

Next, let's move to the position where the Bag Boy concept is perhaps most feared by GMs: **running backs**, a position notorious for short primes and precipitous post-pay declines.





5. Running Backs (RBs): The Bell Curve – When the Paycheck Outruns the Legs

“Don’t pay the running back.” This mantra has become almost dogmatic in NFL front offices and analytics circles over the last decade. And indeed, if any position embodies the Bag Boy phenomenon in aggregate, it’s running back. The reasoning is straightforward: RBs take a beating, age quickly, and often peak on cheap rookie deals. By the time they are up for a lucrative second contract, their best days might already be behind them – or soon will be. Many teams have been burned paying for past production that didn’t continue. Let’s examine some vivid examples of RB Bag Boys and Anti-Bag Boys, then back it up with data.

5.1 Bag Boys: RB Case Studies

Ezekiel Elliott (Dallas Cowboys) – Contract: 2019, 6 years/\$90 million. In 2019, Dallas made Zeke the highest-paid running back in NFL history at the time. Elliott was a two-time rushing champion in his first three seasons and the engine of the Cowboys’ offense. **Pre-contract:** 2018 saw him gain 1,434 rushing yards (plus 567 receiving) with 6 total TD; 2019 (the year he signed late in the offseason after a brief holdout) he had 1,357 rushing yards and 12 TD. So still elite production up to the deal. **Post-contract:** Starting in 2020, Elliott’s performance started a clear downward trend. In 2020, he posted a then-career low 979 rushing yards (and only 4.0 yards per carry) with 6 TD. In 2021, he did bounce slightly to 1,002 yards and 10 TD, but those numbers were buoyed by an extra 17th game and masked a deeper decline: he ceded more and more carries to backup Tony Pollard and looked less explosive. By 2022, the decline was undeniable – 876 yards (3.8 YPC) and a career-low 58.4 rush yards per game, with Pollard often outplaying him. The efficiency drop from his rookie year (108.7 rush yards/game in 2016) to late contract (58.4 in 2022) was stark. His touches and yards per game fell each year after 2018. The eye test showed a player who had lost some burst and was more of a short-yardage grinder. Dallas released Zeke in 2023, eating dead cap, because the contract had become onerous relative to his production. This is a quintessential Bag Boy scenario: Elliott *produced less each year after signing*, making that extension look like a mistake in hindsight. Critics had predicted this – citing that the NFL was shifting to passing, RB value was dropping, and Zeke had a ton of carries on his legs by 2019. A Washington Post analysis at the time of signing (bluntly titled “*The numbers say he isn’t worth it*”) pointed out that league-wide rushing was declining in importance and that Elliott’s own efficiency metrics were already trending downward before he got paid. Dallas’s gamble that he was an exception did not pan out beyond maybe the first year or two. In fairness, injuries (he played through a partially torn PCL in 2021) and offensive line changes played a part in his reduced stats. But the overriding theme: a heavy-workload RB peaked early and then steadily regressed after getting the bag – exactly what the analytics “nerds” warn about.

Le’Veon Bell (New York Jets) – Contract: 2019, 4 years/\$52.5 million. This one is almost a cliché now: Bell sat out the entire 2018 season in a contract dispute with Pittsburgh, then the Jets gave him a big deal in 2019. **Pre-contract:** Bell’s last two playing seasons in PIT





were 2016 (1,268 rush yards, 7 TD; plus 616 receiving yards) and 2017 (1,291 rush, 9 TD; plus 655 receiving). He was a dual-threat superstar, arguably the best all-around back in football at that time. But a full year away from football (2018 holdout) raised questions. **Post-contract:** In 2019 with New York, Bell's production fell off a cliff. He managed only **789 rushing yards (3.2 YPC) and 3 TD** in 15 games, adding 461 receiving yards. He didn't have a single 100-yard rushing game. The Jets' offense was a mess (poor O-line, subpar QB play, Adam Gase's odd playcalling), but Bell himself looked less explosive, perhaps rusty or simply a step slower. Next Gen Stats revealed he faced a lot of loaded boxes and had very little space (only *-0.2 yards before contact per rush*, worst in NFL). Still, great backs sometimes overcome bad situations – Bell did not. By 2020, he was injured and then released mid-season, having totaled just 328 rush yards and 2 TD in his second Jets year (split between NYJ and KC). It was a “historically poor season” by one account. The Jets essentially paid a fortune for one underwhelming year. Bell later admitted the move to New York wasn't ideal (“I probably should not have done that,” he reflected). This is a Bag Boy case born of a *team switch gone awry*. Unlike Zeke who declined within the same team, Bell's fall was tied to leaving the system where he thrived. But from the Jets' perspective, he absolutely became a Bag Boy – they gave him a bag, and he gave them very little. The cautionary tale here reinforced many GMs' belief: paying big money for a free agent RB is often begging for disappointment. Bell was 27 in 2019 – theoretically still in prime – but the year off and overuse in Pittsburgh (he had almost 400 touches in 2017) likely meant the best of Bell stayed in Pittsburgh. Jets fans certainly got a raw deal (3.2 yards per carry for \$13M/year... ouch). It's worth noting some intangible factors: some felt Bell's motivation waned after securing the contract, or that he didn't vibe with Gase's coaching. He also started pursuing a music career. Whether that's fair or not, the optics were that once paid, Bell never “ran hungry” again.

Todd Gurley (Los Angeles Rams) – Contract: 2018, 4 years/\$60 million. In summer 2018, the Rams extended Gurley (then 24) at the top of the RB market. Gurley was coming off an Offensive Player of the Year season in 2017 and followed it with another All-Pro year in 2018. **Pre-contract (2017):** 1,305 rushing yards, 13 TD; plus 788 receiving and 6 TD – an absolute monster. **2018 (the first year of the new deal):** He continued dominance with 1,251 rushing yards, 17 rushing TD (led NFL), plus 580 receiving yards and 4 TD. At first, it seemed the contract was fine – he was worth it, leading the Rams to a Super Bowl appearance. But late in 2018, whispers began about Gurley's knee. By the playoffs, his usage mysteriously dropped. It came out he had an “arthritic component” in his knee (from a prior ACL tear). **Post-contract decline:** In 2019, Gurley's explosiveness visibly declined. He totaled 857 rushing yards (3.8 YPC) and 12 TD – the touchdowns were still there in red zone usage, but the yards were a far cry from prior years. He also saw less passing game usage (207 receiving yards, lowest of his career to that point). The Rams offense shifted away from relying on him heavily. It was clear the knee issues were limiting him. By 2020, L.A. released Gurley (eating dead money) to escape the remaining guarantees. He signed a cheap deal in Atlanta and had 678 yards (3.5 YPC) in 2020, then fell out of the league entirely by age 26. So from the moment of signing, Gurley gave the Rams about 1.5 elite seasons (2018 and a diminished 2019) and then was done. His contract became an



albatross by 2019-2020. Here, the cause was **injury/health related decline** – not lack of motivation. Gurley by all accounts worked hard, but his knee physically couldn't sustain elite play. Still, it's a prime example teams point to when arguing against paying RBs: you might be buying damaged goods without knowing it. The Rams had essentially paid Gurley "early" (extended him before his rookie deal ended) to reward him, and it backfired spectacularly, leaving them with dead cap and needing to draft his replacement (they got by with a committee afterwards). A Bleacher Report piece summarized it as: Gurley got his monster second contract, and *"if his knee doesn't respond, at least he was compensated for past performances."* – a pretty sardonic way of saying the Rams paid for yesterday's production and didn't get their money's worth going forward.

Other RB Bag Boys: **David Johnson** (AZ Cardinals) – paid in 2018 after one huge year, immediately had injuries and never regained form; **DeMarco Murray** – Eagles paid him in 2015 after a 1,800-yard Dallas season, and he flopped (702 yards) in Philly's scheme; **Albert Haynesworth** if we count him – oh wait, he was a DT, not RB, just the ultimate "got paid, stopped trying" example in NFL lore (couldn't resist mentioning him, the poster child of Bag Boys across all positions).

5.2 Anti-Bag Boys: RB Case Studies

Believe it or not, there *are* a few running backs who justified big second contracts in the 2010–2024 era, even if they are rarer.

Derrick Henry (Tennessee Titans) – *Contract:* 2020, 4 years/\$50 million. Henry bucked many trends. Tennessee gave him a moderate extension (relative to his value, it was actually team-friendly) after he led the NFL in rushing in 2019. **Pre-contract:** 2019 – 1,540 rushing yards, 16 TD (plus a dominant postseason). That was his first year as the clear feature back, and he erupted. **Post-contract:** In 2020, Henry repaid the Titans with a truly historic season: **2,027 rushing yards and 17 TD**[3], winning the NFL rushing title again and Offensive Player of the Year. No running back in history had ever had a 2,000-yard, 15+ TD season and Henry did it immediately after getting paid[4]. It was the kind of performance that makes a mockery of the Bag Boy concept – clearly, money didn't make Henry complacent. If anything, he trained even harder (famous for his intense workouts) and carried an enormous workload (378 carries)[5]. Henry's combination of size and work ethic ("breaking the law of diminishing returns," as one writer said[6]) allowed him to perform at a level very few ever have. Now, by 2021, he did miss half the season with a foot injury (curse of workload perhaps), but still nearly hit 1,000 yards in 8 games. In 2022, he came back with ~1,538 yards and led the NFL in carries. So across his contract years, Henry remained one of the league's top RBs. He's a rare case of a second contract RB **continuing prime production**. Why did he succeed where others faded? Possibly because Henry had a lighter usage early (split carries his first 2 years) and is a physical outlier. Also, Tennessee's offense was built perfectly for him. Regardless, he's often cited as "the only modern RB who played up to expectations on his second contract". Even analytics folks concede Henry's an outlier. (One Reddit comment quipped: "Henry is probably the only



modern RB who didn't make his team regret paying him. Everyone else either got hurt or fell off".)

Christian McCaffrey (Carolina Panthers / San Francisco 49ers) – *Contract:* 2020, 4 years/\$64 million. CMC was another record-setting deal at signing (highest AAV for RB). It looked bad initially due to injuries, but has a happier trajectory now. **Pre-contract:** 2019 – McCaffrey's insane 1,000/1,000 season (1,387 rush, 1,005 receiving, 19 TD) cemented him as a unique dual-threat. Carolina paid him accordingly. **Post-contract:** 2020 and 2021 were rough: McCaffrey played only 3 games in 2020 (high ankle sprain, shoulder injury) and 7 games in 2021 (hamstring and ankle issues). For two years, he was mostly sidelined – a classic cautionary tale as it seemed the heavy usage had broken him as soon as he got paid. But in 2022, fully recovered and later *traded to the 49ers*, McCaffrey had a renaissance. He totaled **1,139 rushing yards, 741 receiving yards, and 13 TD** while playing all 17 games[7][8]. Once in San Francisco, he was a catalyst for their offense, looking as dynamic as ever. Thus, while Carolina might not have gotten full value (they traded him away during that contract), McCaffrey proved that post-contract elite play was still in him. By late 2022, he was widely considered back to his All-Pro form, and indeed NFL.com ranked him the #1 RB of 2022[9]. So McCaffrey's an interesting Anti-Bag Boy: he *did* slump, but mostly due to injuries, not presumably lack of effort, and then he bounced back once healthy and in a better team situation. It underscores that sometimes labeling someone a bust is premature if injuries were the cause – given the chance to return to health, some can resume dominance. In CMC's case, his commitment and training routine never wavered; he remained a workout fanatic and it paid off.

Other RBs who played well after big contracts: **Alvin Kamara** (Saints, 5y/\$75M in 2020) – he had a career-best 21 TD in 2020 right after signing and continued to be very good (though his efficiency dipped a bit in 2021–22, the contract wasn't a bust by any stretch through that period). **Nick Chubb** (Browns, 3y/\$36M in 2021) – delivered back-to-back 1,400+ scrimmage yard seasons after signing, maintaining his status as arguably the best pure runner in the league. Those examples share a trait: these players were 24-25 when signed (young), and inherently highly efficient backs (Kamara with dual skills, Chubb with exceptional YPC). Teams structured deals relatively shorter/cheaper, too.

5.3 RB Trends 2010–2024: Data Insights

The league-wide data on running backs paints a pretty stark picture supporting the Bag Boy concept.

According to the FantasyPros analysis since 2014 (which tracked post-contract fantasy points): **54.5% of RBs declined** after a big contract, only **31.8% improved**, and ~13.6% maintained. So roughly **two-thirds** did *not* improve or stay the same; the majority got worse. This was indeed the highest decline rate of any position in that study (compared to ~45% of WRs, ~34% of QBs, ~43% of TEs declining). In essence, it's a coin flip leaning negative whether an RB will perform at prior levels once paid.





A deeper cut: **contract extensions vs free-agent RBs**. For RBs who were extended by their own team, 56% saw a decline. For those who changed teams in free agency, 50% declined (and interestingly a higher proportion maintained, 33%, maybe because expectations were lower?). Either way, more than half of extended RBs regressed, echoing examples like Zeke, Gurley, etc. The OverTheCap piece from 2021 that we browsed (by Jason Fitzgerald) took a direct statistical stab: it looked at every notable RB extension since 2014 and found the **average production drop in the very next year was ~20% (median ~-242 yards)**. Only 10 of 30 saw improvement that first year, and often only because of special circumstances (e.g., the player was hurt the year before, so “improving” just meant playing more). In the *second* year after signing, the average drop grew to ~-293 yards. Only 8 of the sample improved by Year 2, many due to unusual reasons (again, guys who had missed time pre-contract). Fitzgerald’s blunt conclusion: *“thus far there is little reason to think the extension is in any way a good idea”* for running backs. He mentioned Kamara, Cook, Chubb as possible future exceptions to “break the cycle,” but largely, waiting to pay an RB often would have saved teams money because those players regressed and could have been cheaper later or replaced.

The historical arc from another OverTheCap article (2023) showed that on average, a running back’s performance **steadily declines after year 4** (end of a typical rookie deal). By years 5-6-7, the odds of an RB hitting 1,000 yards drop precipitously (from ~50% in early years to ~20% by year 6). Compare that to WRs, who remained around 40% chance into years 5-6. Essentially, paying an RB on a second contract often means paying for years 5 through 8 of their career, which for many backs is when they “fall apart”. Even receiving backs show a similar (if slightly less steep) decline after year 4 – those who catch passes might last a bit longer, but not by much, and teams typically still don’t shell out top dollar just for receiving ability (unless you are McCaffrey or Kamara level, who were also great runners in their prime).

From a front office perspective, these numbers have driven a real shift in behavior: - Fewer RB mega-deals are being handed out. Many teams choose the franchise tag (1-year deals) to avoid long commitments. E.g., in 2023, notable backs like Saquon Barkley, Josh Jacobs, Tony Pollard were all tagged and not given long-term deals, reflecting teams’ hesitance (they’ve seen too many Gurleys and Bells). - Teams draft RBs highly occasionally but seem content to run them hard on a rookie contract and then let them walk or go year-to-year. The phrase **“use ’em up and move on”** is cruel but somewhat describes the approach. - When deals are given, they often have outs after 2 years. Zeke’s contract, for instance, had an out after 2022 which Dallas took (post-June 1 cut to split dead cap). Teams are structuring like 2-year guarantees then option years.

There are exceptions that prove the rule: Henry, as highlighted, and perhaps *some* special cases like Adrian Peterson back in the day (Minnesota paid him and he still had multiple All-Pro seasons after). But AP might be the previous generation’s outlier like Henry is in this generation.





To put a humorous finance analogy on it: paying a running back is like buying a luxury car – it’s amazing when new, but the moment you drive it off the lot (i.e., sign the contract), it depreciates rapidly. Or one might compare it to investing in a company with a quickly obsolescing product – those “returns” diminish fast. As one analytics writer joked, *“NFL teams have finally realized that second contracts for running backs are like buying high in a stock that’s about to crash”*.

The **“Don’t pay running backs” doctrine** has essentially been an evidence-based outcome of these trends. Even some players acknowledge it: recently, there was league-wide discussion among RBs about how their market has stagnated. The reality is GMs cite wear-and-tear and that they can find younger, cheaper backs to get, say, 80% of the production. The data supports that a lot of expensive RB contracts did not deliver proportional value in wins or stats.

Yet, the counterargument is: if you have a **special** back (Henry, peak McCaffrey or Kamara), they can be the focal point of an offense and deliver value. But even those franchises likely privately worry about when the cliff comes.

In summation, running backs are often the **cautionary tale** position for Bag Boys. Most of our earlier examples (Zeke, Bell, Gurley) vividly illustrate paying for past performance and getting burned. The league trends reflect that – we see fewer and fewer such contracts now, as teams prefer to allocate cap elsewhere and draft fresh legs. The Bag Boy stereotype might as well have a picture of a 28-year-old RB in a suit signing a deal, with his best plays behind him. It’s harsh, and from the player’s perspective, unfortunate (they arguably deserve to be paid for their great early years, but that’s not how the system works).

Next, we’ll look at **tight ends**, a position that interestingly has shown more longevity and where teams have been somewhat more willing to pay – and often, that has worked out better than RBs. Tight ends might be considered the “value stocks” in this analogy, often yielding solid returns post-contract.

6. Tight Ends (TEs): Paying for Potential vs. Proven Producers

Tight ends occupy a unique spot: they typically develop slower and often hit peak a bit later than other skill positions. Teams historically haven’t shelled out *quite* the same eye-popping contracts for TEs (compared to top WR/RB/QB), but recent years have seen an upward trend for elite TEs. The question is, do TEs follow the Bag Boy script or buck it? The answer: **it depends on the player, but TEs as a group have fared somewhat better than running backs** (and even slightly better than receivers) post-contract. Let’s explore examples.

6.1 Bag Boys: TE Case Studies

Jonnu Smith (New England Patriots) – *Contract*: 2021, 4 years/\$50 million. Smith was a young, athletic TE coming off a breakout 2020 (8 TDs) in Tennessee, though with modest





yardage (~448 yards). The Patriots paid him top-5 TE money, betting on upside. **Pre-contract:** 2019: 439 yards, 3 TD; 2020: 448 yards, 8 TD. So decent, if unspectacular receiving stats (though TEN's run-first offense and usage of him in multiple roles made him look versatile). **Post-contract:** In New England's system, Smith never found a groove. 2021: **294 yards, 1 TD**[10]. 2022: **245 yards, 0 TD**[11]. Those numbers are *far* below expectations for a \$12.5M/year player. He went from an emerging TE to an afterthought in the Pats offense (which also had Hunter Henry, who ironically performed better). Observers cited **scheme fit issues** – Jonnu thrived on play-action and designed plays in Tennessee, whereas New England's more static passing scheme didn't cater to his strengths (and perhaps OC Josh McDaniels struggled to integrate two TE weapons like the Pats did famously in Gronk/Hernandez days). Regardless, by output, Jonnu Smith was a Bag Boy. The Patriots traded him after two seasons (taking a cap hit) to Atlanta for a late pick. It's a cautionary tale: paying a mid-tier TE like a top-tier one based on a small sample of red-zone success was a miscalculation. Smith didn't necessarily slack off (no reports of poor effort; by all accounts he's a hard worker), but the *value* on field was poor. In his case, it may be more on the team misevaluating his role than him regressing. But either way, that contract did not yield a good return.

Hunter Henry (New England Patriots) – *Contract:* 2021, 3 years/\$37.5 million. Yes, the Pats signed *two* big TE contracts in the 2021 offseason, a spree to revive their offense. Henry was a more proven receiver than Jonnu, with consistent ~600-yard seasons in L.A. **Pre-contract:** 2019: 652 yards, 5 TD; 2020: 613 yards, 4 TD. Very solid numbers when healthy. **Post-contract:** 2021 started well: Henry had **603 yards and 9 TD**[12], tying a career high in yards and setting one in TDs – arguably an *Anti-Bag Boy* year one. He became Mac Jones' go-to red zone target. But 2022 saw a drop: **509 yards, 2 TD**[12], despite playing every game. His targets and role diminished (in part due to a dysfunctional Pats offensive coaching situation in 2022). While those raw stats aren't terrible for a TE, they were a letdown after the prior year. By pure performance, Henry gave NE one good year and one meh year on his deal (2023, outside our scope, he's doing okay again). So is he a Bag Boy? Debatable – he didn't crater, but the trend was downward. His **declining target share** (especially in 2022) is one explanation[13]. It's possible New England's overall offensive issues (they famously had a defensive coach calling plays in 2022) affected everyone's stats. Henry still showed effort and reliability; it's just that the investment in two top-dollar TEs did not transform the offense as hoped. In this paired case, one could argue Jonnu was clearly a Bag Boy outcome, Henry was more of a mild disappointment but not a disaster. Still, New England paying nearly \$25M AAV combined for ~850 yards total between two TEs in 2022 definitely didn't look great.

Kyle Rudolph (Minnesota Vikings) – *Contract:* 2019, 4 years/\$36 million. Rudolph was a long-tenured Viking and red-zone threat who got an extension to stay in MN. **Pre-contract:** 2017: 532 yards, 8 TD; 2018: 634 yards, 4 TD. Declining a bit but still productive and a team leader. **Post-contract:** 2019: 367 yards, 6 TD[14][15]; 2020: 334 yards, 1 TD[16]. The Vikings drafted Irv Smith Jr. around that time, so Rudolph's role shifted to more blocking and fewer targets. His numbers fell accordingly. By 2020 he also missed games with injury. Minnesota released him after 2020 to save cap. So in terms of pass-catching production,





Rudolph dropped post-contract. Some of that was deliberate usage change (they ran more 2-TE sets with him blocking). But from a pure “did he perform as expected?” view, he underwhelmed relative to prior years. However, because the guarantees were low, the Vikings navigated out without too much pain. This is a softer Bag Boy example – a veteran whose best receiving days were behind him, paid more for intangibles and locker presence, who then saw his stats decline as younger players took larger roles. Team fit perspective: might not call him a bust, but certainly not an *improvement* post signing.

Other TE deals that didn’t pan out great: **Austin Hooper** got ~4y/\$42M in 2020 from Cleveland after big numbers in ATL; he then averaged ~400 yards/year and was cut after two seasons – a Bag Boy in effect. **Jimmy Graham** (the tail end of his career) got a sizable deal from Green Bay in 2018 and never was the same dominant player, though age was a factor too.

6.2 Anti-Bag Boys: TE Case Studies

Travis Kelce (Kansas City Chiefs) – Contract: 2020, 4 years/\$57 million (extension). Kelce is the gold standard of tight ends in this era, and he absolutely maintained greatness post-contract. **Pre-contract:** 2019 – 1,229 yards, 5 TD (his typical Pro Bowl self). **Post-contract:** In 2020, the first year of his extension, Kelce set a *career high* with **1,416 receiving yards and 11 TD**, an all-time record for TE yardage in a season. He earned All-Pro honors and was key to another Chiefs Super Bowl run. In 2021, he had 1,125 yards, 9 TD; 2022: 1,338 yards, 12 TD (leading all TEs), at age 33. In other words, Kelce might as well be the face of the **Anti-Bag Boy** – he got paid and somehow got even better in his 30s. His consistent dominance and durability are exceptional. The Chiefs structured his deal such that he’s been a bargain, frankly. He kept re-writing record books and is known for his intense offseason regimen (plus having Patrick Mahomes throwing to him doesn’t hurt). Kelce shows that when you bet on a Hall-of-Fame caliber talent with no signs of slowing, it can pay off. No complacency here – Kelce’s motivation is rings and legacy, clearly. His success has perhaps encouraged teams that paying an elite TE (rare as they are) is worth it.

George Kittle (San Francisco 49ers) – Contract: 2020, 5 years/\$75 million. Kittle, another top-tier TE, got a big extension and has largely remained top-tier. **Pre-contract:** 2019 – 1,053 yards, 5 TD (despite missing some time). **Post-contract:** 2021 – 910 yards, 6 TD; 2022 – 765 yards, 11 TD (career-high TD). One caveat: he missed about half of 2020 with injury, but when on field in 2021-22, he was still a premier two-way TE (impactful as blocker and receiver). His yardage dipped slightly as the 49ers added other weapons (and he’s often used to block more in some games), but he *maintained elite status* as a top-3 TE in the league. Particularly, his 11 TD in 2022 showed he can still dominate in the passing game when utilized. Kittle’s contract thus far hasn’t been regrettable for SF; he’s been a cornerstone. One might note that he hasn’t eclipsed his 2018 peak yardage (1,377 yards) – but that could be more due to scheme and missing some games rather than effort. He remains a fiery competitor and team leader. So Kittle is a mostly positive post-contract story – maybe not improved in yards, but certainly not a letdown.





Mark Andrews (Baltimore Ravens) – *Contract*: 2021, 4 years/\$56 million. (Andrews might not have been explicitly requested, but he’s another one to mention as an Anti example.) He signed right before the 2021 season. **Pre-contract**: 2020 – 701 yards, 7 TD. **Post-contract**: 2021 – 1,361 yards, 9 TD (led all TEs in yards; an explosion to All-Pro level); 2022 – 847 yards, 5 TD (in 15 games, still Pro Bowl level). So 2021 was clearly a career-best after getting paid. He became Lamar Jackson’s primary target, and justified every penny of the deal with that performance. 2022 dipped but the Ravens’ passing game had issues, plus Lamar’s injury; Andrews still was among top 3 in TE stats.

From a broad view, **tight ends have a relatively good track record post-contract**. The FantasyPros study showed TEs are actually *more likely to maintain or improve* (57.1% did so) after big contracts. Only 42.8% declined – the lowest decline rate of the four positions studied (compare to 54.5% RB, 45.7% WR, 34.1% QB). Specifically, among extended TEs, 63.6% maintained or improved – which fits examples like Kelce, Kittle, Andrews. TEs who changed teams in free agency were a coin flip (~47% declined, ~29% improved, rest maintained) – not great, but still not as bad as WRs who changed teams. Perhaps because many free agent TEs are not true stars but mid-tier starters (like Hooper) who may not excel out of the system that used them well.

Why might TEs fare better? Possibly because the truly *valuable* TEs are rare and tend to be kept by their teams (and those players like Kelce/Gronk/Kittle are just consistently good). Also, TE usage depends heavily on scheme – teams that pay a TE likely intend to feature him (Kelce, Kittle, Andrews all are centerpieces). Additionally, TE performance might not be as tied to raw athleticism as WR/RB; technique and experience matter (hence older TEs can remain effective – e.g., a 30-year-old TE is not as over-the-hill as a 30-year-old RB).

We do see some TE contracts bust (especially when teams try to sign someone else’s backup or mid-tier guy to be their starter – e.g., the Jaguars signing Julius Thomas in 2015 big money: he flopped post-Peyton Manning). But in general, if a homegrown TE is productive and you pay him, chances are he’ll continue to be productive barring injury.

From a front office view: teams have been more willing to pay second contracts to TEs than RBs, and the data vindicates that to an extent. There’s also the factor that TE salaries are comparatively lower – the top TE deals (\$14M/year) are half of what top WRs make (~\$28-30M). So the risk is less cap-draining. It’s like investing in a stable REIT (real estate trust) instead of a volatile tech startup (RB?) – lower cost, steady returns.

So while you can find “Bag Boy” TEs (mostly in cases where teams overestimated a player’s ceiling), the position has plenty of “Anti-Bag Boy” outcomes. The tone around TEs is not nearly as cynical as with RBs. You don’t hear “don’t pay tight ends” because often, a great TE is a QB’s best friend and worth the money.

Now, we turn to the last and most financially significant position: **quarterbacks**. QBs get the biggest bags of all – do they live up to them? Historically, this is a mixed bag (pun once more intended), but recent data suggests QBs are more likely to maintain or improve after getting paid than any other position. Given the franchise QB imperative, teams almost have





no choice but to pay – so we’ll examine if those fears of post-contract decline hold water for the signal callers.

7. Quarterbacks (QBs): Big Money, Big Expectations – Do They Deliver?

Quarterback contracts are on a different planet – both in size and in stakes. A franchise QB signing a massive extension is often the most pivotal moment for a team’s trajectory. The good news for teams: many top QBs have continued to excel post-contract (some even improve, perhaps because they’re entering prime). The “Bag Boy” concept is arguably least applicable to quarterbacks, although there are notable exceptions. Let’s discuss some prime examples:

7.1 Bag Boys: QB Case Studies

Russell Wilson (Denver Broncos) – *Contract:* 2022, 5 years/\$245 million. The Broncos traded a haul for Wilson and then immediately gave him this megadeal (including \$165M guaranteed) to be their franchise QB. **Pre-contract (in Seattle):** 2020 – 4,212 yards, 40 TD (MVP-caliber start, fizzled late); 2021 – 3,113 yards, 25 TD (missed 3 games with finger injury, but still solid rate-wise). So while 2021 was a tad down, Wilson’s 10-year Seahawks run was exceptional (9 Pro Bowls, a Super Bowl ring). Denver expected “vintage Russ.” **Post-contract (2022):** It turned into a nightmare. Wilson had a career-worst season: **3,524 passing yards, just 16 TD to 11 INT, with an 84.4 passer rating.** The Broncos offense was inept, finishing near last in scoring, and Wilson often looked lost – holding the ball too long, missing reads, lacking the escapability he was known for. The coach (Nathaniel Hackett) bore some blame, eventually getting fired mid-season, but Wilson’s play was unquestionably poor relative to his prior standard. He did improve a bit in the final two games after Hackett’s firing, but overall it was a disastrous Year 1. By early 2023, critics and fans were labeling the trade and contract as one of the *worst in NFL history* if things didn’t turn around. Denver’s new coach Sean Payton even publicly said Wilson was “hidden” in the offense in 2022 to minimize mistakes. This is a glaring Bag Boy scenario – enormous contract, immediate drop-off in performance. To be fair, some factors: new team, new system, possible lingering injury or just decline with age (he was 33 in 2022). But the magnitude of drop from a 9-time Pro Bowler to being arguably outside the top 20 QBs was shocking. The Broncos essentially paid for an elite QB and got a bottom-tier one. It’s too early to close the book (2023 under Payton has seen some improvement), but that first year made many wonder if Wilson got complacent or if success had satiated him. Others argue he simply didn’t adapt well to a new scheme and lost a step athletically. Regardless, Denver’s 2022 is a case fans will bring up whenever discussing pitfalls of paying big money: “Remember Russ in ’22 – worst trade and contract ever?”. If he doesn’t rebound, he’ll be a Hall of Fame Bag Boy.

Joe Flacco (Baltimore Ravens) – *Contract:* 2013, 6 years/\$120.6 million. Flacco famously bet on himself in his 2012 contract year, then won the Super Bowl (and SB MVP) and got a huge contract, briefly the highest-paid QB. **Pre-contract:** 2011 – 3,610 yards, 20 TD; 2012 – 3,817 yards, 22 TD (plus that stellar playoff run). Flacco was good, not great, but the ring





sealed the deal. **Post-contract:** 2013 – 3,912 yards, 19 TD, 22 INT (career-high INTs); 2014 – 3,986 yards, 27 TD, 12 INT (a better year). So immediately in 2013, Flacco’s play dipped – he threw 22 picks and Ravens missed the playoffs. The team around him had changed (key departures, etc.), but still it wasn’t the kind of performance you’d want from a freshly minted \$100M QB. 2014 was an improvement (Gary Kubiak as OC helped), but Flacco never ascended to true elite status. In subsequent years, he remained a middling QB – solid at times, subpar others – and Baltimore eventually drafted Lamar Jackson to replace him by 2018. One could argue Flacco *did* have a fine year in 2014 (27 TD was a career high), so he’s not a clear bust like some. But because of his big cap hit, the Ravens had to gut some of the roster (they “guttled team to pay him,” a narrative went), and they became a mediocre team for several years post-SB. Flacco’s contract is often cited as a cautionary tale: paying a good-but-not-great QB like a great one can hamstring you. In Bag Boy terms, Flacco perhaps didn’t intentionally slack (he’s known as a competitive guy), but the contract raised expectations he couldn’t meet. Efficiency-wise, he never had a passer rating above 91 in any season of that contract. Injuries also later cut into his play (ACL in 2015). So he’s a semi-Bag Boy: got the bag, performance relative to pay was underwhelming. Baltimore’s front office (Ozzie Newsome) even commented years later that Flacco’s deal forced them to make tough choices that hurt depth. It underscores that with QBs, even a slight decline or stagnation post-pay can be damaging because of the cap weight.

Carson Wentz (Philadelphia Eagles) – Contract: 2019, 4 years/\$128 million. Wentz had an MVP-caliber 2017 before tearing his ACL, and Eagles gave him this big extension after 2018, banking on him as the franchise guy. **Pre-contract:** 2017 – 3,296 yards, 33 TD in 13 games (spectacular); 2018 – 3,074 yards, 21 TD in 11 games (good, though Eagles actually won SB with Foles in for playoffs). **Post-contract:** 2019 (the first year of the new deal, though extension technically started 2021) – Wentz was actually decent: 4,039 yards, 27 TD, 7 INT, dragging a depleted Eagles team to playoffs. But 2020 was a meltdown: in 12 games, **2,620 yards, 16 TD, 15 INT** with a league-leading 50 sacks, and he was benched for a rookie (Jalen Hurts) after Week 13. Wentz’s decline in 2020 was shocking for the franchise – he went from hero to ineffective, turnover-prone and seemingly mentally rattled. Philadelphia’s offense struggled (O-line injuries, lack of WR talent), but Wentz exacerbated it with poor decisions and accuracy. The Eagles ended up trading him after 2020, essentially eating a big dead cap hit, thus basically admitting the huge contract was a mistake. What happened? Some say injuries (he also had a back issue in 2018) diminished him, others point to confidence issues and a souring relationship with the coaching staff. Wentz might be an example of a player pressing too hard post-contract – trying to justify being “the man,” he forced plays and regressed mechanically. He did not lack effort; arguably he tried *too much* to carry the team. Regardless, that extension aged horribly: two years later he was gone and the Eagles had moved on to a cheaper, better alternative in Hurts. Wentz then bounced to Indy and Washington with only flashes of his old self. So he fits Bag Boy in that the team paid him and never got a return commensurate with it (except perhaps that 2019 where he was okay). Philly’s decision looks brilliant in hindsight to cut losses. Wentz’s case is often raised when teams consider extending a





young QB who had early success but some question marks (it's a "what if he Wentz-south on us?" scenario).

7.2 Anti-Bag Boys: QB Case Studies

Patrick Mahomes (Kansas City Chiefs) – *Contract:* 2020, 10 years/\$450 million. The mother of all QB contracts (though mostly in new money since he had years left). Mahomes had an MVP (2018) and a Super Bowl MVP (2019) on his rookie deal, so KC paid him like no one before. **Pre-contract:** 2019 – 4,031 yards, 26 TD (in 14 games; plus SB win). **Post-contract:** He promptly justified it. 2020 – 4,740 yards, 38 TD, 6 INT, led team to another Super Bowl (though lost). 2021 – 4,839 yards, 37 TD, another AFC title game. 2022 – 5,250 yards, 41 TD, won MVP and the Super Bowl again. So yeah, zero drop-off. If anything, Mahomes *improved* as he gained experience. His 2022 was one of his finest seasons, achieved even after the team traded away Tyreek Hill. Mahomes' work ethic and competitive drive are well-documented – the contract was huge, but he's chasing GOAT status, not dollars. Also, his deal is team-friendly in structure (he left some on table to allow talent around him). Mahomes is the ultimate Anti-Bag Boy: talent, mentality, and situation all aligning such that the contract has been a footnote, not a storyline. Kansas City certainly has no regrets – two rings after paying him is as good a return as one can dream. Mahomes shows that if you have a true generational QB, paying them top dollar doesn't make them complacent; it just locks in your contender window.

Josh Allen (Buffalo Bills) – *Contract:* 2021, 6 years/\$258 million. Allen had a breakout 2020 (MVP runner-up) leading to this big extension. **Pre-contract:** 2020 – 4,544 yards, 37 TD, 8 rushing TD – huge leap from his first two years. **Post-contract:** 2021 – 4,407 yards, 36 TD, plus 763 rush yards, 6 rush TD; 2022 – 4,283 yards, 35 TD, plus 762 rush yards, 7 TD. These are nearly carbon copies of his breakout year, showing consistency at an elite level. He did increase his INTs a bit (15 in 2021, 14 in 2022) but that's partly because he shoulders so much of the offense. Importantly, he's kept the Bills in contender status. Buffalo paid him, and he's remained a top 5 QB by any measure. So Allen is a clear Anti-Bag Boy – he didn't revert to his raw early form or relax after cashing in. If anything, his competitive fire is still intense (sometimes too much, leading to risky plays). The Bills certainly got what they paid for in subsequent seasons: an elite QB. One could argue 2022 Allen had some slight efficiency dips due to an elbow injury mid-season, but he still was excellent. Data from FantasyPros had noted about **65.9% of QBs maintain or improve** after big contracts – Allen would be in the "maintain" bucket (stayed elite). Buffalo's approach – pay a young ascending QB early – seems justified.

Other examples: **Aaron Rodgers** – after his 2018 extension, he won NFL MVP in 2020 and 2021 (talk about Anti-Bag Boy!). He actually had a down 2019 by his standards, but clearly the contract didn't stop him from bouncing back to top form. **Tom Brady** – took many below-market deals, but even when he got big pay (like 2013 extension), he maintained greatness and arguably was *never* a Bag Boy. **Kirk Cousins** – an interesting one: Vikings gave him 3y/\$84M fully guaranteed in 2018; he has basically been the same solid-but-not-elite QB throughout, not really dropping off (if anything slightly improved completion/Tds).





He doesn't fit Bag Boy or Anti strongly; he's kind of exactly who he was, which maybe is a win if expectations were realistic. **Matthew Stafford** – got a huge extension with Detroit in 2017; he actually continued to play well statistically even as team struggled. Later, L.A. took on that contract and immediately won a Super Bowl with him (though that was after a trade, not directly post-signing).

Broadly, **quarterbacks have the best odds of sustaining performance post-contract** among positions. The FantasyPros data shows about **66% maintain or improve** in the following season. Extensions specifically had ~68.7% QBs maintain/improve, whereas QBs switching teams in free agency were riskier (only 22% improved, 44.5% declined) – which is logical, as franchise-level QBs rarely hit free agency unless there's some decline or issue already (or the case of older guys). So if you're paying your own proven QB, history says it usually goes fine, barring injury.

The cause elements for QBs who did decline (like a Wentz or a post-SB Flacco) often tie to either injuries or an inflated perception from a short success window. QBs have so much mental/leadership responsibility that often *the contract itself isn't a demotivator*; if anything, they feel more responsibility. When things go wrong, it might be due to external factors (supporting cast, scheme changes) or internal pressure. Rarely do you hear of a QB “getting lazy” after a deal – the personality that makes one a starting NFL QB usually doesn't mesh with just coasting (though maybe exceptions exist).

Front offices essentially have to pay top QBs – the alternative is starting over at the game's most vital spot. So teams are willing to take the post-contract risk on elite QBs more than any position. And generally, it's worked out (Mahomes, Allen, Rodgers, etc.). When it hasn't (e.g., Wentz, or Jared Goff's first Rams deal – he was traded two years in), those teams faced some dead cap pain but often found ways to pivot. It's notable that teams can move on faster now despite big deals due to how contracts are structured (e.g., Philly eating Wentz's dead cap but it only hurt one year, then they were free).

So in summary, for QBs: the **Anti-Bag Boys are plentiful at the elite tier**, and the Bag Boys usually are cases of either mis-evaluation (paying the wrong guy) or external declines (injury, losing team support). The “curse” of the big QB contract is not much of a curse at all if you truly have *that guy*.

With case studies across positions covered, let's step back and analyze **overall patterns** from 2010–2024. We'll consider correlations by position (we mostly did), by age (older signings often worse), and injury history. Then we'll tie it into what it means for team-building and contract strategies.

8. League-Wide Trends and Analytics (2010–2024)

Having dissected positions individually, let's compile some **cross-positional insights** from the 2010–2024 period, leveraging data and analytics from sources like OverTheCap, Spotrac, Pro-Football-Reference, and Next Gen Stats:





8.1 Performance Decline Rates by Position

Using percentages of players declining post-contract: - **Running Backs:** ~55%+ saw a notable production decline after a big contract. They are the most likely to drop, confirming the “don’t pay RBs” sentiment. On average, extended RBs lost ~20% of their yardage in the very next year, and ~30% by the year after. This aligns with the **age curve**: many RBs signing deals are ~25-27, and by 27-28 their efficiency dips (less burst, more wear). - **Wide Receivers:** Around 45% declined, 37% improved, 17% maintained. So it’s close to even odds; a mild tendency toward decline, but far from a sure thing. It seems WR outcomes are more **normally distributed** – some go up, some go down, many stay around their norm. Free-agent WR signings (new team) had a bigger drop (60% declined), underscoring the chemistry factor. So, paying *your own* top WR is usually fine (if he’s truly top-tier), whereas paying another team’s #2 to be your #1 can be risky. - **Tight Ends:** ~43% declined, 32% improved, 25% maintained. If we group improved+maintained, that’s ~57% not declining, best after QBs. Extended TEs specifically had only 36% decline rate, meaning nearly two-thirds delivered as hoped. TEs changing teams were coin flips. The data suggests teams have done a decent job identifying which TEs to pay (usually the ones who continue to be focal points). - **Quarterbacks:** ~34% declined, 39% improved, 27% maintained (this was measuring fantasy PPG changes of at least 1 point, which is a proxy for performance). Essentially, two-thirds maintained/improved. It’s telling that **no other position had as high a combined maintain+improve percentage (66%)**. This indicates that when teams invest in a QB, it usually works out performance-wise, at least in the short term. QBs on new teams, however, were less successful (only 22% improved) – think of expensive free agents like maybe Matt Flynn (busted) or even Peyton Manning (exception, he thrived; but he was a rare case). Usually, top QBs don’t hit FA in their prime.

We can visualize these decline rates by position in a simple bar chart:

Figure: Percentage of Players with Post-Contract Performance Decline by Position (2014–2021 sample) – Running Backs lead with ~54.5% declining, Wide Receivers ~45.7%, Tight Ends ~42.8%, Quarterbacks ~34.1%. This highlights that RBs are most prone to post-pay drop-offs, while QBs are the least.

(Sources: FantasyPros analysis of post-contract fantasy production; OverTheCap studies.)

As shown, running backs clearly stand out as having the highest “bust” rate after big paydays. Quarterbacks and tight ends appear to be safer bets, with receivers in between.

8.2 Role of Age and Mileage

Age is a critical factor in how a player performs post-contract. Generally: - RBs are often 24-26 at end of rookie deal. By 28, many decline (few are elite into late 20s). So a 4-year deal signed at 26 means you’re paying for age 27-30 – typically downside years. That’s why we saw those outcomes. An OverTheCap analysis noted the chance of a 1,000-yard season for a RB plummets after year 5 in the league. By year 8, hardly any RBs are still productive. So paying an RB into year 8 is almost always a losing proposition – exceptions



like Adrian Peterson or Derrick Henry are rare. - WRs usually peak around 27-29. So a contract signed at 26 for 4-5 years might cover some prime and then a decline around 30+. But top WRs can still be very good at 30 (e.g. Antonio Brown was All-Pro at 30, Adams at 30 is still elite in 2023). OverTheCap's data suggested a "40% chance of 1000 yards in years 5-6" for top WRs, which is lower than their earlier years but not negligible. So teams paying a WR through 30 are taking on some decline risk but not guaranteed doom. It depends on the player's style and conditioning (speed-reliant guys might drop off sooner vs. savvy route-runners who age gracefully). - TEs often peak a bit later; some don't break out until 26-27 and can be productive into early 30s (see Kelce dominating at 33). This is partly because TE is a complex position (blocking and receiving) and perhaps they rely less on pure speed and more on size/skill. So a TE signed at 27 for say 4 years (to 31) stands a fair chance to maintain for most of that. - QBs can have very long peaks; many QBs are as good or better at 30 than 25. Brees, Brady, Rodgers, Manning – all remained elite well into their 30s. So a contract covering a QB's age 28-34, while expensive, often sees that QB's best seasons (e.g., Rodgers won 2 MVPs at 37-38 on his 2018 extension). Of course, once into late 30s or 40s, decline hits (except Brady apparently). But typically teams will re-evaluate by then.

Injuries often tie to age and usage: - A lot of the Bag Boys we examined had injury contribute (Thomas's ankle, Gurley's knee, Wentz's multiple injuries, etc.). It's hard to separate whether the contract caused anything; likely it didn't cause injury, but injuries can cause performance drop which then makes a contract look bad. Next Gen Stats don't directly say "after contract players get hurt more" – that's more random or based on usage. But one could hypothesize that some players might play a bit more cautiously to avoid injury after securing money (which could paradoxically take them out of their high-risk high-reward style that made them great). - Another Next Gen angle: We might look at metrics like speed, separation, throw velocity, etc. If a WR got slower post-contract (maybe due to small weight gain or less intense training?), NGS could capture that. However, I haven't seen a study explicitly linking a contract to a drop in say average route speed or acceleration. That would be interesting but likely confounded by age. - One thing NGS did highlight in the Bell case: how much blocking and scheme affect RB success. That was not a contract effect, but a context effect. So context changes (new coach, supporting cast changes) often coincide with big deals (free agency or team building shifts) and can hurt performance.

8.3 Financial and Team Impact

From a salary cap perspective, paying a player big money who then underperforms is doubly harmful – you not only get less production, but their cap hit crowds out acquiring other talent. Some analytics look at **team spending efficiency**: - The Harvard Sports Analysis article found teams that concentrated a lot of cap on a few stars often ended up mediocre. For instance, if you dump a big portion into a "Bag Boy" who doesn't perform, you're basically losing on two fronts: performance and roster depth. - Positional spending trends: by mid-2020s, teams allocate big money mostly to QBs, WRs, pass rushers, O-line, CBs. RBs have seen relative decline in share. Spotrac data shows RB franchise tag values barely moved in a decade (even decreased vs cap growth), reflecting how teams have



financially devalued them. That is a direct result of so many post-contract disappointments at RB – the market corrected. - There’s the “**second contract or free agent?**” debate: OverTheCap noted extended players often outperformed those who switched teams. This suggests familiarity and system fit matter. Front offices consider that – they’ll pay their own guy who they know works in their scheme vs. chasing someone else’s star who might not translate. Think of Allen Robinson vs Davante Adams – one switched and flopped (scheme/chemistry issues), one switched but still did well (Adams had unique skills that transferred). It’s a gamble with free agents. - Another interesting angle: **Incentive-laden contracts.** Teams sometimes insert performance incentives, especially if they worry about complacency or health. For example, Gronkowski had hefty incentives in some deals tied to making All-Pro, etc. If a player truly slacks, he won’t hit those and thus effectively earns less. But star players often prefer guarantees; negotiating incentives can signal the team’s doubt. Some teams use weight clauses (e.g., “player X gets bonus for reporting under 250 lbs” – used for some heavier positions mostly). - The psychological aspect: some GMs talk about “*hunger*”. One exec might say, “*I want players who love football, not just money.*” They try to identify those who, after getting paid, will still be self-motivated. E.g., the 49ers felt comfortable paying Kittle and Warner (LB) because those guys are “football junkies.” Meanwhile, historically, players like Albert Haynesworth (who got \$100M from Washington and famously busted) make teams wary – he had effort questions even before, and indeed after getting paid he underperformed drastically, validating those concerns. So scouting the *makeup* of a player matters. - We saw it with QBs: Mahomes/Allen type personalities vs maybe a Wentz who reportedly had some work ethic and coachability questions. - “Work ethic” is often the buzzword. If a guy needed a contract carrot to maximize effort (like contract year wonders), once that carrot is gone, what then? Teams are cautious of those one-year breakouts.

8.4 Small Sample Size and Variance

We should note that our discussion often highlights extreme cases for illustrative purposes. There is a bit of **survivorship bias** in that the players we mention by name are often the dramatic examples (Golladay-level flops or Mahomes-level successes). Many players who sign decent-sized contracts just quietly either slightly decline or slightly improve and don’t become talking points. For example, a guard or a linebacker might sign and play roughly as expected – but they aren’t headlining ESPN segments. Our focus being on “skill positions” also biases toward the flashy, high-variance positions.

For statistical completeness: - Per the academic paper snippet in results, one study found the average WPA (Win Probability Added) of players *lowered by ~30%* after getting more than 33% of their contract guaranteed, versus players with less guarantee. That suggests some evidence of reduced on-field impact after a secure payday. It’s an interesting metric, though WPA and EPA can be influenced by team factors too. It aligns conceptually with the idea of “comfortable player plays it safe,” but that study needs context (I didn’t have full access, but it implies highly guaranteed deals might correlate with drop – possibly because those deals are given to older players or players teams mis-evaluate). - Another interesting angle: **Fantasy football data** actually is a decent proxy because it’s production-based.





FantasyPros effectively used that. So from a fantasy lens: paying a RB is literally a 50/50 shot you'll regret it next year; paying a WR often fine; paying a QB usually fine; paying a TE more likely fine than not.

8.5 The Locker Room Term “Bag Boys” Today

It's worth circling back to how the concept is perceived in culture: - We defined “Bag Boys” at the start in slang terms. It's likely used jokingly by players (nobody will openly say “I stopped trying after I got paid,” but teammates might rib someone if they think he's let up). - Fans and media absolutely throw the term around when a player underperforms post-contract. If you browse any team forum: e.g., Giants fans call Golladay a highway robber, etc. There's a sense of betrayal – fans invest emotionally thinking “we paid him, he'll be our guy for years,” and then he flops. It triggers a lot of vitriol. - On the flip side, players who excel post-contract rarely get special praise *for that specifically* – it's expected. Instead, they just continue to be stars. So “Anti-Bag Boy” isn't a term people use; they just say “he's worth every penny,” or as Davante Adams said of himself: “You can erase all the numbers... he didn't need [Rodgers]”^{[17][2]} – basically proving he's as good as advertised. - There's also the reality that NFL contracts (unlike NBA/MLB) aren't fully guaranteed (mostly). So players can't truly rest on laurels without risking being cut in a year or two (except those with huge guarantees; but even then, pride and future earnings usually motivate). - Next Gen Stats, while not explicitly tied to contracts, could in future be used to identify subtle effort changes – e.g., average separation or route speed dropping in non-injury cases. If such patterns were found consistently after deals, that'd be smoking gun of complacency. But no such evidence has been published to my knowledge. In fact, the closest is coaches sometimes anonymously saying “after he got paid, he's not practicing as hard” which is anecdotal.

8.6 Summarizing the Data-Driven Perspective

Overall, the **correlation** between signing a big contract and performance *varies by position*: - Strong correlation (negative) for RBs – big contracts often precede a performance dip. - Mild correlation for WRs – some dip on average, but many exceptions. - Little to no negative correlation for TEs – if anything a slight positive trend. - Possibly a positive correlation for QBs – they usually keep ascending in early prime.

One can consider these outcomes in financial terms: - Paying RBs has **low ROI** league-wide. Many ended up like depreciating assets. It's almost like a high-yield bond that defaults half the time. - Paying top QBs and top WRs often is like investing in blue-chip stocks – pricey but generally continue to deliver (Mahomes, Rodgers, Adams, Hill). - Paying non-elite QBs (e.g., a mid-tier on an elite deal) can be like buying an overvalued stock at its peak – Flacco's contract coinciding with Ravens decline is an example. - TEs might be undervalued assets historically – they don't break the bank and often continue strong returns.

We should note an important context: 2010-2024 encompasses the evolution of the rookie wage scale (post-2011 CBA) – now teams get great value from rookies then face paying





them. It also was the era of an expanding salary cap (until a slight drop in 2021 from COVID, then huge jump in 2023+ from new TV deals). So teams had more cap to absorb mistakes, but also the market for top players rose fast. Sometimes a “disappointment” is relative – e.g., a WR might drop from 1300 yards to 1000 yards after a deal; that’s a decline but he’s still productive.

The **small sample caveat**: We talked maybe 10-15 prominent names per position, but dozens of players sign contracts every year. Many go under radar – e.g., an offensive guard might have a long steady career after a second contract (no Bag Boy story there, just doing his job). Our focus being on skill positions (as the task requested) naturally emphasizes players with quantifiable stats and individual storylines.

Given all this, let’s move to implications for front offices and how they approach contracts in light of these trends.

9. Front Office Implications and Strategies

NFL general managers and cap managers have absorbed these lessons over time, leading to evolving strategies in roster construction and contract design. Here are some key implications and approaches:

9.1 Positional Valuation Doctrine – “Don’t Pay the Running Back”

This phrase has practically become NFL gospel in many circles. The experiences with Todd Gurley’s knee, Ezekiel Elliott’s decline, Le’Veon Bell’s Jets fiasco, etc., have all reinforced that investing heavily in a running back’s second contract is often poor cap economics. Instead: - Teams draft RBs highly to get their prime cheap (e.g., Cowboys did with Zeke, Giants with Barkley, etc.) and often **franchise tag** them for a year if needed rather than give a multi-year deal. In 2023, as noted, three top RBs got the tag (~\$10M for one year) and no long-term deal. - If a team does extend an RB, they structure it such that guarantees mostly cover only 1-2 years. For example, when the Titans extended Derrick Henry, they gave him essentially 2 years of security (and they ended up extending him again short-term). So if he had fallen off, they could escape relatively painlessly. - The mindset is captured by analysts saying “replaceable position” – you can find productive backs in mid-rounds or a committee approach. As an analogy, running backs are seen a bit like **cars**: high depreciation, better to lease (short-term) than to buy (long commitment). - An extreme form of this philosophy: the Patriots notably never paid big for RBs under Belichick; they’d cycle through mid-tier veterans and draft picks. And they were successful with that model. The Kansas City Chiefs just won a Super Bowl with a 7th-round rookie (Isiah Pacheco) as their leading rusher making ~\$700k – talk about ROI.

9.2 Contract Structure – Front-loading, Incentives, and Outs

To mitigate Bag Boy risk, teams employ various contract structures: - **Front-loaded contracts**: Pay a big signing bonus (prorated) and guarantees in early years, so by year 3 or so, you can cut the player with manageable dead money if he underperforms. Essentially, if





the player becomes a Bag Boy, you “paid the bag” mostly in the first two years, and then can move on. Many of the deals we discussed had outs – e.g., Zeke’s deal had an out after 2022 (which Dallas took), Gurley’s had an out the Rams took in 2020 (they still ate some dead cap but saved long-run). - **Roster bonuses and workout bonuses:** Teams sometimes include annual roster bonuses due early in the league year – forcing a decision point each year. If the player isn’t playing up to par or seems to have lost motivation, the team can cut before that bonus triggers. Also, workout bonuses (paying players to attend offseason workouts) are a small carrot to keep them engaged in spring conditioning. - **Incentives and escalators:** Particularly for players coming off injury or one-year wonders, teams add incentives: e.g., per-game active roster bonuses (to account for injury risk – e.g., \$ per game on active 53-man roster, so if he’s hurt or benched, he doesn’t earn that portion). Also, performance incentives like Pro Bowl, yardage thresholds, etc. This tries to align pay with ongoing performance. The downside is if a player does hit them, it costs cap you must account for (LTBE/NLTBE incentives in cap management). But teams often prefer to “pay for performance” rather than guarantee everything. - A tongue-in-cheek example: After JaMarcus Russell (infamous bust QB) got \$60M as #1 pick and flamed out, the next CBA in 2011 basically instituted rookie wage scale to avoid such sunk costs on unproven players. So across the league, there’s a shift to wanting to see performance *then* pay. - **Shorter Deals:** We see more 2-3 year deals for non-QB veterans, so that even if they decline, it’s not a long burden. Outside of QBs (who get 5-10 year mega deals for cap structuring reasons), teams prefer flexibility. For instance, wideouts hitting age 28+ often get 3-year deals instead of, say, 5. That way, if at 30 they slow down, the team isn’t stuck too long. - If a player insists on a longer term, teams often ensure lower guarantees in the back end (so those years are effectively team options).

9.3 Cap Allocation and “Concentration Risk”

The Harvard study referenced (NFL-HHI concentration index) implies that teams that concentrate too much salary on a few players can become mediocre. For example, if you pay a QB, WR, and DE huge money and they underperform or get hurt, your team depth suffers. - There’s a balance: you need stars to win, but overpaying or paying the wrong ones handcuffs flexibility. - The smart front offices (e.g., Patriots dynasty years, and more recently perhaps teams like the Ravens) are willing to let expensive veterans walk a year early rather than pay for the decline. The Patriots were notorious: they rarely gave third contracts, often traded a player one year too early rather than one year too late. That philosophy helped them refresh the roster and avoid being stuck with aging underperformers. (Though not every team can replicate that successfully without a Hall of Fame coach/QB). - The flip side is teams known for loyalty can get burned (Steelers held onto some aging stars with big cap hits into decline, e.g., post-2017 they had some older defenders who weren’t the same but carried legacy cap hits).

9.4 Identifying Motivation and Character

As alluded, teams put a lot of emphasis on drafting and re-signing players who *genuinely love the game*. This is to hedge against the Bag Boy phenomenon. Scouting departments



do background checks and psychological profiles. They ask questions like: *Does this guy play hard every down? Does he take care of his body in offseason? Is he a self-starter or does he need external motivation?* - A player who has overcome adversity and is intrinsically driven might be a safer bet to keep pushing after wealth. For example, Nick Chubb is notoriously quiet and workmanlike; Browns had confidence extending him that he'd remain the same humble grinder (and indeed he's maintained top form). - On the other hand, if a player has shown tendencies of taking plays off or coasting at times (maybe in college or contract year fluctuations), a GM might worry that money will amplify that. They might then either not pay him or structure the contract toughly. - That said, it's an inexact science. Some players mature with money (less stress, more focus on game), others slack (already achieved financial goal).

9.5 Coaching and Scheme Adjustments

Coaches also have a role. If a player does slip a bit after a deal, good coaches might: - Challenge them with new responsibilities or leadership roles to keep them engaged. - Manage their workload to preserve them (especially older players with big deals – e.g., a coach might give a star WR vet rest days in practice so he's fresher on game day, hoping to stave off decline). - Use psychology: some coaches publicly or privately prod players – e.g., Bruce Arians used to call out players in media to motivate them. A coach might say in a press conference, “We need more from [Highly Paid Guy]. He knows it.” That can either light a fire or cause friction, but it's a tactic. - If a team senses complacency, they might also bring in competition. For instance, after Gurley's knee issues, Rams drafted Cam Akers relatively high – partially preparing to replace him. Sometimes just having a younger player around pushes the veteran (or allows the team to phase him out).

9.6 When to Pay and When to Say Goodbye

General managers must decide case by case: - If a player is truly elite and still young-ish (like a Mahomes, Allen, Donald, Jefferson, etc.), you pay them – these are “anti-bag” candidates you build around. - If a player is very good but you suspect his best season was an outlier or his effort might not sustain, you might **franchise tag** to get another prove-it year, or even trade him if value high. - Positional considerations: as we hammered, 2nd contracts for RBs are often avoided or low-balled. In contrast, second contracts for homegrown WRs and O-linemen are common – teams prioritize paying those who are hard to replace and can sustain. - The “third contract” (for 30+ year olds) is extremely selective now. Most of the time, those are shorter deals or not done at all. Teams let veterans walk and maybe re-sign later cheap if they want (as happened with some older guys like A.J. Green left Cincy at 32 for a modest deal in AZ, etc.). It's rare for non-QBs to get huge money in their 30s (unless they're an all-time great like Von Miller got a big deal at 33 from Buffalo, which is a bit risky). - It's almost become a Moneyball-esque calculation: better to part a year early than a year late. Bill Walsh famously said it's better to trade a player a year too early than a year too late. That sentiment is alive in many front offices.



In terms of humor and analogies: - One could analogize a front office managing contracts to a portfolio manager: invest big in assets with long-term growth (young franchise QBs, star WRs at 25), avoid tying up too much in assets likely to depreciate (aging running backs, etc.), and always be rebalancing (cut or trade fading players and draft new ones). - We might say some teams learned to treat running backs like **options** – short-term usage and then expire, whereas treat QBs like **long-term bonds** – secure and central to portfolio. - There's also the adage "Never fall in love with a running back" which parallels "Don't get emotional with investments." Fans love their star RBs (they sell jerseys, face of franchise often), but savvy execs view them as replaceable parts. It's cold, but often correct.

Finally, a quick note: The **NFLPA** (players union) certainly notices these trends. They probably don't love that RBs are getting stiffed on second contracts. There was talk among RBs in 2023 about possibly banding together. But structurally, it's hard – the game's nature and plentiful supply of young RB talent means the market is what it is. A dry humor footnote: some have suggested "running backs should be paid more on rookie deals since their prime is in those years" – basically flip the script. But that would require CBA changes that likely won't happen soon.

To bring a bit of levity in closing: one could imagine a "**Bag Boys Hall of Shame**" for those who notoriously dropped off (with busts of Golladay, Haynesworth, JaMarcus Russell, etc. on display), and a "**Anti-Bag Boys Hall of Fame**" wing honoring those who justified every penny (Mahomes, Brady, Adams, etc.). It's a tongue-in-cheek concept, but it drives home that in NFL legacy terms, players are often judged by how they performed relative to their pay. A Super Bowl or MVP after a contract = legend (e.g., Mahomes cementing his worth), whereas a flop = they become a punchline on sports talk radio.

In the next and final section, we'll conclude with a wrap-up of findings and a little humor to underscore the point: NFL teams, like savvy investors, must pay for performance while staying wary of the "**post-payday hangover.**"

10. Conclusion: Data Wins Championships (Keep the Champagne on Ice)

In the high-stakes world of the NFL, big contracts are both celebrations and gambles. We've seen that some players – our "*Bag Boys*" – indeed suffer that dreaded post-payday performance drop, turning into cautionary tales and cap burdens. Others – the "*Anti-Bag Boys*" – keep justifying the commas in their paycheck, treating "getting the bag" not as a finish line but as a mandate to achieve even more.

Across positions, the trends are clear: Running backs often run out of gas shortly after cashing in. Wide receivers show a modest regression on average, but truly elite ones remain safe investments. Tight ends are relatively stable post-pay (with many thriving, especially if they stay in the same system). Quarterbacks – the priciest of them all – usually continue their ascent or maintain excellence, as befits their generational importance,





though a few notable signal-callers taught us that no amount of money can paper over fundamental flaws or injuries.

For every Kenny Golladay or Ezekiel Elliott who left GMs with buyer's remorse, there's a Davante Adams or Travis Kelce proving worth every penny (and then some). For every overpaid Joe Flacco dragging down a roster, there's a Patrick Mahomes elevating his team to new heights **after** signing half-a-billion on the dotted line. In simple terms: **correlation is strongest between big contracts and declines at the most physically punishing positions (RB)**, and weakest at the cerebral, leadership-driven position (QB).

This aligns with intuition and evidence. A chart of decline rates by position (as we presented) drives home that point visually – RBs topping the “regression index,” QBs at the bottom [29†]. Age and injury curves further explain much of it: you pay a player usually at his peak, and often there's nowhere to go but down or back to normal (regression to mean is unforgiving – even the finance world knows a stock that triples in value one year often corrects the next). As the joke goes in investing, “*Trees don't grow to the sky.*” So, too, an NFL player rarely keeps up a career year pace forever.

For front offices, the implication is to **be data-driven and unsentimental**. The best teams have adjusted: rewarding players who are statistical and work-ethic outliers likely to buck decline (think Kansas City extending a tireless Kelce), while hesitating on players at positions or life stages prone to drop-off. The “Don't pay the running back” doctrine is essentially an analytics-based eye-roll at GMs who, in years past, handed blank checks to RBs for past heroics only to watch those backs perform like “**SPAC stocks after lockup**” – initial hype followed by a crash[3]. Instead, savvy GMs deploy platoons of hungry young runners on rookie deals (cheap labor with fresh legs) and allocate cap to premium positions that age better or influence the passing game.

It's noteworthy, too, how much the **NFL contract landscape** changed over our study period. The 2011 CBA instituted rookie wage scales and earlier free agency for most players, meaning teams have a pipeline of affordable talent and face these pay-or-not decisions more frequently. And with the cap rising, teams sometimes get bailed out of a bad contract simply by the cap growth (what looked terrible one year is just moderately bad two years later when cap is higher). But counting on cap inflation is like counting on Fed money-printing to save a bad investment – not exactly a champion's strategy.

In the end, championships are often won by teams who manage this balancing act well: pay core stars at the right time (and right price), let go of players before the decline torpedoes the roster, and fill gaps with ascending talent. The data we've discussed is a guide rail for that process. It tells a GM where the cliff tends to be – but of course, every player is a snowflake (some melt faster than others).

We set out to examine if “**securing the bag**” leads to players taking their foot off the gas. The evidence shows *some do*, whether due to complacency, changed circumstances, or plain physical decline. But many do not – especially those with intrinsic drive or those simply still on the upward slope of their careers. The locker room narrative that players





slack after paydays is too simplistic; often it's more that teams paid for a career year that was bound to regress or for an aging curve that nature was going to bend downward anyway. As one Bleacher Report piece put it: *"the numbers prove that if money does have an effect, it is a positive one"* (for true stars). Translation: great players usually stay great – they get paid because they're great, not the other way around.

For fans, perhaps the lesson is to temper expectations when your team makes a splash signing. It's okay to pop champagne when your team "wins" the offseason by landing a big-name free agent or extending your favorite homegrown stud. But keep some sparkling cider on hand just in case – the hangover can be real if that player turns into a Bag Boy. We can enjoy the memes (and the footnotes^[^3] that come with them) when rival teams make a costly blunder, but we also cheer the guys who earn their keep.

In closing, NFL contracts will always be a high-risk, high-reward arena – part science, part art, part fortune-telling. With the benefit of data from 2010–2024, teams are better equipped than ever to avoid the worst pitfalls. As in finance, diversification (spreading cap across positions and not over-committing to declining assets) is key. And as in any competitive industry, **pay-for-performance** is the ideal: structure deals so that players continue to have goals to chase (whether personal milestones or team success) after they've been paid. The best franchises turn their roster into a portfolio of motivated, ascending talents – a mix of stable blue-chips and promising rookies – rather than a graveyard of once-great "Bag Boys" being paid for yesterday's stats.

And for the players? The truly wise (and perhaps slightly sly) ones might heed the motto: *"Get the bag, then keep chasing greatness as if you're broke."* That way nobody – not fans, not teams, not the stat sheet – can ever accuse them of coasting. After all, legacy in the NFL is measured in rings and records, not bank account balances. The money is just how they keep score in negotiations; the real score is kept on the field on Sundays.

So here's to the Bag Boys who taught teams expensive lessons, and to the Anti-Bag Boys who gave us epic performances even after securing generational wealth. In the NFL's grand theater of risk and reward, they all play a role. And as data-driven analysis continues to deepen, perhaps the next decade will see fewer Bag Boys and more smart spending – which, at the end of the day, means a better product on the field and fewer GM jobs on the line for signing the wrong guy. In the meantime, we as fans will keep the receipts (and the stats) handy, ready to praise or jeer: *"Show me the money? No, show me the production."*

[^3]: Small sample size disclaimer – yes, we're looking at you, outlier contract-year wonder who fooled everyone. Your unique situation does not create a rule, except perhaps "buyer beware."

[1] [2] [17] Davante Adams: All-Pro season with Raiders 'meant a lot' but focus remains on winning Super Bowl





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