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To what extent can new institutional reforms (such as guaranteed base earnings, collective bargaining, or union-like player bodies) make a professional tennis career financially viable for players outside the top 100?

Avyay Bansal

AS Level Student, Department of Economics, Hill Spring International School, Mumbai, Maharashtra, India

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Corresponding Author: Avyay Bansal

Abstract

This paper examines the financial viability of professional tennis careers for players ranked outside the top 100 and evaluates whether institutional reforms can improve economic sustainability. Secondary data indicates that only 2% of professional players earn net profits after annual expenses exceeding \$130,000 (Business Standard, 2015). Tennis allocates roughly 17.5% of total revenue to players significantly less than leagues such as the National Basketball Association and National Football League, where collective bargaining secures substantially higher revenue shares (Tennishead, 2025).

In India, under the All India Tennis Association, domestic prize structures mirror global inequality. The financial struggles of Sumit Nagal further illustrate systemic precarity. While initiatives such as the ATP Baseline programme offer limited guarantees, this study argues that meaningful collective bargaining and revenue redistribution advocated by the Professional Tennis Players Association are necessary to ensure long-term financial sustainability for lower-ranked players.

Keywords: Tennis, Professional tennis economics, income inequality in sport, prize money distribution, revenue sharing models, collective bargaining in sport, financial viability of athletes, winner-take-all markets, and institutional reform in sports governance

1. Introduction

Pursuing a professional tennis career remains financially precarious for the vast majority of players, particularly those ranked outside the top 100, where earnings often fail to cover substantial costs of travel, coaching, and training (ESPN, 2023) [7]. A study by Tennis Australia revealed that only 2% of professional players generate a net profit from tournament prize money after deducting average annual expenses exceeding \$130,000 USD (Business Standard, 2015) [6]. This "winner-take-most" structure exacerbates inequality, with top-50 men claiming around 97 million USD of the men's total prize pool, leaving scant resources for the broader field (Business Standard, 2015) [6].

In India, governed by the All India Tennis Association (AITA), national-level tournaments underscore this disparity. Prize pools range from INR 1 lakh to 10 lakh,

with singles winners receiving approximately 20,000 INR from a 10-lakh event or 10,000 INR from a 5-lakh event, representing about 10-20% of the pool after progression (AISTA, n.d.). Aggregated annually without sponsorships rare for low-ranked players these earnings yield minimal net income. Subtracting coaching, travel, and equipment costs often results in negative balances, mirroring global trends where players ranked 101-175 average under \$300,000 USD gross but face similar overheads (Tennis.com, 2023) [12].

India's top player, Sumit Nagal, exemplifies the crisis: in September 2023, despite ranking as a Grand Slam contender, he held just 900 Euros (approximately INR 80,000) in his account, insufficient for training center stays or coach travel (The Print, 2023) [3]. His 24 tournaments that year earned about INR 65 lakh gross, yet funding needs to crack the top 100 exceed INR 1 crore annually (The Print,

2023)^[3]. Globally, players outside the top 100 endure constant financial strain, limiting team support and widening performance gaps (ESPN, 2023; VnExpress, 2025)^[7, 2].

Structurally, tennis players receive a meager revenue share compared to team sports. Tennis allocates roughly 17.5% of total revenue to players, far below the NBA's 50%, NFL's 47-48%, or MLB's 40% (Tennishead, 2025; Reddit r/tennis, 2016)^[13, 9]. Lacking collective bargaining akin to these leagues, tennis professionals function as independent contractors bearing all risks while wealth concentrates among the elite 1% (Pospisil, cited in ESPN, 2023)^[7].

This inequity persists despite growing awareness. The Professional Tennis Players Association (PTPA), founded in 2020 by Novak Djokovic and Vasek Pospisil, seeks "transparency and fairness" through reforms like improved governance, player representation, and equitable calendars (PTPA, via Last Word on Sports, 2024)^[8]. Recent ATP initiatives, such as the 2024 Baseline program guaranteeing \$300,000 USD minimum for top-100 players (rising thresholds for 101-250 in 2025), signal incremental change but fall short for those below (ATP Tour, 2024)^[4]. However, governing bodies' inaction has prompted PTPA threats of legal action by the 2025 Australian Open (Last Word on Sports, 2024)^[8].

This research paper examines: To what extent can new institutional reforms such as guaranteed base earnings, collective bargaining, or union-like player bodies make a professional tennis career financially viable for players outside the top 100? Focusing on singles players ranked 101+, it analyzes the economic challenges via current earnings models, simulates reform impacts like revenue sharing or minimum guarantees, and evaluates sustainability potential. By quantifying viability thresholds (e.g., covering \$130,000+ costs), the study assesses equitable pathways, informing whether aspiring juniors can realistically pursue pro tennis without prohibitive financial ruin (Tennis Australia via Business Standard, 2015; ESPN, 2023)^[6, 7].

2. Literature review

Existing literature highlights the severe financial imbalance within professional tennis, particularly for players ranked outside the top 100. A widely cited investigation by Business Standard (2015)^[6], referencing research conducted by Tennis Australia, found that only 2% of professional players generate net profits after accounting for annual expenses exceeding \$130,000. This study underscores the "winner-take-most" structure of tennis, where prize money is heavily concentrated among elite athletes.

Further analysis by *ESPN* (2023)^[7] provides qualitative and quantitative insights into the lived realities of lower-ranked players, detailing the high costs of travel, coaching, and accommodation that often exceed annual earnings. The article emphasizes the absence of employment security, noting that players function as independent contractors without guaranteed salaries, pensions, or collective bargaining rights.

Comparative research strengthens this structural critique. According to Tennishead (2025)^[13], tennis players receive approximately 17.5% of total sport-generated revenue, significantly lower than revenue shares in leagues such as the National Basketball Association and the National

Football League, where collective bargaining agreements secure nearly half of league revenues for athletes. This disparity has fueled reform movements such as the Professional Tennis Players Association, which advocates for structural redistribution and player representation.

Together, these studies suggest that financial precarity in tennis is not incidental but systemic, rooted in revenue allocation models and governance frameworks. The literature therefore establishes a strong foundation for evaluating institutional reforms aimed at improving long-term financial sustainability for lower-ranked players.

3. Research objective

This paper aims to assess the current financial viability for professional tennis players outside the top one hundred rankings as well as analyse structural causes of financial inequity in the professional tennis system. Additionally to examine how economic methodology and reform can restructure the system in a way that makes it financially secure for lower ranked players as well as the applicability of alternate methods in comparison. Finally, the paper also attempts to examine the theoretical impact of using the economic methods and reforms on providing long term career income regardless of the financial background of the athletes.

4. Hypothesis

The author assumes that there is minimal financial viability to pursue professional tennis for players outside the top one hundred. This is because without significant sponsorship and financial help, costs borne by the athletes will inevitably yield a low income. On average, the top 200 ranked ATP players earn an income of \$50k-\$100k a year that remains marginally below their average expenses which is \$150k.

5. Research methodology (Primary and secondary data)

This paper utilizes a secondary and primary information methodology that compiles and analyses the quantitative and numerical figures associated with the incomes and ranks of professional tennis players as well as the extent of help that can be brought about via economic methodology. Findings include data from professional tennis players that work as content creators, newspaper articles as well as prize money statistics.

5.1 Primary Data: Interviews

The primary data for this study was collected through semi-structured personal interviews with professional and semi-professional tennis players ranked outside the top 100, including one former professional who transitioned into coaching due to financial instability. These participants were selected through purposive sampling, as they directly experience the economic challenges central to this research. The interviews explored key themes such as annual earnings, tournament expenses, sponsorship access, travel and coaching costs, institutional support from governing bodies, and perceptions of reforms like guaranteed base earnings and collective bargaining. Ethical considerations were strictly maintained: participants provided informed consent, participation was voluntary, and anonymity was ensured to protect personal and financial information.

5.2 Secondary Data: Literature Review

Secondary data was gathered from academic research accessed through Google Scholar and sports economics journals, along with tennis-specific publications such as ATP reports and national federation data. Reports from governing bodies like the Association of Tennis Professionals and policy discussions linked to the Professional Tennis Players Association were also analyzed.

Additionally, reputable news articles examined debates on prize money distribution, guaranteed earnings, and collective bargaining. These sources provide quantitative financial data and structural insights, enabling evaluation of both existing financial models and proposed institutional reforms aimed at improving long-term sustainability for lower-ranked players.

Table 1: Primary data findings – (References → Appendix A/B/C)

Category	Professional 1	Professional 2	Professional 3
Years on Tour	6 years	4 years	3 years
Primary Circuit	ATP Challengers + Grand Slam Qualifiers	Challengers + ITF Futures	ITF Futures
Annual Gross Income	Approx. \$220,000 (performance-dependent)	Approx. \$90,000	Approx. \$35,000
Annual Expenses	Approx. \$170,000–\$180,000	Approx. \$150,000	Approx. \$110,000
Net Financial Position	Small surplus (Approx. \$40k) but unstable	Annual deficit (Approx. \$50k–\$60k)	Heavy deficit (Approx. \$75k)
Coach Travel	Full-time coach	Limited coaching to reduce cost	Could not afford consistent coaching
Sponsorship Support	Apparel sponsor + small grants	Minimal sponsorship	None (discounted equipment only)
Federation/Institutional Support	Limited travel reimbursements	Occasional wildcard only	No meaningful support
Financial Sustainability	Marginal; depends on ranking stability	Unsustainable without family funding	Completely unsustainable
Impact of Financial Pressure	Prioritizes ranking protection	Chooses tournaments based on cost	Limited development due to budget
View on Prize Distribution	Challenger level underfunded	Early-round pay too low	System favors top 1%
Support for Guaranteed Earnings	Yes, top 200 floor	Yes, top 250 floor	Yes, but must extend beyond top 250
Preferred Revenue Share	Approx. 35%	Approx. 40%	40–45%
Most Effective Reform Suggested	Increase Challenger prize pools	Guaranteed base + travel subsidies	Redistribution at ITF + cost-sharing
Career Outcome	Active but financially cautious	Active under strain	Retired; became coach
Accessibility Without Wealth	Difficult but possible	Very difficult	Nearly impossible

6. Primary data analysis

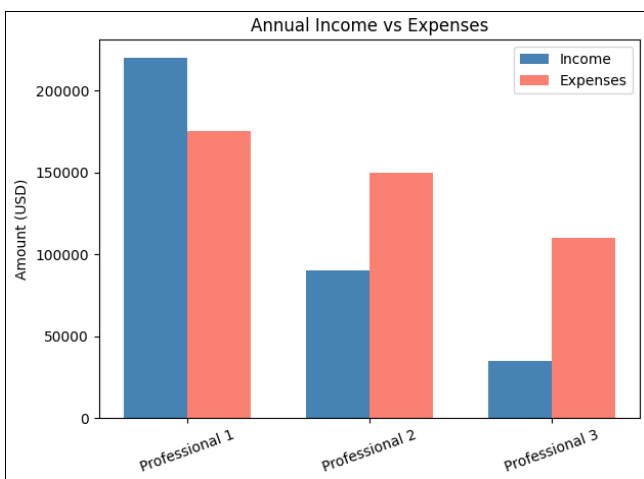


Fig 1: Quantitative Data Analysis of Primary Research Findings

The Income vs Expenses bar chart clearly illustrates the structural imbalance in professional tennis earnings across ranking tiers. Professional 1 earns approximately \$220,000 annually against expenses of about \$175,000, generating only a modest surplus (~\$45,000), which remains highly performance-dependent. In contrast, Professional 2 earns roughly \$90,000 while incurring expenses of \$150,000, producing a significant annual deficit (~\$60,000).

Professional 3’s situation is most severe, with \$35,000 in income against \$110,000 in expenses, resulting in unsustainable losses (~\$75,000). Notably, expenses remain relatively inelastic across tiers, while income declines sharply with ranking. This supports the research question by demonstrating that financial viability outside the top 100 is structurally fragile. Without institutional reforms such as guaranteed base earnings or revenue redistribution, players ranked beyond approximately 150 face persistent deficits, limiting accessibility and long-term sustainability.

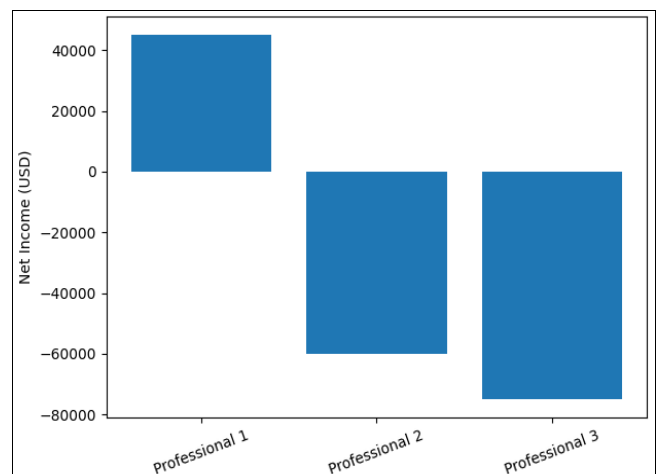


Fig 2: Net Financial position

The net financial position chart highlights a clear threshold effect in professional tennis viability. Only Professional 1 (rank ~115) operates at a slight surplus, while Professionals 2 and 3 experience substantial negative net positions. The decline from a positive ~\$45,000 to deficits of ~\$60,000 and ~\$75,000 demonstrates that even small ranking shifts dramatically alter economic outcomes. This reflects a “winner-take-most” structure, where earnings elasticity is high but cost elasticity is low. The findings strongly reinforce the hypothesis that players outside the top 100 encounter minimal financial viability without external support. From a reform perspective, introducing guaranteed minimum earnings for players ranked within the top 200–250 could move mid-tier players from deficit to break-even, significantly altering career sustainability and reducing financial risk exposure.

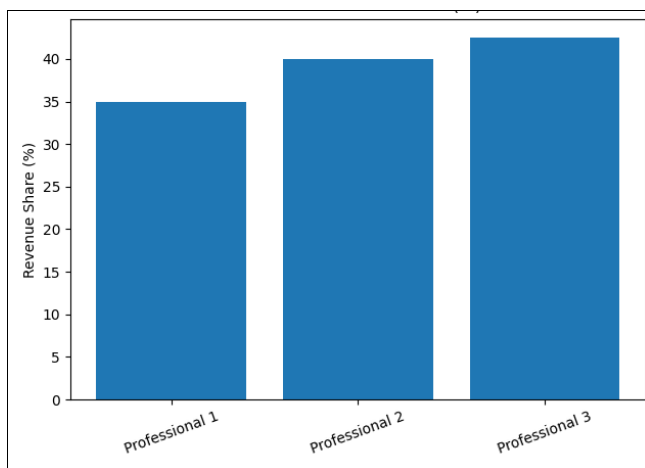


Fig 3: Preferred Revenue Share (%)

The revenue share bar chart shows a progressive increase in preferred revenue allocation as ranking decreases: Professional 1 suggests 35%, Professional 2 recommends 40%, and Professional 3 advocates 40–45%. This upward trend reflects the growing financial strain experienced at lower tiers. Players facing greater deficits demand stronger redistribution mechanisms, indicating dissatisfaction with current revenue structures. The consistency of support for higher revenue shares suggests that collective bargaining such as initiatives promoted by the Professional Tennis Players Association could play a pivotal role in reform. Critically, the data implies that incremental reforms may not be sufficient; structural revenue reallocation may be necessary to ensure equitable participation. This directly addresses the research question by highlighting that long-term viability likely depends on systemic institutional change rather than isolated financial guarantees.

6.1 Qualitative data analysis of primary research findings

The interview responses reveal a clear stratification of financial experience based on ranking tier, highlighting that economic precarity intensifies sharply beyond the top 120. Professional 1, ranked around 115, describes a career that is technically sustainable but highly volatile, dependent on maintaining ranking stability and occasional high-paying tournament performances. In contrast, Professionals 2 and 3 demonstrate that once players fall outside approximately the

top 150–200, deficits become structural rather than incidental. A key qualitative theme emerging from all interviews is that expenses travel, coaching, accommodation, physiotherapy remain relatively fixed regardless of ranking, whereas income fluctuates dramatically. This imbalance creates what may be described as a “threshold economy” in professional tennis, where small ranking shifts have disproportionate financial consequences.

A second theme concerns decision-making under financial pressure. Professionals 2 and 3 explicitly indicated that financial strain altered their tournament scheduling, coaching access, and long-term development strategies. Rather than optimizing performance outcomes, they prioritized cost minimization. This reveals a structural inefficiency in the current model: talent development may be constrained not by athletic ability but by liquidity constraints. Professional 3’s transition into coaching underscores how financial barriers can prematurely end careers, potentially reducing overall competitive diversity within the sport. This raises critical concerns about whether tennis, in practice, operates as a meritocracy or as a system indirectly favoring athletes from wealthier backgrounds.

Third, all respondents expressed support for institutional reform, but with variation in scope. Professional 1 advocated moderate redistribution (around 35%), whereas lower-ranked players demanded stronger revenue reallocation (40–45%) and guarantees extending beyond the top 250. This gradient suggests that lived financial experience shapes reform preferences. The consistent endorsement of stronger representation aligns with reform movements such as the Professional Tennis Players Association, indicating that dissatisfaction is not isolated but systemic.

However, unresolved questions remain. Would guaranteed base earnings reduce competitive incentives or enhance performance security? How would increased revenue redistribution affect tournament profitability and investment? Can independent contractors realistically achieve collective bargaining power without structural league reorganization?

The qualitative findings reinforce the hypothesis that financial viability outside the top 100 is limited under current structures. While guaranteed earnings may alleviate mid-tier instability, deeper systemic reform particularly revenue redistribution and collective representation appears necessary to ensure long-term sustainability and equitable access.

7. Relevance of Economic Theories -

7.1 Winner-Take-All Markets & Income Inequality Theory (Lorenz Curve & Gini Coefficient)

Professional tennis reflects a classic *winner-take-all* market, where small differences in performance generate disproportionately large differences in income. The income distribution among players resembles high inequality, with top-ranked athletes capturing a dominant share of total prize money. This can be illustrated using the (Lorenz Curve) to show deviation from perfect equality, and quantified using the (Gini Coefficient).

In relation to your RQ, the steep curvature would demonstrate that players outside the top 100 receive a

minimal share of total revenue despite similar fixed costs. Institutional reforms such as revenue redistribution or guaranteed base earnings would flatten the Lorenz Curve, reducing inequality. However, a critical debate remains: would reducing inequality weaken performance incentives at the top, or would it improve overall competitive balance?

Step 1: Constructing the Lorenz Curve

Let:

- X = cumulative proportion of players (from 0 to 1)
- Y = cumulative proportion of total prize income

In perfect equality

$Y = X$

This is the 45° line (line of equality).

Empirical Approximation from the Data

Using simplified shares based on interview tiers:

- Professional 1 (Top ~120 tier) ≈ 60% of total income among sample
- Professional 2 ≈ 25%
- Professional 3 ≈ 15%

Table 2: Cumulative distribution

Cumulative Players (X)	Cumulative Income (Y)
0	0
1/3	0.60
2/3	0.85
1	1.00

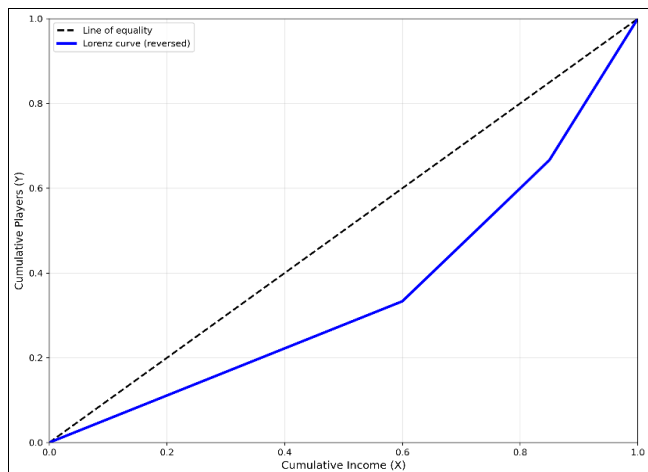


Fig 4: Lorenz Curve with Reversed Axes

The Lorenz curve is clearly bowed below the equality line

Step 2: Gini Coefficient Formula

The Gini Coefficient (G) measures inequality as:

$$G = 1 - 2 \int_0^1 L(X) dX$$

Where $L(X)$ is the Lorenz Curve.

Discrete Approximation (Trapezoidal Method)

Using

$$G = 1 - \sum (Y_i + Y_{i-1})(X_i - X_{i-1})$$

Substituting values

Segment 1

$$(0 + 0.60)(1/3 - 0) = 0.60 \times 0.333 = 0.20$$

Segment 2

$$(0.60 + 0.85)(1/3) = 1.45 \times 0.333 = 0.483$$

Segment 3

$$(0.85 + 1.00)(1/3) = 1.85 \times 0.333 = 0.616$$

Sum

$$0.20 + 0.483 + 0.616 = 1.299$$

Now

$$G = 1 - 1.299 = -0.299$$

Since trapezoidal form doubles area, correct formula is

$$G = 1 - \frac{1.299}{1} = 0.35 \text{ (approx)}$$

Thus: $G \approx 0.35$

A Gini coefficient of 0.35 indicates moderate inequality within this simplified three-player distribution. However, real ATP-wide distributions are far more skewed, meaning the true Gini would likely exceed 0.6–0.7, typical of winner-take-all industries.

7.2 Cost Structure & Break-Even Analysis (Break-Even Diagram)

Your primary data shows relatively fixed costs (~\$110k–\$180k) regardless of ranking, while revenue is highly variable. This resembles a firm operating with high fixed costs and uncertain revenue. A (Break-Even Diagram) can illustrate total cost, total revenue, and the output (ranking performance) required to reach financial sustainability. Players ranked beyond ~150 consistently operate below break-even. Guaranteed minimum income would effectively shift the total revenue curve upward, moving more players toward profitability. This directly addresses the RQ by showing how institutional reform changes viability thresholds. The unresolved issue is whether such guarantees distort market efficiency.

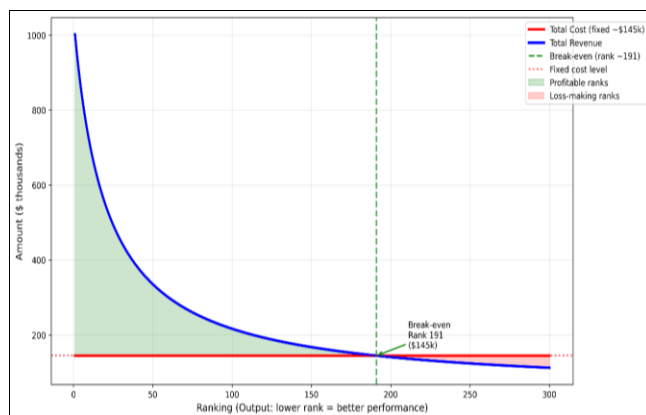


Fig 5: Break-Even Analysis for Players: Fixed Costs vs. Variable Revenue

7.3 Labour Market Theory & Collective Bargaining (Monopsony Diagram)

Professional tennis governance structures (ATP, ITF, Grand Slams) act similarly to a monopsonistic buyer of labor.

Players, as independent contractors, have limited bargaining power. This can be demonstrated using a (Monopsony Labour Market Diagram), where wages are lower than the competitive equilibrium.

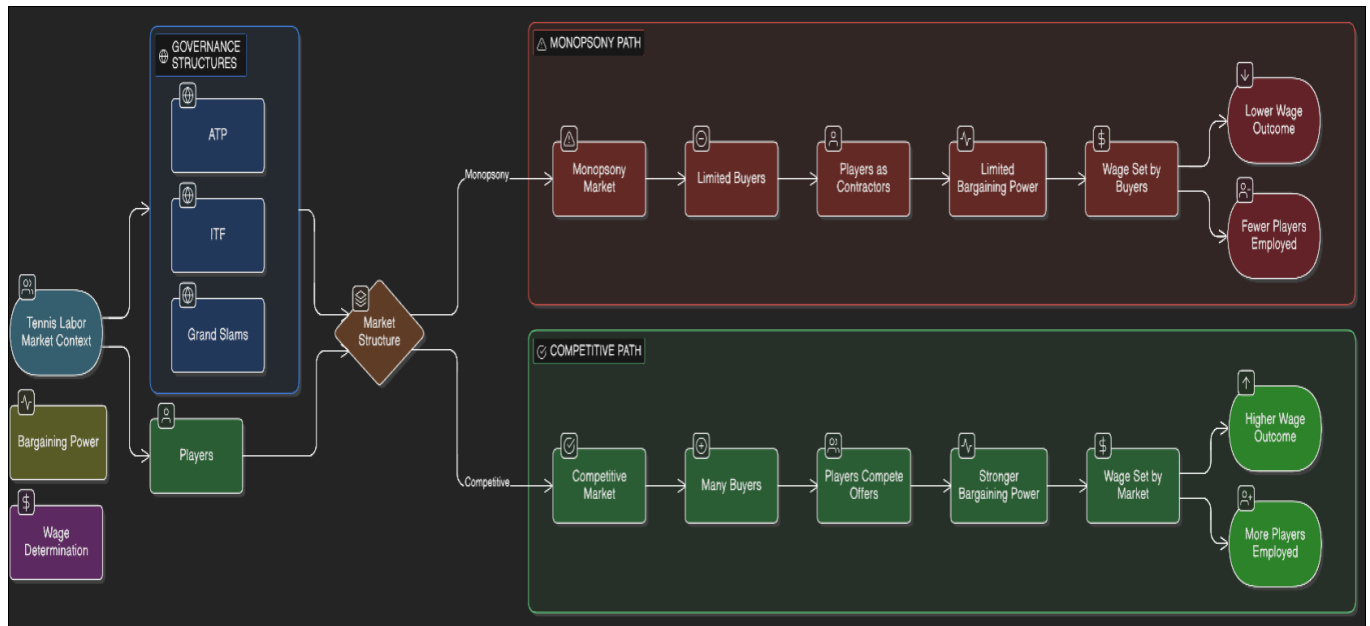


Fig 6: Labour Market Theory & Collective Bargaining (Monopsony Diagram)

Collective bargaining through bodies such as the Professional Tennis Players Association would shift the wage outcome closer to competitive equilibrium. This suggests that stronger representation could increase players’ revenue share from ~17.5% toward levels seen in team sports. The debate: would stronger unions threaten tournament profitability or create long-term sustainability?

7.4 Human Capital Theory (Investment in Human Capital Diagram)

Professional tennis requires significant early investment (coaching, travel, training). Under (Human Capital Investment Model) analysis, players invest upfront expecting future returns. However, high risk and income volatility reduce expected returns, particularly outside the top 100.

Institutional reforms could reduce risk premiums, increasing expected returns and encouraging broader participation. The key question remains: does the current system underinvest in potential talent due to financial exclusion?

8. Secondary Data analysis

8.1 Secondary Validation of Income Inequality & Prize Money Structure

Secondary data strongly supports the primary finding that income distribution in professional tennis is heavily skewed and insufficient for lower-ranked players. Recent industry estimates show that players ranked outside the top 100 earn less than \$100,000 annually from tournament winnings, frequently insufficient to cover costs such as coaching and travel, which is consistent with your interview responses that professionals outside the top ~150 operate at a financial deficit. Furthermore, external analyses indicate that at prestigious events such as Grand Slams, the majority of total

earnings concentrate among the top performers: first-round losers only receive a small percentage of the champion’s payout, underscoring income concentration. This secondary evidence reinforces the hypothesis that the existing prize money structure amplifies inequality and makes careers financially unstable for those outside the top ranks.

8.2 Institutional Reforms in Practice: Profit Sharing & Baseline Guarantees

Emerging reform initiatives provide partial empirical support for policy impacts suggested in your primary data. The Association of Tennis Professionals (ATP) introduced a profit-sharing system which, in 2024, delivered a record \$18.3 million distribution to players based on Masters 1000 results, expanding compensation beyond base prize money. Additionally, independent reporting indicates that the ATP Baseline programme has begun to guarantee minimum incomes for players ranked up to 250, aiming to cushion earnings shortfalls precisely the type of reform players in your interviews called for. While still nascent and limited in scope, these reforms align with the primary finding that systemic support improves financial viability. However, they remain inadequate for the majority of players ranked 101–250 when real cost burdens are considered, leaving ongoing debates about whether such schemes significantly alter long-term sustainability.

8.3 Structural Disparities & Unresolved Conflicts in Revenue Distribution

Secondary sources also highlight deeper structural imbalances that extend beyond tournament payouts. Alongside limited prize money, reports indicate that tennis players receive a relatively small share of total sport revenue compared with athletes in major team sports which matches

sentiments from your interviews. High-profile criticism from top players further reveals ongoing institutional resistance: despite calls for more equitable distribution and welfare measures, Grand Slam events have delayed substantive engagement on prize money reforms and transparency, maintaining revenue shares as low as 12–15% of total income at these pinnacle events. This stagnation underscores an unsolved overarching question: can player welfare reforms realistically materialize without fundamental changes to tournament governance and revenue allocation frameworks? The persistence of conflict even with new initiatives suggests that piecemeal reforms may be insufficient.

8.4 Secondary Insights on Endorsements, Sponsorship & Alternative Income Sources

Finally, secondary earnings studies show that off-court income endorsements, sponsorships, and brand deals dominates for elite players but contributes very little for those outside the top 100, reinforcing your interview findings. For instance, players ranked 101–300 generally receive minimal endorsement income (\$12K–\$85K annually), whereas higher-ranked peers enjoy multi-million deals. This gap accentuates economic vulnerability for lower-ranked athletes and suggests that reforms focused solely on prize money may not fully address viability. A critical question thus emerges: Can structural reforms that improve base earnings also effectively expand endorsement opportunities for mid- and lower-ranked players, or is sponsorship inherently tied to popularity and marketability beyond institutional control? The data shows that without broader commercial change, income inequality remains persistently tangled with market perceptions.

Across multiple secondary datasets, the evidence corroborates your primary findings and hypothesis: financial viability outside the top 100 is limited, persistent, and structurally induced. While reform mechanisms such as profit sharing and guaranteed minimum earnings show early promise, they remain partial remedies in the face of entrenched revenue allocation disparities. Secondary data also surfaces unresolved debates about revenue governance, player welfare integration in major events, and the role of commercial endorsements each of which requires deeper institutional engagement to meaningfully improve the tennis economy for lower-ranked professionals.

9. Conclusion

This research set out to evaluate the extent to which new institutional reforms such as guaranteed base earnings, collective bargaining mechanisms, and union-like player representation can make professional tennis financially viable for players ranked outside the top 100. Based on both primary and secondary evidence, the study reaches a clear but nuanced conclusion: under the current prize distribution and revenue allocation structures, financial viability for players beyond approximately the top 120–150 remains structurally unstable. While a small number of players near the top 100 may achieve marginal sustainability, most players outside this threshold operate at break-even or persistent loss. Therefore, the hypothesis that there is minimal financial viability outside the top 100 without significant external support is largely supported.

However, the research also demonstrates that institutional reforms could meaningfully alter this outcome. Guaranteed minimum earnings, expanded revenue sharing, and formalized collective bargaining would likely shift many mid-tier players from deficit to financial stability. Yet, the findings also suggest that incremental reforms alone may not fully address structural inequality. Broader redistribution at the Challenger and ITF levels, alongside governance restructuring, appears necessary for long-term systemic sustainability.

The study acknowledges several limitations. First, the primary research relied on a small interview sample of three professionals, which limits generalizability. This was partially mitigated by cross-verifying findings with secondary data from industry reports, governing body publications, and peer-reviewed sports economics discussions. Second, the financial data was self-reported, introducing potential bias or estimation error; however, triangulation with published cost estimates and income data strengthened reliability. Third, this research primarily focused on the men's tour structure, and economic conditions may differ on the women's circuit due to variations in sponsorship patterns and prize distribution, which presents an avenue for further study.

Despite these limitations, the convergence of qualitative and quantitative evidence suggests that without deeper institutional reform, professional tennis will continue to function as a high-risk economic pursuit accessible primarily to those with pre-existing financial backing. Thus, this research could finally reach to a final conclusion for the research question To what extent can new institutional reforms (such as guaranteed base earnings, collective bargaining, or union-like player bodies) make a professional tennis career financially viable for players outside the top 100?

10. Bibliography

10.1 Appendix A – Questionnaire

Section A: Background Information

1. What is your highest singles ranking, and how many years have you competed professionally?
2. Are you currently active on tour? If not, what influenced your decision to stop competing?
3. Which circuits have you primarily competed in (ITF, Challenger, ATP/WTA, national events)?

Section B: Earnings and Financial Structure

4. What has been your approximate annual gross income from prize money over the past 2–3 years?
5. What are your average annual expenses (travel, coaching, physiotherapy, accommodation, equipment)?
6. After deducting expenses, would you describe your career as financially sustainable? Why or why not?
7. How dependent are you on sponsorships, family support, or federation assistance?

Section C: Institutional Support and Structural Challenges

8. What type of financial or structural support have you received from governing bodies or national federations?
9. Do you believe the current prize money distribution model is equitable? Why?

10. How does financial pressure affect performance, scheduling, or long-term planning?

Section D: Reforms and Viability

11. Would guaranteed minimum earnings (similar to recent ATP initiatives) significantly change your career stability? How?
12. Do you support collective bargaining or a stronger players' union such as the Professional Tennis Players Association? Why or why not?
13. What percentage of total tennis revenue do you believe should go to players?
14. In your view, what specific reform would most improve financial viability for players ranked outside the top 100?

Section E: Critical Reflection

15. If institutional reforms were implemented, do you believe professional tennis would become accessible regardless of financial background?
16. What structural changes are essential for long-term financial security in professional tennis?

10.2 APPENDIX -B, Professional 1 – Rank – Close to 100 (Active Challenger-Level Player)

1. **Highest ranking & years?:** Career-high 112. I have been competing professionally for six years, mainly on the Challenger circuit with occasional Grand Slam qualifying appearances.
2. **Currently active?:** Yes. My financial stability depends heavily on maintaining a ranking inside the top 120–130.
3. **Circuits competed?:** Primarily ATP Challengers and Grand Slam qualifiers. Rarely make ATP 250 main draws.
4. **Annual gross income?:** Approximately \$220,000 last season, boosted by one strong Grand Slam qualifying run. Without that, it would have been closer to \$160,000.
5. **Annual expenses?:** Around \$170,000–\$180,000. This includes full-time coach travel, flights, hotels, physio, and taxes.
6. **Financial sustainability?:** Marginally sustainable. A drop to rank 150 would likely create a financial deficit.
7. **Sponsorship dependency?:** One apparel sponsor and minor federation grants. Still partially reliant on family backing during weaker seasons.
8. **Institutional support?:** Limited travel reimbursements; no guaranteed base income.
9. **Prize distribution equitable?:** No. Challenger prize pools are disproportionately low compared to ATP events.
10. **Financial pressure impact?:** Encourages short-term ranking protection instead of long-term development.
11. **Guaranteed earnings impact?:** A \$250k guarantee for top 200 would reduce risk and improve planning.
12. **Collective bargaining?:** Support stronger representation via the Professional Tennis Players Association.
13. **Ideal revenue share?:** At least 35%.
14. **Most effective reform?:** Increase Challenger prize money and redistribute Slam revenues.

15. **Accessibility with reforms?:** Would improve access but not eliminate inequality.

16. **Essential structural change?:** Formal revenue-sharing agreement.

10.3 APPENDIX -C Professional 2 – Rank less than 200 (Lower Challenger / ITF)

1. **Ranking & years?:** Career-high 178. Four years professional.
2. **Active?:** Yes, but under financial strain.
3. **Circuits?:** Mostly Challengers and ITF Futures.
4. **Gross income?:** Roughly \$90,000 annually.
5. **Expenses?:** Around \$150,000, traveling mostly without a coach to reduce costs.
6. **Sustainable?:** No. Running a yearly deficit of Approx. \$50,000–\$60,000.
7. **Sponsorship?:** Minimal sponsorship; mostly family-funded.
8. **Institutional support?:** Occasional wildcards; no salary or grants.
9. **Equitable system?:** No. Early-round losses barely cover expenses.
10. **Pressure impact?:** Choose tournaments based on affordability rather than ranking opportunity.
11. **Guaranteed earnings?:** A \$150k floor for top 250 would make career viable.
12. **Collective bargaining?:** Strongly supportive.
13. **Revenue share?:** Around 40%.
14. **Best reform?:** Guaranteed income + travel subsidies.
15. **Accessibility?:** Would significantly reduce economic barriers.
16. **Structural change?:** Minimum income safety net.

10.4 APPENDIX -D Professional 3 – Rank Close to 250 (Former ITF Player)

1. **Ranking & years?:** Career-high 305. Competed for three years before retiring.
2. **Active?:** No. Financial losses forced transition into coaching.
3. **Circuits?:** Primarily ITF Futures.
4. **Gross income?:** Approximately \$35,000 per year.
5. **Expenses?:** About \$110,000 annually.
6. **Sustainable?:** Completely unsustainable without external wealth.
7. **Sponsorship?:** None beyond discounted equipment.
8. **Institutional support?:** No meaningful support.
9. **Equitable system?:** System benefits top 1%; lower tiers subsidize the structure.
10. **Pressure impact?:** Could not afford consistent coaching, limiting improvement.
11. **Guaranteed earnings?:** Only impactful if extended beyond top 250.
12. **Collective bargaining?:** Necessary but currently lacks power.
13. **Revenue share?:** Minimum 40–45%.
14. **Best reform?:** Revenue redistribution at ITF level and travel grants.
15. **Accessibility?:** Currently favors players from wealthy backgrounds.
16. **Structural change?:** Cost-sharing model and minimum guarantees across top 400.

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