



Educational Survival Amid Economic Hardship: Student Sex Work as a Strategy for Sustaining Higher Education

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ABSTRACT

Economic hardship can threaten students' ability to remain in higher education and may lead financially vulnerable students to adopt survival-oriented income strategies. This qualitative single-case study explored the experience of a female college student in Davao, Philippines, who engaged in sex work to sustain her education. Data were collected through an in-depth semi-structured interview and analyzed using reflexive thematic analysis. Household financial strain, limited access to adequately paid employment, and educational expenses shaped her involvement in sex work. The participant viewed sex work as a temporary survival strategy while continuing to regard education as a pathway to social mobility and future formal employment. The findings emphasize the need for financial assistance, accessible student employment, and inclusive institutional support for economically disadvantaged learners.

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1. INTRODUCTION

Some students respond to financial precarity through paid work, informal employment, borrowing, or other income-generating activities. In more extreme circumstances, transactional sex or sex work may become a survival strategy for meeting educational and daily expenses [1-3]. Labor-market constraints can intensify this vulnerability. Students who have not yet completed a degree may have access only to low-paid or temporary work, while better-paying positions often require educational credentials they have not yet obtained. Economic marginalization and precarious employment have been identified as structural factors associated with entry into sex work [4-6].

For some students, sex work may function as a temporary means of maintaining enrollment rather than a preferred long-term occupation. Previous studies indicate that students involved in sex work may continue to hold strong academic aspirations and regard education as a route toward formal employment and upward socioeconomic mobility [3, 7]. Such experiences may also involve substantial social and psychological costs. Stigma, internalized shame, discrimination, and exclusion can coexist with economic necessity and personal agency [8-10]. In the Philippine context, students from low-income households may continue to experience difficulty meeting indirect educational and living expenses. However, limited qualitative research has examined how economic hardship, employment constraints, educational aspirations, and stigma interact in shaping student sex work in Davao City, Philippines.

This study therefore explored the experience of a female college student who engaged in sex work while pursuing higher education. The novelty of this study lies in framing student sex work as a form of educational survival under economic constraint while examining how vulnerability, agency, stigma, dignity, and aspirations for social mobility intersect within the participant's experience. Specifically, the study addressed the following questions:

- (i) What economic, educational, and personal circumstances contributed to the college student's engagement in sex work?
- (ii) What lessons did the college student draw from her experience of engaging in sex work while pursuing higher education?

2. LITERATURE REVIEW

Previous studies have linked student sex work to financial considerations and educational circumstances, while broader research has highlighted the structural conditions surrounding sex work [1-6]. At the same time, students involved in sex work may continue to pursue education as a pathway toward future employment and socioeconomic mobility [3, 7]. The literature also highlights the importance of stigma, social relationships, identity, and well-being in understanding sex workers' experiences [8-10].

Table 1 summarizes the main themes identified in the literature and their relevance to the present study. Taken together, the literature suggests that economic vulnerability and limited employment opportunities can create financial pressure, while survival-oriented income strategies may sustain educational participation but also generate psychological and social costs [1-10]. This framework provides the basis for interpreting the participant's experience in the present study, particularly the relationship between economic hardship, educational persistence, stigma, and aspirations for future social mobility.

Table 1. Synthesis of literature relevant to student sex work and educational survival.

THEME	MAIN FINDINGS IN PREVIOUS STUDIES	RELEVANCE TO THE PRESENT STUDY	REF.
Economic vulnerability	Financial hardship and educational expenses are common motivations for student participation in sex work.	Explains how household financial strain may shape entry into sex work.	[1-3, 11]
Limited employment opportunities	Precarious employment, low wages, and economic exclusion restrict available livelihood options.	Helps explain why conventional work may be insufficient for financing education.	[4-6]
Educational persistence	Students involved in sex work may continue to value education and pursue degree completion.	Supports the interpretation of sex work as a temporary strategy for sustaining higher education.	[3, 7]
Social mobility	Education may be viewed as a route toward formal employment and improved socioeconomic conditions.	Provides a basis for understanding future-oriented educational aspirations.	[3, 7]
Stigma and identity	Sex workers may experience shame, discrimination, social exclusion, and identity conflict.	Helps explain the participant's emotional and social experiences.	[8-10]
Institutional support	Structural vulnerability can be reduced through supportive social and educational environments.	Highlights the importance of financial assistance, employment support, and nonjudgmental student services.	[5, 6, 9]

3. METHODS

3.1. Research Design

This study employed a qualitative single-case study design to examine the experience of a female college student who engaged in sex work while pursuing higher education. The design enabled an in-depth exploration of the participant's experience within the economic, educational, and social conditions surrounding her decisions. The study therefore prioritized contextual understanding rather than statistical generalization.

3.2. Participant and Sampling

Purposive sampling was used to select one information-rich participant whose experience was directly relevant to the research questions [12]. The participant was a female college student from the Davao Region, Philippines, who had engaged in sex work to support her educational needs. She was at least 18 years old and had been enrolled in college during the experience. To protect confidentiality, the participant was assigned the pseudonym "Kai." Identifying details concerning her institution and other personal information were excluded from the study.

3.3. Data Collection

Data were collected through an in-depth semi-structured interview using a developed interview guide. The interview focused on the circumstances contributing to the participant's engagement in sex work, the relationship between financial hardship and educational needs, and the lessons she derived from the experience. The interview guide underwent expert

validation to assess its clarity, relevance, and alignment with the research questions. Follow-up probes were used when clarification or further elaboration was required.

3.4. Data Analysis

The data were analyzed using reflexive thematic analysis [13]. We first familiarized ourselves with the interview transcript, identified meaningful data segments, generated initial codes, and grouped related codes into potential themes. The themes were subsequently reviewed, refined, named, and interpreted according to the study objectives. The analysis focused particularly on economic hardship, employment constraints, educational persistence, social mobility, stigma, dignity, and resilience.

3.5. Ethical Considerations

Participation was voluntary, and informed consent was obtained before data collection. Confidentiality and anonymity were maintained through the use of a pseudonym and the removal of identifying information. Interview data were securely stored and accessed only by us. These procedures were intended to protect the participant's privacy, dignity, and well-being throughout the study.

4. RESULTS AND DISCUSSION

Analysis of the interview generated six interrelated themes organized according to the two research questions. Three themes explained the circumstances associated with engagement in sex work: economic vulnerability and household financial strain, limited educational and employment opportunities, and sex work as a survival-oriented educational strategy. Three additional themes concerned lessons derived from the experience: education as a pathway to social mobility, identity and self-acceptance amid stigma, and reclaiming dignity through reflection and resilience. The first three themes are summarized in **Table 2**. To present the participant's voice more concisely, representative interview excerpts corresponding to these themes are summarized in **Table 3**.

Table 2. Themes for the causes of a college student engaging in sex work.

ESSENTIAL THEMES	KEY CODES
Economic Vulnerability and Household Financial Strain	Insufficient family income; need to finance education
Limited Educational and Employment Opportunities	Low-paying employment; educational credential barrier
Sex Work as a Survival-Oriented Educational Strategy	Financially motivated entry into sex work; sex work as financial survival; high financial returns

4.1. Economic Vulnerability and Household Financial Strain

Economic vulnerability emerged as the most fundamental condition shaping Kai's engagement in sex work. Her household depended largely on her father's limited earnings as a tricycle driver, while her mother was unemployed. Household resources were already required for food, rent, and the needs of other family members, leaving limited capacity to finance education. The interview evidence in **Table 3** shows that the participant connected her involvement directly with poverty and insufficient parental support. This suggests that her decision was shaped primarily by household resource scarcity rather than by a simple preference for higher income.

Table 3. Representative interview evidence for the causes of engagement in sex work.

THEME	REPRESENTATIVE INTERVIEW EXCERPT	ANALYTICAL MEANING
Economic vulnerability and household financial strain	"Due to poverty, my father couldn't afford to support us with his income because it was only enough for food..."	Household income was insufficient to meet both basic and educational needs.
Economic vulnerability and household financial strain	"I chose this job because it is easy to buy things that I want to and pay for education because my parents don't give much."	Educational financing became an additional burden within an already resource-constrained household.
Limited educational and employment opportunities	"I was able to work with another job as a cashier in a bakery, but the salary is small..."	Conventional employment was available but financially inadequate.
Limited educational and employment opportunities	"Usually other companies will not accept you when you are not a college graduate..."	Lack of completed educational credentials restricted access to better-paying work.
Sex work as a survival-oriented educational strategy	"I entered this job because I need money... to provide my needs and projects."	Entry into sex work was directly connected to educational expenses.
Sex work as a survival-oriented educational strategy	"I can provide for my needs and help my parents... I really want that quick money."	Sex work offered immediate income for personal and household needs.
Sex work as a survival-oriented educational strategy	"They pay me in the amount of P3,000 to P5,000."	Higher immediate returns made sex work economically attractive compared with low-paid employment.

Previous studies similarly identify financial necessity, household poverty, and educational expenses as important motivations for student participation in sex work [1-3, 11].

The finding is particularly relevant from an economic perspective because educational expenses were layered onto existing household obligations. Kai therefore faced a resource-allocation constraint in which limited family income was insufficient to meet both immediate household needs and the costs of continued educational participation.

This condition illustrates how educational persistence can become dependent on students' capacity to generate their own income. When institutional and household resources are inadequate, economically disadvantaged students may be required to assume substantial responsibility for financing their education.

4.2. Limited Educational and Employment Opportunities

Kai's experience also demonstrates that the availability of employment did not necessarily provide an adequate solution to financial hardship. As shown in **Table 3**, she had previously worked as a bakery cashier but considered the salary too low to meet her needs. More importantly, she perceived the absence of a college degree as a barrier to obtaining better-paying work. This created a structural dilemma: completing higher education could improve future employment prospects, yet remaining in higher education required income that available entry-level jobs could not adequately provide.

Previous studies indicate that sex work experiences are shaped by broader structural and socioeconomic conditions, including marginalization and constrained social environments [4-

6]. The problem was not simply unemployment. Rather, it involved the inadequacy of available wages relative to educational and household expenses. Student employment may therefore have limited protective value when compensation is insufficient to sustain both daily living and educational participation. The case therefore illustrates a credential-income dilemma. Kai required higher educational credentials to access better employment, while simultaneously requiring adequate employment income to remain in education long enough to obtain those credentials. From an economic and educational policy perspective, this finding supports the need to consider not only whether students have employment opportunities, but also whether such opportunities provide sufficient income and flexibility to support educational persistence.

4.3. Sex Work as a Survival-Oriented Educational Strategy

The third theme provides the clearest connection between economic hardship and educational survival. Kai described entering sex work while still in high school because she needed money for personal and school-related expenses. Her continued involvement was also linked to the need to support herself and contribute to household needs.

The evidence presented in **Table 3** indicates that sex work provided a level of immediate financial return that conventional employment had not provided. The reported payment of approximately PHP 3,000 to 5,000 contrasted substantially with the low-paid employment previously available to her. Previous studies similarly indicate that financial considerations and the costs associated with higher education can shape students' involvement in sex work [1, 3]. However, the term survival strategy should not be interpreted as implying unrestricted economic choice. The participant described feelings of guilt and embarrassment and explicitly indicated that she perceived her alternatives as limited. Her agency therefore operated within a context of substantial economic constraint. This distinction is central to the interpretation of the case. Kai made deliberate decisions to generate income and remain in education, yet the range of economically viable options available to her was narrow. Sex work therefore served three interconnected economic functions in her experience: it generated immediate income, reduced financial pressure on her household, and enabled continued educational participation. The finding contributes to the central argument of the study by demonstrating that student sex work can function as an educational survival strategy under economic hardship. At the same time, the strategy carries personal, social, and psychological costs that become more visible in the subsequent themes concerning stigma, dignity, resilience, and future aspirations.

4.4. Education as a Pathway to Social Mobility

The second group of themes concerns the lessons Kai derived from her experience. These themes are summarized in **Table 4**. Representative interview excerpts corresponding to these themes are presented in **Table 5**.

Table 4. Themes for the student's lessons drawn from the experience.

ESSENTIAL THEMES	KEY CODES
Seeing Education as a Pathway to Social Mobility	Desire for a better future
Embracing Identity, Stigma, and Self-Acceptance	Acceptance of circumstances; internalized stigma
Reclaiming Dignity Through Reflection and Resilience	Recognition of the cost to personal dignity; appeal for understanding and non-judgment

Table 5. Representative interview evidence for lessons drawn from the experience.

THEME	REPRESENTATIVE INTERVIEW EXCERPT	ANALYTICAL MEANING
Education as a pathway to social mobility	"I just really want to finish my studies. I'm going to stop this kind of work... If I can finish school, I will look for a formal job..."	Education was viewed as a route toward formal employment and improved economic conditions.
Identity, stigma, and self-acceptance	"I have accepted this for what it really is."	The participant developed partial acceptance of her circumstances after prolonged involvement.
Identity, stigma, and self-acceptance	"When you get into it you will feel to yourself that you are guilty, and you will tell yourself that you are dirty."	Internalized stigma remained present despite acceptance of the experience.
Dignity, reflection, and resilience	"Maybe this is not the answer because your dignity depends on it."	The participant critically reassessed the personal cost of the income-generating strategy.
Dignity, reflection, and resilience	"Don't judge us easily... they should find out what is the reason they entered this situation."	The participant emphasized contextual understanding rather than moral judgment.

Education remained central to Kai's interpretation of her future. As shown in **Table 5**, she did not regard sex work as a permanent occupational pathway. Instead, she associated completion of higher education with access to formal employment and relief from economic hardship. This finding is important because it demonstrates that educational aspiration persisted despite severe financial vulnerability. Rather than disengaging from education, Kai continued to view academic completion as a means of improving her socioeconomic position.

Previous studies similarly suggest that engagement in sex work can coexist with continued participation in higher education and students' educational aspirations [3, 7]. The finding also reinforces the concept of educational survival developed in this study. Sex work was economically connected to the immediate objective of remaining in education, while education itself was connected to the longer-term objective of obtaining formal employment and improving household economic conditions. This finding reveals a clear relationship between short-term economic survival and longer-term aspirations for socioeconomic mobility. The participant accepted a stigmatized and personally difficult income strategy in the present while maintaining the expectation that educational attainment could create better employment opportunities in the future. The case therefore illustrates an important contradiction within higher education. Education functions as a potential mechanism of social mobility, yet economically disadvantaged students may need to adopt precarious income strategies simply to remain within the educational system long enough to benefit from that mobility.

4.5. Identity, Stigma, and Self-Acceptance

The second lesson concerns the participant's negotiation of identity and stigma. Kai described both acceptance of her experience and persistent feelings of guilt and shame. These responses indicate that adaptation to sex work did not eliminate the psychological burden associated with social judgment.

Previous research highlights the importance of stigma, internalized stigma, social relationships, and well-being in understanding the experiences of sex workers [8-10]. Kai's experience reflects this tension. On one hand, prolonged involvement contributed to a degree

of normalization and acceptance. On the other hand, she continued to associate the experience with guilt and negative self-perception. This coexistence of acceptance and internalized stigma is analytically important. Self-acceptance should not be interpreted as evidence that the experience was psychologically neutral. Instead, acceptance may function as an adaptive response to circumstances that remain socially stigmatized and emotionally difficult. The finding also demonstrates why an exclusively economic interpretation is insufficient. Although sex work generated income and supported educational continuity, its benefits were accompanied by psychological costs that could not be reduced to financial calculations. The participant's experience therefore illustrates the tension between economic survival and emotional well-being. Immediate financial benefits helped sustain education and household support, but they were accompanied by stigma, guilt, and concerns about identity.

4.6. Reclaiming Dignity Through Reflection and Resilience

The final theme concerns dignity, reflection, and resilience. Kai acknowledged the financial benefits of sex work while also questioning whether the income justified its personal and emotional costs. Her reflection that financial gain did not necessarily compensate for the perceived loss of dignity suggests a process of critical reassessment. Rather than merely describing past decisions, the participant critically evaluated them in relation to her future aspirations and personal values. Previous studies demonstrate that sex work experiences are embedded within broader social and structural environments that can shape vulnerability, inclusion, and everyday experiences [5, 6]. Resilience in this case was reflected most clearly in Kai's continued commitment to education. Despite financial hardship, stigma, and emotional strain, she maintained a future-oriented goal of completing her studies and obtaining formal employment.

Her appeal for non-judgment also adds an important social dimension to this theme. As shown in **Table 5**, she emphasized that outsiders should consider the circumstances that lead individuals into sex work before making moral judgments. This perspective is consistent with research that situates sex work within broader socioeconomic and structural environments rather than viewing it solely as an individualized experience [4-6]. The finding suggests that effective institutional responses should combine economic and psychosocial support. Financial assistance alone may not fully address the effects of stigma, while counseling or social support alone may not resolve the economic pressures that contributed to engagement in sex work.

4.7. Integrated Interpretation and Institutional Implications

Taken together, the six themes reveal a connected pattern of economic vulnerability, constrained employment, survival-oriented income generation, educational aspiration, stigma, and resilience. The first three themes explain why sex work became economically viable within the participant's circumstances. Household income was insufficient, conventional employment offered low returns, and sex work provided comparatively immediate financial resources. The remaining three themes show that this economic strategy was not experienced as a simple financial solution. The participant continued to pursue education as a route toward formal employment, while simultaneously negotiating stigma, guilt, dignity, and hope for a different future. The findings therefore support an interpretation of student sex work as educational survival under economic constraint rather than as an isolated individual decision. From an institutional perspective, the case highlights the importance of strengthening support mechanisms before students are pushed toward high-

risk survival strategies. Financial assistance, emergency grants, flexible campus employment, and access to adequately compensated student work may reduce the economic pressure experienced by vulnerable learners. At the same time, nonjudgmental psychosocial services are necessary because students facing severe financial hardship may also experience stigma, emotional distress, and fear of disclosure. The case therefore suggests that educational persistence should be understood not only as an academic issue but also as an economic and social one. Supporting vulnerable students requires interventions that address income insecurity, employment opportunity, educational access, and psychological well-being together.

5. CONCLUSION

This study shows that the participant's engagement in sex work was shaped primarily by economic vulnerability, insufficient household income, limited access to adequately paid employment, and the need to sustain educational participation. Sex work functioned as a survival-oriented educational strategy that provided immediate financial resources when conventional employment and family support were insufficient. Despite the economic benefits, the participant experienced stigma, guilt, concerns about dignity, and emotional strain, while continuing to regard education as a pathway toward formal employment and improved socioeconomic conditions. The findings therefore suggest that student sex work should be understood within the interaction of structural economic constraints, educational aspirations, personal agency, and social vulnerability rather than as an isolated individual decision. Higher education institutions should strengthen financial assistance, emergency support, accessible and adequately compensated student employment, and nonjudgmental psychosocial services to reduce the risk that economically vulnerable students depend on high-risk survival strategies to remain in education. Because this study examined a single information-rich case, the findings are not intended for statistical generalization. Future research should examine multiple cases across different educational institutions and socioeconomic contexts to determine how economic vulnerability, employment conditions, institutional support, and educational persistence interact among financially disadvantaged students.

6. AUTHORS' NOTE

The authors declare that there is no conflict of interest regarding the publication of this article. The authors confirmed that the paper is free from plagiarism.

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