



Sex work and Economic Independence in Rufi Thorpe's *Margo's Got Money Troubles*: A Feminist Analysis

FINA YULIA RAHMAH

Universitas 17 Agustus 1945 Surabaya

Email: finayuliar15@gmail.com

LINUSIA MARSIH

Universitas 17 Agustus 1945 Surabaya

Email: linusia@untag-sby.ac.id

Abstract. This research explores how sex work and female agency are portrayed in *Margo's Got Money Troubles* by Rufi Thorpe. The study applies liberal feminism and sex-positive feminism to examine how the main character, Margo, navigates financial struggle and motherhood by turning to OnlyFans. Liberal feminism emphasizes women's rights and access to opportunity, while sex-positive feminism highlights the value of sexual agency and consent. Using a qualitative method and extrinsic approach, this research analyzes how Margo's choice reflects autonomy rather than coercion. Her decision to become a sex worker is shown as a rational response to economic hardship and social limitations. Although she gains a sense of control and financial independence, the novel also reveals how society judges and isolates women who engage in sex work. The findings suggest that Margo's journey offers a feminist perspective on empowerment, challenging the stigma surrounding sex workers and reframing sexual labor as a valid form of survival and dignity in the digital age.

Keywords: *agency, feminism, liberal feminism, sex-positive feminism, sex work.*

INTRODUCTION

Sex work continues to be a controversial and stigmatized topic in many societies, despite its long-standing presence across cultures and historical periods. Often associated with immorality or exploitation, sex work is rarely discussed as a legitimate form of labor, especially for women seeking economic survival. As argued by Weitzer (2010), dominant narratives typically frame sex workers as either victims or deviants, leaving little room for discussions on autonomy, choice, and labor rights. In post-industrial economies, the rise of digital platforms like OnlyFans has created new possibilities for women to participate in sex work with more autonomy. However, the stigma still exists. Bernstein (2007) points out that commercial sexual labor continues to expand not as a symptom of moral decline but as a structural response to neoliberal economies that fail to provide accessible paths to financial independence for women. Kempadoo (2005) similarly

emphasizes that sex work can be seen as a form of negotiated labor where women exercise strategic control over their working conditions in response to limited opportunities.

This study focuses on how sex work is represented in Margo's Got Money Troubles (2023) by Rufi Thorpe, a novel that tells the story of Margo, a young single mother who turns to OnlyFans to support her child after being abandoned by her partner and rejected by her family. While Margo's decision challenges conventional morality, it also highlights her agency in navigating economic hardship and systemic failure. Through this character, the novel offers a complex view of sex work, not only as survival but also as resistance, strategy, and empowerment. However, her journey is shaped by stigma, institutional scrutiny, and cultural judgments, especially as a mother in the sex industry. This raises important questions about how women's sexual and economic choices are evaluated in society.

The problem addressed in this study is how the novel presents sex work not merely as a form of exploitation but as a valid response to structural inequality. It investigates how the main character's choice reflects both the pressure and the possibilities women face in precarious economic conditions. The study also seeks to understand how liberal and sex-positive feminist frameworks can be used to analyze Margo's pursuit of agency, especially through her sexual labor and maternal responsibilities.

To explore this problem, this research applies liberal feminism, which emphasizes women's rights to choose and control their own lives, including economic and sexual choices (Nussbaum, 1999; Okin, 1989). In addition, it incorporates sex-positive feminism, which argues that sexuality can be empowering if based on consent and self-determination (Rubin, 1984; Kempadoo, 2013). These theoretical perspectives help reveal how the novel resists victim-centered narratives and instead presents a feminist account of agency within sex work. Compared to previous studies that focus primarily on stigma, exploitation, or gender oppression in literature, this research fills the gap by highlighting sex work as a form of empowerment and economic strategy.

The aim of this research is to analyze the representation of sex work and economic independence in Margo's Got Money Troubles, using feminist literary criticism with a focus on liberal and sex-positive feminism. The study expects to show that Margo's decision to become a digital sex worker is a rational and empowering response to social and economic limitations. It also aims to contribute to ongoing feminist discussions about agency, labor, and dignity in literary portrayals of marginalized women.

LITERATURE REVIEW

This research uses two feminist theories to understand the main topic: liberal feminism and sex-positive feminism. Both of them help explain how sex work, especially in the case of Margo, can be seen not only as a form of survival but also as a personal choice and form of empowerment. These theories are important because they focus on women's rights, freedom, and the idea that women should have control over their lives, including their bodies and jobs.

Liberal feminism believes that women should have the same rights and chances as men. This includes the right to make decisions about their own bodies and how they earn money. Nussbaum (1999) says that if a woman chooses to do sex work freely, without being forced, then that choice should be respected. Okin (1989) adds that real equality means women need more than just laws—they also need access to jobs, income, and support, especially if they are mothers or face other challenges. In the novel, Margo chooses to work on OnlyFans not because she wants to be sexualized, but because it gives her a way to support her child when no other option is available. Her decision matches what liberal feminism supports: the right to choose and to survive with dignity.

However, liberal feminism sometimes gets criticized because it focuses too much on individual freedom and not enough on the social pressure around women. That's why sex-positive feminism is also used in this study. This theory started in the 1980s and says that sexuality should not be judged as good or bad. Rubin (1984) and Vance (1984) both say that women should be able to express their sexuality however they want, as long as it's based on consent. Sex-positive feminism supports the idea that sex work, if chosen freely, can be a source of power, not shame. It challenges the idea that sex is only acceptable in certain ways, and it respects sex workers as people with agency.

Both theories support the idea that women can have power over their bodies and their economic choices. The difference is, liberal feminism focuses more on access to rights and resources, while sex-positive feminism focuses on breaking the stigma around women's sexuality. In the novel, Margo's decision to work in the sex industry shows both of these ideas. She takes control of her situation and makes the best choice for her and her child, even if others judge her for it.

Many past studies about sex work in literature often show female characters as victims. But this study wants to show something different. By using liberal and sex-positive feminism, this research highlights how sex work can be a smart and brave choice, especially in hard situations. The novel gives a more modern view of sex work that is not just about suffering but also about power, decision-making, and fighting against unfair systems.

METHOD

This research used a qualitative descriptive method with a focus on feminist literary criticism. The purpose was to analyze how sex work and female agency are represented in *Margo's Got Money Troubles*, using liberal feminism and sex-positive feminism as the main theoretical frameworks. These perspectives helped the researcher explore the character's experiences and decisions related to economic struggle, motherhood, and sexual autonomy.

The main data source of this study was the novel itself. The whole story served as the population, while selected scenes, dialogues, and narrative moments that reflect the main character's economic challenges and social pressures were used as the data samples. These parts were chosen because they clearly show the core issues being studied. The

researcher conducted close reading to collect relevant data, marking and organizing important passages based on themes such as financial independence, choice, and social stigma. Since the study is text-based, the researcher served as the main research instrument in identifying and interpreting the data.

The analysis process involved grouping the selected passages according to key themes and interpreting them through the lens of liberal and sex-positive feminism. Liberal feminism was used to examine Margo's decisions in relation to rights, access, and survival, while sex-positive feminism helped explain how her sexuality functions as a form of empowerment. The findings were validated by re-reading the text, checking consistency in interpretation, and supporting the analysis with academic references. No additional tools, locations, or informants were involved, as the study was entirely focused on literary analysis.

RESULT AND DISCUSSION

This section discusses the three main findings based on the research questions. It elaborates how *Margo's Got Money Troubles* portrays Margo's decision to do sex work as a strategy to overcome economic hardship, how society reacts to her decision, and how her choices reflect liberal and sex-positive feminist ideas about agency, consent, and autonomy.

1. Margo's Strategic Response to Economic Precarity and Societal Stigma

Margo's decision to enter sex work through OnlyFans is not impulsive or careless. It is rooted in her experiences of abandonment, financial instability, and the lack of institutional or familial support. After becoming pregnant by Mark, her professor, Margo chooses to keep the baby despite Mark's insistence that she terminate the pregnancy. Mark promises financial support only if she agrees to an abortion, but she refuses. She says, "Oh, I'm not having an abortion" (Thorpe, 2024: 20), which marks her first act of personal agency. This decision, while morally and emotionally significant, causes Mark to cut ties with her completely. His final message reads, "You could go anywhere, you could do anything... Don't throw it all away to have a baby" (Thorpe, 2024: 21). His words reflect concern only for her potential, not for the child or for Margo's needs.

After being abandoned, Margo struggles to survive on government aid. She receives \$1,236 in unemployment benefits, which barely covers rent. With no money left for baby supplies or food, she begins to realize that poverty is not a personal failure but a systemic problem. As her financial crisis deepens, she tries to ask Mark for a loan of \$3,000 to cover rent, but instead, she is contacted by his mother, Elizabeth, who offers her \$15,000 in exchange for signing a nondisclosure agreement and cutting all ties with Mark. Elizabeth says, "And in exchange, you would guarantee that you will not attend Fullerton College in the future, make no contact with Mark or his family. And you would need to sign this nondisclosure agreement... You would receive the fifteen thousand immediately to cover the start-up costs... and when the child turns eighteen it would receive the trust I already mentioned" (Thorpe, 2024: 58–59). This transactional proposal dehumanizes Margo, treating her and her baby as burdens to be removed.

This moment becomes a turning point. Margo realizes that she cannot rely on others. She has to survive on her own terms. With very few job prospects and the immediate need to care for her child, she makes a calculated decision to join OnlyFans. Her action is not out of desperation but a rational step after careful planning and consideration. It reflects what liberal feminists view as the exercise of autonomy and responsibility in the face of structural inequalities. She sees sex work as a practical path to earn money, support her child, and escape the systems that have failed her.

Margo also encounters internalized shame and guilt during this process, especially because of how society views mothers who are also sex workers. But she continues forward, determined to maintain financial control and independence. Her decision aligns with the ideals of sex-positive feminism, which emphasize agency and self-ownership. Even though she works in a field that is socially stigmatized, Margo transforms her sexual labor into a form of power.

2. Societal Reactions and Stigma Toward Margo's Choice

Even after achieving financial stability and becoming a responsible mother, Margo is still treated with suspicion and contempt. She faces social stigma from people who assume that sex work is incompatible with motherhood. This judgment comes not only from strangers but also from her closest family and friends. For instance, Mark—who abandoned Margo and their child criticizes her during a custody dispute by saying, “What about when one of his little friends finds your account and everybody at school realizes his mom is a porn star?” (Thorpe, 2024: 230). His concern is not about Bodhi’s well-being but about public image. He never acknowledges the sacrifices Margo makes as a parent. Instead, he projects shame onto her while taking no responsibility himself.

Even among her friends, Margo feels silenced. She dreads revealing her profession, fearing judgment and isolation. This is evident in her thoughts about Becca: “Margo realized... she would have to make a conscious choice to either tell Becca or not tell Becca about her OnlyFans... she also dreaded having to navigate whatever bullshit reaction Becca might have” (Thorpe, 2024: 197). Her fear of being misunderstood causes her to hide parts of herself, which further isolates her from others. This highlights how stigma works not just through direct confrontation but also through silence and social exclusion.

The institutional judgment is even harsher. Margo is reported to Child Protective Services by her own family, who claim she is unfit to raise her son because of her job. The CPS investigation into her life is not based on evidence of harm but on moral assumptions about what kind of labor is acceptable for mothers. This shows how society uses institutions to police women’s bodies and choices.

Judgment also comes from Margo’s family. Her father, Jinx, initially makes a sexist comment comparing women to used cars. He says, “Listen, it’s like buying a car. A used car is a better value, but you never really know what has been done to the car, you know, whereas if you buy a new car” (Thorpe, 2024: 103). This metaphor, though passed off as a joke, reveals deep-rooted views that devalue women based on their sexual history. Her

mother, Shyanne, is even more cruel. She says, “So you’re doing porn? I can’t believe you, Margo. I mean, honestly... I didn’t raise you to be a whore... You have ruined your life” (Thorpe, 2024: 163). These harsh words reflect how even people who should care about Margo’s well-being judge her based on outdated moral codes.

Becca, a former friend, takes this even further by shaming Margo for her choices and linking them to her mother’s past. She says, “Getting knocked up by your professor and living with your pro wrestler dad is fucking trashy. Lenin Gabbard said he saw you on OnlyFans... Like, everyone knows your mom was a slut, but you? I thought, Margo would never” (Thorpe, 2024: 164). The use of slurs and the implication that sex work is hereditary reflect a generational cycle of stigma. These comments strip Margo of her complexity and reduce her to a stereotype.

Even Kenny, Shyanne’s partner, offers judgment disguised as wisdom. He tells Margo, “You have agency. You have the power to make your life heaven or make your life hell. It’s about the choices that you make” (Thorpe, 2024: 64). While seemingly supportive, this statement puts all responsibility on Margo, ignoring the structural conditions that limit her options. It suggests that her struggles are the result of personal failure rather than systemic injustice.

These reactions illustrate how stigma operates at multiple levels—personal, social, and institutional and how they affect women who step outside traditional roles. Margo is not only trying to survive but also constantly defending her worth against a society that devalues her labor, her choices, and her motherhood.

3. The Reflection of Liberal and Sex-Positive Feminist Values in Margo’s Sexual Agency

The third part of the analysis examines how the novel reflects liberal and sex-positive feminist values through Margo’s character and choices. Liberal feminism emphasizes individual rights and autonomy. Margo’s story embodies these ideals, as she asserts control over her body, her labor, and her future. She does not engage in sex work because she is coerced, but because it is the most effective way for her to survive and thrive. The novel repeatedly shows that her choice is informed, deliberate, and grounded in a realistic understanding of her situation.

Margo’s decision to join OnlyFans is an act of agency. She studies the platform, learns about the audience, and builds a business model. She opens a savings account and even files business documents with her father’s help. Rather than feeling ashamed, she begins to see her work as a legitimate profession. This reflects the liberal feminist belief in self-determination and the right of women to pursue financial independence through any means they find appropriate.

At the same time, Margo’s journey aligns with sex-positive feminist ideas. She does not see her sexuality as a weakness but as a resource that can be used for empowerment. Sex-positive feminism argues that consensual sexual labor can be dignified and empowering, especially when it is chosen freely. Margo’s experience supports this view. She is not portrayed as a victim, but as someone who transforms shame into strength and survival into agency.

The novel does not present Margo's life as perfect. She still faces stigma and hardship. However, her ability to keep going to work, to care for her child, and to make independent decisions demonstrates the power of agency in the face of adversity. Her story challenges the idea that sex work is inherently degrading or immoral. Instead, it shows that when done by choice and with purpose, it can be a path toward dignity and freedom.

CONCLUSION

This research examined the representation of women's agency in sex work through the character of Margo in *Margo's Got Money Troubles*. The findings show that Margo's decision to join OnlyFans is a strategic and informed choice made in response to economic hardship and a lack of support. Her actions reflect liberal feminist values, especially autonomy and responsibility, as she takes control of her life and finances for the sake of her child and herself.

The study also revealed strong social stigma against her work, especially as a mother. Even though Margo provides care, emotional stability, and financial security, she is judged unfairly by family, institutions, and society. Her experience illustrates how sex work is often seen as incompatible with motherhood, regardless of actual harm. Margo resists this stigma and continues to build a life that prioritizes dignity and survival.

The novel supports both liberal and sex-positive feminist perspectives by presenting sex work as a form of agency rather than shame. Margo's story shows that sexual labor, when chosen and managed with purpose, can align with feminist ideals. Based on these findings, future studies are encouraged to explore how literature portrays sex workers not as victims but as complex, empowered characters. Practically, this research suggests the need to reduce harmful assumptions about sex workers, especially those who are also caregivers.

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