

# Ever Wondered How Your Parents Would React if You Joined OnlyFans?



## I Found Out.

Sorry not sorry if I'm giving you anxiety just thinking about it.

BY ALEXIA WOODS  
AS TOLD TO HANNAH CHUBB

I'll be honest: I never expected to end up in the sex industry. I always loved math and wanted to work in finance—and I did for a bit. But for me, that meant a boring-as-hell desk job with a \$28,000 starting salary, which I had to supplement with a side hustle at a restaurant. When the pandemic hit, I got laid off from the latter just after moving out of my parents' house and in with my boyfriend. I was paying my half of the rent with what felt like next to no income, and suddenly, that joke line we've all heard people say—"Ugh, maybe I should just quit and join OnlyFans"—made a whole lot of sense.

That is how, in the spring of 2020, Alexia Woods was born. She's the alias I created when signing up for OnlyFans and similar sites like PocketStars and Fansly. As Alexia, I post nude pics and spicy videos, upload pay-per-view content, and chat with fans via the sites' messaging tools. I also share PG-yet-suggestive content on Instagram and TikTok to bring people to my paid pages.

One thing I never do: IRL meetups or video calls. This is mostly for personal



safety, but in the beginning, I had another reason. I wasn't ready for anyone—*especially* my parents—to put a face to my fake name. (My boyfriend and sister were the only ones who knew, and by the way, they totally supported me.) That first year, I posted content that showed me only from the neck down.

Then I started doing research, really listening to my fans and seeing how other OnlyFans creators were doing things. And it became very clear that I could make so much more money...if I actually showed my face. Was I scared shitless at the prospect? Yeah, absolutely. Even though it's one of the world's oldest professions, sex work is just so stigmatized. I didn't want to deal with anyone's judgment. And I didn't want my mom and stepdad to hear about it from someone other than me. I had heard horror stories of people's families disowning them when they found out.

Still, I knew if I wanted this to be a real career, I had to try. I started with just one selfie. Posting it was nerve-racking for sure, but it also made me feel powerful to know people might pay through the nose to click on my photo. They did, and I started uploading more shots, while watching my earnings quadruple. In less than a year, I started making upward of

## I had heard horror stories of people's families disowning them.

\$20,000 per month. Real money that could help me buy a house and pay for my future kids' education. And I knew it was time.

I decided to tell my mom while we were in the car on our way to get wine for a friend's baby shower we'd organized. Although we've always had a great relationship, I had no idea how she would

react. Driving forced me to stay calm as I gripped the wheel, took a deep breath, and spoke my truth. It's a very good thing she wasn't the one driving because she could not hide her shock. She just sat there, processing, saying, "Oookay...oookay." Eventually, she recovered from the surprise and told me she'd support my decision—she just wanted to make sure I was safe.

"I don't wanna know any details," my stepdad said when he found out shortly after. He wasn't exactly happy about the news, but he did promise he would stand by me. To say I was relieved by both their responses is an understatement, and the resulting conversations have actually made our relationships stronger.

Telling my parents helped me feel more positive about my work too. I truly feel like I have control over my own time and body, and the financial stability is *everything*. Since quitting my day job

last year to start building my Alexia Woods brand full-time, I've become one of the top 1 percent of earners on OnlyFans. (I typically have between 500 and 1,200 subscribers, and my base fee is \$15 a month, so...you do the math.)

It's kind of a given that you have to have thick skin to be in this business and show so much of yourself. I'm proud of my work, and I know my parents are too. These days, my mom is genuinely interested in hearing about the DMs I get, the outfits I order, and my continuous struggle to figure out how to pay taxes. She might not be able to brag about my career to her friends like she could if I were a doctor or a lawyer, but that's okay. I'm at the top of my industry—and I'm making more than those doctors and lawyers are anyway.

You wouldn't believe how many lingerie sets I've ordered this year.

ALEXIA WOODS is an adult-content creator. She lives in the UK with her partner and their two cats. You can find her on Instagram at @AlexiaWoods11.



### A Day in My Life as Alexia

#### 1 Post on OnlyFans

My subscribers get 1 photo dump a day, which can feature up to 14 snaps.

#### 12 Videos on TikTok

I share 3 vids a day on 4 different accounts. Anything to hit people's FYPs!

#### 7 Hours of Hustle

At least! I'm a stylist, editor, director, model, and accountant all in one.

#### 24/7 Messaging

I'm always replying to fans who DM me—otherwise, they might lose interest.



Want more personal essays like this one? Scan away, bb.





*MLC*

## Mad Money

It's not just that *Glass Onion* and *Outer Banks* star Madelyn Cline looks money on our cover (and here, and on page 66, and \*especially\* on page 70)—this is the Money Issue for other reasons. Like, for example, this ever-looming and ever-stressful recession/inflation mess. Or how crypto was supposed to save us but imploded instead. Or the increasingly undeniable and infuriating fact that our generation is so much more financially screwed than our parents were, with less spending power and heavier debt.

According to new *Cosmo* research, "being able to pay my bills" is a worry that's taken up residence in the mind of basically every reader we have. And at a time when traditional finance advice blames your Grubhub habit for problems that are way outside your control—or when, hell, climate change is blamed on your use of a plastic straw instead of billionaires' carbon-emission

extravaganza of private planes and rocket ships—it's no wonder 75 percent of you tell us you want to eat the rich. You just want them to pay their fair share of taxes first.

Turn to page 57 for a special section all about your money anger and what to do with it (next Grubhub order: rage with a side of revolt?), and then turn to any *other* page for a palate cleanse. Or, you know, shopping ideas for spending the money you do have. It's me, hi, I'm the problem, it's me 🙄



→ **Jessica Giles**  
EDITOR-IN-CHIEF



## And Now, a Word From Our Robot Overlords

I asked ChatGPT, the new AI bot that's suddenly everywhere, to read our magazine. Here's its review.\*



### The Etch a Sketch Effect Will Explain Every Breakup You've Ever Had

PAGE 36

"The article presents an interesting perspective on a specific phenomenon in relationships and provides insight from experts in the field of psychology and relationship coaching. It is worth noting that the article is written in a personal and opinionated style."

### Help! I Can't Stop Cyberstalking People From My Past

PAGE 46

"The article suggests that if this behavior is starting to feel like a time suck, the reader should try to replace it with something more nourishing or positive. As an AI, I am not capable of giving personal advice, but the article provides some helpful insights and suggestions."

### What to Wear on a Third Date That Just So Happens to Fall on Valentine's Day

PAGE 23

"The article suggests to avoid being too obvious with the Valentine's Day theme, which could convey a strong message of interest and commitment, which may make the other person feel uncomfortable if they are not ready to take the relationship to that level yet. It could also convey a message of trying too hard to impress or not being genuine or authentic. It could lead to an awkward situation."

\*I edited the transcript of our convo down for space (ChatGPT replies in paragraphs) but didn't change its language or message. Bot's gonna bot!



# breaking the bank



## Apparently You're Pissed About Money!

We asked, you exploded. Young women aren't just "feeling the economic pinch"—they're feeling the economic urge to punch a hole in the f\*cking wall. Inside, the results of *Cosmopolitan's* first-ever (extremely cathartic) survey of financial fury.

BY ELIZABETH KIEFER | ILLUSTRATIONS BY JIAQI WANG



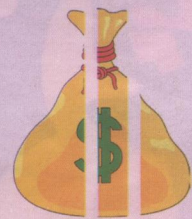
## The Anger Census

Findings from a *Cosmopolitan* survey of 501 women ages 18 to 44, conducted via SurveyMonkey in December 2022.

**36%** <sup>64%</sup>

say their money rage has "increased dramatically" since the pandemic hit.

Our financial system is...



44% Flawed  
17% Fair  
39% Completely fucked



**M**

aybe it was the ATM fee that plunged your account into overdraft or a rent hike that stretched your budget past the brink. It could have been a boomer calling you out for buying too much avocado toast (which...you've never actually done) or someone you follow on Instagram posting a "new house who dis" pic without acknowledging it was a cash offer funded by the Bank of Mom and Dad. Whatever set you off, it's clear that money rage—yours, ours, everyone's?—is in

the air. Our survey of zillennial women quantified the vibe: A large share of you are beyond the point of ambient financial frustration and are feeling full-on livid. And when we asked you to sound off on the subject, your responses revealed a widespread struggle to survive, let alone thrive, in a shit-sandwich economy that feels less sustainable by the day.

"The social system is becoming unlivable for many people, including some who are relatively privileged," says cultural philosopher Nancy Fraser, PhD, author of *Cannibal Capitalism*. This, friends, is what happens when lack of money + lack of time + lack of options = declining quality of life for folks across the board.

And make no mistake, Fraser adds: It's a feature, not a bug. "The system incentivizes powerful investors, corporations, and people dedicated to amassing more and more profit to help themselves freely to a lot of non-monetized resources—from nature and the environment to the unwaged care work that women especially do in families, communities, and neighborhoods." And now? Many of us have hit our breaking point, which explains why we seem to be witnessing "a multidimensional crisis of the whole social order," says Fraser, one that many young women have long sensed was coming.

At the same time, *Cosmo's* survey revealed glimmers of promise, a belief that this system might not have to be this way. Respondents showed broad support for programs that guarantee everyone a basic income, for the expansion of health care services and debt cancellation, for universal childcare and family support policies that actually support families. Admittedly, the gap between "appealing" and "possible" feels pretty huge right now. The hope here is that catharsis can bring us a little closer. Because if you're angry...well, you're paying attention.



**"Being constantly behind on everything—credit cards, fees, loans—and still barely getting by."**

The Consumer Price Index (it tracks inflation) increased 7.1 percent year over year. At the same time, wages rose only 5.1 percent, meaning that even if you got a raise, that bump was likely crushed by your cost of living—and you can't just budget your way out of not having enough money, says political scientist and race scholar Patricia Posey, PhD. In short, you're probably way better at managing money than you're giving yourself credit for.

**"Not being able to afford not having a roommate."**

Last April, the U.S. median monthly asking rent soared 17 percent year over year, to a record high of \$1,940, per Redfin. That plus a dearth of available housing led more of us to cohabitate out of sheer desperation (cut to you listening to a horny threesome on the other side of your bedroom wall). Rent has eased a bit in recent months, but pro-tenant activists are still working for protections across the country, which can't hurt to have.

**"How is it even possible that a single bag of groceries can cost \$200?!"**

Basics such as eggs, flour, and coffee are probably what's killing your budget. Bottlenecks like extreme weather and geopolitical upheaval depressed the supply of staple goods. Then some food suppliers raised prices above inflation costs, reaping huge profits. A surging food justice movement (check out @FoodChainWorker and @BlackFoodJustice) may inspire reforms and more grassroots efforts like community fridges.

## A Potent Sampling of Sh\*t You're Mad About

And some words on misplaced rage.



When we asked you who was responsible for your financial frustrations, 38 percent placed the blame on...yourselves. Here's the thing though: A lot of rage-y money experiences are manifestations of a much larger macro mess. This is how your own issues fit into the bigger picture. (And PSA: Give yourself a break, please.)

**"How is student loan forgiveness getting put on hold??"**

Tuition and fees at universities have risen by triple-digit percentages since 2003. Last August, the Biden-Harris administration announced plans to forgive up to \$20K in student loan debt among qualifying borrowers—then state GOP legislators rallied to cancel the cancellation because of questions around legality. The program may be stalled for now, but the upshot is that zillennials have officially mainstreamed the concept of debt cancellation.

**"My partner and I still can't afford daycare even with two incomes."**

Between 1995 and 2016, the hourly cost of childcare rose 86 percent. Working moms bore the brunt and left the labor force in droves. It happened again during the pandemic, when shutdowns in childcare services sparked a "she-cession," another hit to women's earning power. Fortunately, universal pre-K programs—good for kids and parents alike—are gaining traction. (Fair pay for educators needs to happen too.)

**"I'm watching my retirement fund tank. How am I going to live in 40 years?"**

Our dependence on personal investment portfolios to fund our geriatric years has roots in the Reagan era, when companies began swapping pension plans for 401(k)s, shifting the financial risk to employees. Which one could say is annoying. But if you're young, consider letting your nest egg coast on autopilot for the moment. "Paying attention to a long-term investment is not always helpful," says certified financial planner Samantha Gorelick of Brunch & Budget.



# All the People You Wanna Yell at Right Now

Time for a collective primal scream: These are the folks you deemed most infuriating when it comes to money issues.

## The Anger Census

47%

say the American dream is a "nice-sounding idea that's actually impossible and unattainable for most people."

75%

say we should "eat the rich," with 57% calling for the rich to "pay their fair share of taxes" first.

My rich friend who \*pretends\* she is working

Congress

Elon Musk

My mom, watching me eat ramen from her second house

Literally every founding father

My boss

My health insurance provider

My sh\*tty landlord

Billionaires in general

Myself

My student loan officer

POTUS





## Don't Worry— Your Financial Schadenfreude Is Mostly Healthy

Go ahead. Mock Samuel Bankman-Fried. It's fine. In fact, it speaks well of you to delight in the ruin of this man-baby billionaire and founder of the dubious crypto exchange FTX, a person once hailed by *Forbes* as the "richest 20something in the world." You are not a bad person if you tingle with pleasure because Sam was barred from his vast Bahamas fiefdom, legally grounded at his parents' house while awaiting trial for eight criminal counts of fraud and other charges. If you relish the idea of him flipping forlornly through his childhood *Harry Potter* novels, yearning to be a precocious magic boy again, you are petty. You are also virtuous.

"When we root for the wealthy getting their due, it may stem from our justice system's legacy of letting them off the hook," says therapist Megan McCoy, PhD, assistant professor of personal financial planning at Kansas State University. (Bankman-Fried has pleaded not guilty to all charges.) These rare instances can feel like a correction for all that we know to be inequitable and financially fucked up.

Sure, check yourself if you're rooting against real people you know—well, the ones who aren't running Ponzi schemes—which can be a symptom of harmful envy, says McCoy: "Then we need to start a self-reflection process that explores how we can gain more confidence and overall okayness with our own life course." Otherwise, laugh away. —ERIN QUINLAN



## The Revolution Will Not Be Touring Via Ticketmaster

A case study in constructive fury.



For those personally traumatized by the online ticketing nightmare of Taylor Swift's Eras Tour last November, please accept our sympathies. For anyone who missed the melee, a recap: Before tickets went on sale, Ticketmaster, the exclusive seller, created an early-access link for "verified fans." The goal was to outsmart bots and scalpers. That very much did not work. The site crashed and glitched, stranding fans in the queue for hours, with many losing their seats on the checkout page. A batshit resale market arose, in which a single ticket climbed to nearly \$95K.

Millions of furious people melted down on social media, inspiring many a meme. But the debacle also marked a consciousness-raising moment, as fans connected their experiences to broader economic critiques of how megacorporations with outsize market shares can become de facto monopolies that mistreat customers with impunity. The twist here is that the fandom didn't stop at merely being mad—they mobilized for vengeance.

Fifty-plus Swifties who also happen to be lawyers, comms pros, tech workers, and government employees formed a group called Vigilante Legal—after Taylor's song "Vigilante Shit"—and filed a Federal Trade Commission complaint against Ticketmaster and its parent company, Live Nation. (The group's tagline: "Look what you made us do.") Meanwhile, the Gen Z-led pro-democracy platform Voters of Tomorrow unleashed SWIFT—Swifties Working to Increase Fairness From Ticketmaster—to advocate for broader antitrust legislation. Some 250-plus fans have now joined a separate class-action lawsuit under California's Unfair Competition Law, seeking what could be millions in cash damages. And the U.S. Department of Justice is reportedly planning to pursue an antitrust investigation of its own.

Call it a successful pilot experiment in class rage: If enough people get pissed enough about something at the same time, it's possible to take on powerful systems.





## How About Opening a STFU Account?

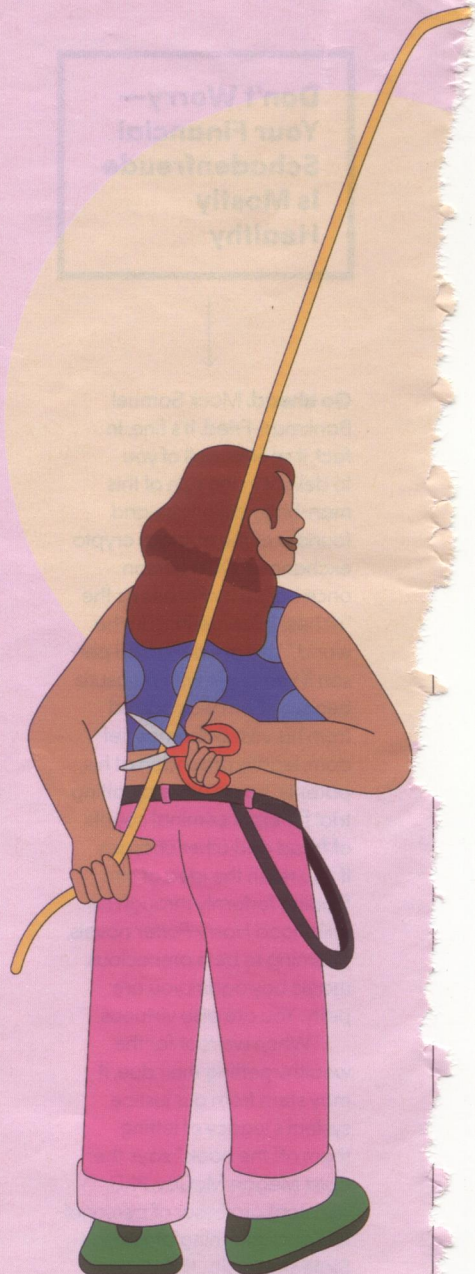
Nothing sparks money rage quite like advice that doesn't even remotely reflect the realities of your life. These five ancient, ubiquitous tips—even if they work for some people—just need to die already. There, we said it!

SO SICK OF...	INSTEAD, HOW ABOUT...
"Renting is like throwing money away—save for a down payment!" Thanks, but I don't want to be locked into a property deed when the world is aflame?	See if your landlord reports your rent to a credit bureau—if you're paying it on time consistently, it improves your credit history. If not, check out RentTrack, a platform that makes it possible to automate that expense.
"Freeze your credit cards—literally, in a block of ice—so you'll stop using them." Um, except I literally need credit cards to survive.	It's cool if you want to rein in your CC purchases. But also, don't be afraid to take an active role in managing debt. Plug your numbers into a payoff calculator, research zero-interest transfer offers, and empower thyself.
"Save six months of expenses in an emergency fund." Right, so I'll just stow all that cash in a Scrooge McDuck-style swimming pool in my mansion.	Talk to your inner circle about pooling cash reserves in a shared emergency savings fund: Many banks allow for multiple joint account holders, and chances are slim that you'll all need the money at once.
"Cut out nonessential purchases to save hundreds, even thousands, of dollars every year." Cool, guess I'll never have fun again.	Scolding yourself for enjoying a turmeric latte does more harm than financial good. Are you generally making progress toward your goals? That's the more critical question. And tbt, you deserve nice things regardless.
"Leverage your free time by starting a side hustle." CAN I NOT LIVE?	Extra cash is great, but spiritual payoff matters too. Factor in the value of things that <i>aren't</i> monetized: sleep, sunlight, actually seeing friends instead of responding to their texts with the "haha" reaction four days later.

## The Anger Census

**44%**  
support the idea of universal basic income.

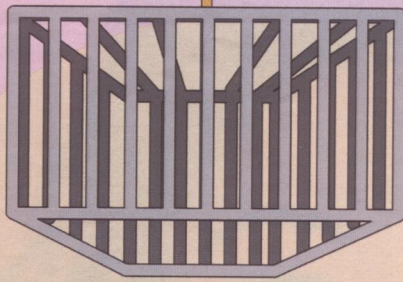
**19%**  
say the nonexistent social safety net enrages them.



## Your Personalized Guide to Money Rebellion

Find the path for your wrath.





Start

What's your  
activism vibe?

Will they  
take a  
check?

WE RIDE  
AT DAWN.

Like, a big one?

Yes, with at  
least one  
comma.

No, but  
every dollar  
counts!

What's your tolerance level  
for bullshit?

Very low,  
thx.

I can take it  
if there's a  
payoff.

Grade school report cards  
described you as...

Off in my  
own world.

A natural leader  
("bossy" if your  
teacher was  
problematic).

Friend-date move:

Split  
the bill.

A

Pick up  
the tab.

B

Which *White Lotus* character  
speaks to you?

Harper  
"Force the  
Conversation"  
Spiller.

A

Daphne  
"Do What You  
Have to Do"  
Sullivan.

B

Lucia  
"Your Rules  
Don't Apply to  
Me" Greco.

C

A

### The Internal Operative

You're tenacious, direct, and preternaturally diplomatic. You'd do well as an insurgent force for good, navigating imperfect spaces as you actively work to make them better. Consider channeling your gifts into local politics—no elected office too small—or starting a union convo in your workplace. For inspiration, check out *Dissent* mag's podcast *Belabored*, a fascinating probe of labor organizing's past, present, and future.

B

### The Prosperous Troublemaker

You know you've been dealt a sweet hand, and you're cool with enjoying that. But you also want to spread the wealth, whether that means pressuring well-heeled friends to cough up cash for urgent causes or reforming the tax code to support working families. Connect with like-minded folks via Resource Generation, an org that rallies privileged zillennials to become leaders working toward the equitable distribution of wealth, land, and power.

C

### The Alt- Innovator

Your approach to life definitely doesn't involve chasing a fancy job with a corner office. What you may not realize? Tons of people share your values. Work on building community connections that yield collective good: a monthly free store or clothing swap, a renegade vegetable garden, a listserv for bartering skills. Suggested reading for the communal lending library you should totally start: *Radical Intimacy*, by Sophie K. Rosa.



More reading and listening  
recs for money rebels.