



## The Relationship between Financial Anxiety and Sugar Dating among Students at Pedagogical Universities in Vietnam

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Paper ID: 12A10M

Volume 12 Issue 10

Received 29 July 2021

Received in revised form 14  
October 2021

Accepted 22 October 2020

Available online 04 August  
2021

### Keywords:

Financial anxiety;  
Pedagogical student;  
Sugar relationship; Part-  
time job; Sugar dating;  
Financial Anxiety Scale  
(FAS); College cost;  
Financial pressure;  
College student.

### Abstract

Sugar dating is a social phenomenon in which most sugar babies seek out sugar relationships to relieve financial stress. This study was conducted to examine the relationship between financial anxiety and acceptance of sugar dating among students at pedagogical universities. The study aims to improve understanding of the sugar dating phenomenon in the educational environment in Vietnam. Our study used the Acceptance of Sugar Relationships in Young Women and Men Scale (ASR-YWMS) and the Financial Anxiety Scale (FAS) to test correlation on students. An online survey was used, with participation by 402 university students in Vietnam. The findings of our study show that acceptance of sugar dating among students is influenced by whether or not they have part-time jobs. Students without a part-time job have a greater acceptance of sugar dating than students with a part-time job. The results confirm that student acceptance of sugar dating is positively connected with financial anxiety.

**Disciplinary:** Management, Industrial and Organizational Psychology.

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### Cite This Article:

Tran, V.T., Tran-Chi, V.-L., Nguyen-Thi, K.-S., Nguyen, T.K.X. (2021). The Relationship between Financial Anxiety and Sugar Dating among Students at Pedagogical Universities in Vietnam. *International Transaction Journal of Engineering, Management, & Applied Sciences & Technologies*, 12(10), 12A10M, 1-8. <http://TUENGR.COM/V12/12A10M.pdf> DOI: 10.14456/ITJEMAST.2021.202

## 1 Introduction

Numerous studies in the field of psychology demonstrate the relationship between financial anxiety and acceptance of sugar dating across the world (Song & Morash, 2015; DeSoto, 2018; Lam, 2020). With increased financial insecurity as a result of rising college costs, women of college-age

are turning to non-traditional ways to obtain financial aid (DeSoto, 2018). Another study indicates that the financial stress faced by many university students is the main reason they participate in sugar dating (Lam, 2020). However, there has been no research related to sugar dating in Vietnam – specifically, the relationship between financial anxiety and sugar dating. This study contributes to research by providing a societal understanding of the sugar dating phenomenon in a Vietnamese social context.

The proportion of college students who are tolerant of sugar dating from a financial and social standpoint is very high (Reed, 2015). Financial pressures may result in sexual interchange for the financial benefit of female students (Song & Morash, 2016). Financial issues have the greatest impact on a student's desire to pursue higher education (Wilkins et al., 2013), and research on college students and financial distress shows that college students worry continuously about financial problems (Archuleta et al., 2013). According to another study, female students show a higher level of financial anxiety than male students, even though there is no significant gender difference in receiving support from family and society (Tran et al., 2018). The number of first-generation and non-first-generation college students who are financially stressed varies substantially (House et al., 2020). On teacher training programs, the main reason that many students take on part-time jobs is to finance their education, paying tuition fees, and buying study materials, while gaining skills for the future (Muluk, 2017).

## 2 Literature Review

Sugar dating is a mutually beneficial relationship between two partners, where one, the sugar baby, is paid by the other, the sugar momma or daddy, for their time (Lenze, 2020). It is a type of relationship in which two people trade money for affection, companionship, and even physical contact (Beeson-Lynch, 2017). Sugar babies can be enticed into sugar relationships to sustain their lifestyle through financial support from a sugar daddy (DeSoto, 2018). Sugar dating is a date-like encounter in which a middle-aged man and a school-aged girl spend time together and have sex, and the man then offers money or presents to the girl; this practice is common in countries such as China, Japan, and Korea (Song & Morash, 2015). Where high fees are charged by colleges in larger cities, as well as in countries with high rates of unemployment, some female students choose such romantic arrangements to finance their higher education (Mixson, 2019). Sugar relationships are growing in popularity among college students, as a way of raising money (Lenze, 2020). The proportion of men with a positive attitude toward sugar relationships is higher than women (Birkás et al., 2020). The main difference between sugar dating and traditional dating is that sugar dating has a financial element, and the desire for money and affection must be evident from the start (Daly, 2017). In this study, we use the Acceptance of Sugar Relationships in Young Women and Men Scale (ASR-YWMS) by Birkás et al. (2020) and the Financial Anxiety Scale (FAS) to test the correlation among students at pedagogical universities. Finance has become an issue of great significance recently as universities in Vietnam have raised tuition fees; students must repay fees after graduation if they do not have a job that is related to their major (VNS, 2017; Huong 2020).

## 3 Methods

### 3.1 Participants

Convenience sampling was used to select the respondents for the study. Data for the analysis was collected between December 2020 and March 2021. Our sample was limited to students at pedagogical universities. The survey was completed by 540 students at four different pedagogical universities from Hue, Danang, and Ho Chi Minh City in Vietnam. All participants gave informed consent, and no student was rewarded for their participation. Surveys were returned by 474 eligible respondents, equating to a response rate of 87.8%, which is higher than the 30% response rate required by most researchers (Dillman, 2000). We employed survey data on the 402 students who have college tuition loans (61 males and 341 females), 44.5% of whom have a part-time job. Sample characteristics are shown in Table 1.

**Table 1: An overview of respondents**

Socio-demographic variable	Category	n	%
Gender	Male	61	15.2
	Female	341	84.8
Loans	Yes	402	100
	No	0	0
Part-time job	Yes	179	44.5
	No	223	55.5

### 3.2 Measure

In this cross-sectional study, we measured acceptance of sugar dating using the Acceptance of Sugar Relationships in Young Women and Men Scale (ASR-YWMS), which was recently developed by Bri et al. (2020). This scale was translated into Vietnamese by two bilingual researchers familiar with the construct being assessed. The first language of the first researcher was Vietnamese; the first language of the second researcher was English. The protocols for forwarding and backward translation were carried out in compliance with the guidelines. In the Vietnamese version of the index, the exact order was retained. To the best of our knowledge, this study is the first to use this scale. Reliability estimates for the ASR-YWMS yielded a Cronbach's alpha value of 0.95 (Bri et al., 2020). In this study, reliability was tested using Cronbach's alpha, where the coefficient obtained for ASR-YWMS was 0.73. In addition, we also used the FAS to measure student financial anxiety (Shapiro & Burchell, 2012). The FAS contains 12 items and measures aspects of respondents' financial attitudes and beliefs. The Cronbach's alpha was found to be 0.83. In this study, reliability for the whole sample was 0.86.

### 3.3 Analysis

This study tested for a normal data distribution based on skewness and kurtosis. A two-way ANOVA compared the mean differences between gender (male, female) and students' part-time jobs (yes, no) in sugar dating acceptance. A Pearson correlation analysis was computed to assess the relationship between acceptance of sugar relationships and the financial anxiety of pedagogical

students. A simple linear regression was calculated to predict the acceptance of sugar dating based on financial anxiety.

### 3.4 Procedure

Demographic information such as gender, loans, and part-time jobs were collected. Participants chose to take part in the online survey and had the option to leave at any time. They were asked to respond to, and complete each query based on their own experiences.

## 4 Results

### 4.1 Descriptive Analysis

A two-way ANOVA was conducted to examine the effect of gender and working in a part-time job on acceptance of sugar dating. The two independent variables in this study are gender and part-time job (yes, no). The dependent variable is the mean score on the Acceptance ASR-YWMS, which is 1.94 (SD = 1.00). The mean and standard deviations for sugar dating acceptance measured as a function of the two factors are presented in Table 2.

**Table 2:** Summary of the mean (M) and standard deviation (SD) of ASR-YWMS

Gender	Part-time job		
	Yes	No	Combined
Male (N)	26	35	61
<i>M</i>	2.16	2.72	2.48
<i>SD</i>	1.20	1.23	1.24
Female (N)	153	188	341
<i>M</i>	1.86	1.82	1.84
<i>SD</i>	.91	.92	.92
Total (N)	179	223	402
<i>M</i>	1.90	1.96	1.94
<i>SD</i>	.95	1.03	1.00

### 4.2 Inferential Analysis

We performed a test for normal distribution, examining standardized skewness and kurtosis. This procedure indicated that the data were statistically normal. The null hypothesis test is that the error term variance is constant across the cells defined by the combination of factor levels. Since the significance value of the Levene test was  $F(3,398) = 0.08$ ,  $p = 0.08$ , the premise underpinning the application of two-way ANOVA was found to be satisfied by the analysis. An alpha level of 0.05 was used for the initial analyses.

The results of the two-way independent ANOVA show that there is a significant main effect of gender ( $F(1,398) = 19.08$ ,  $p < 0.05$ ,  $\eta^2 = .046$ ), with males (mean = 2.48; SD = 1.24) higher than females (mean = 1.84; SD = .921), and a significant effect of a part-time job on sugar dating acceptance ( $F(1,398) = 3.73$ ,  $p = 0.05$ ). Participants with a part-time job had significantly lower acceptance of sugar dating (mean = 1.90, SD = .96) than participants without a part-time job (mean = 1.96, SD = 1.03). Moreover, the results indicate that significant interaction effects exist between the two variables ( $F(1,398) = 4.83$ ,  $p < 0.05$ ,  $\eta^2 = .012$ ) (see Table 3). The actual result of the two-

way ANOVA – namely, whether either of the two independent variables or their interaction are statistically significant – is shown in the combined univariate ANOVA Table 3.

**Table 3: Combined univariate ANOVA**

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial $\eta^2$
Corrected Model	ASR-YWMS	26.061 <sup>a</sup>	3	8.687	9.185	.001	.065
Intercept	ASR-YWMS	933.466	1	933.466	986.930	.001	.713
Gender	ASR-YWMS	18.047	1	18.047	19.080	.001	.046
Job	ASR-YWMS	3.528	1	3.528	3.730	.054	.009
Gender * Job	ASR-YWMS	4.576	1	4.576	4.838	.028	.012
Error	ASR-YWMS	376.440	398	.946			
Total	ASR-YWMS	1919.040	402				
Corrected Total	ASR-YWMS	402.501	401				

$R^2 = .065$  (Adjusted  $R^2 = .058$ ).

In Table 4, correlations were computed using two scales, the ASR-YWMS, and the FAS, on data for 402 students with college tuition loans.

**Table 4: ANOVA Correlation between the ASR-YWMS and FAS**

	ASR-YWMS	FAS
ASR-YWMS	-	0.282**
FAS	0.282**	-

\*\* . Correlation is significant at the 0.01 level (two-tailed)

Results of the Pearson correlation indicate that there is a strong, significantly positive association between acceptance of sugar dating and financial anxiety ( $r(402) = 0.282$ ,  $p < 0.001$ ), two-tailed. This result suggests that increased financial anxiety is correlated with increased acceptance of sugar relationships.

**Table 5: Regression model**

Model	R	$R^2$	Adjusted $R^2$	F	Sig.
1	0.282 <sup>a</sup>	0.079	0.077	34.512	0.001 <sup>b</sup>

A simple linear regression was carried out to test whether financial anxiety significantly predicts acceptance of sugar dating. A significant regression was found ( $F(1,400) = 34.512$ ,  $p < 0.001$ ), with an  $R^2$  of 0.079, as shown in Table 5.

**Table 6: Regression coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.221	0.132		9.270	0.001
	FAS	0.244	0.041	0.282	5.875	0.001

From Table 6, these data predict that for each percentage point increase in financial anxiety, college students' acceptance of sugar dating increases by 0.244,  $b = 0.244$ ,  $p < 0.001$ . This finding confirms the hypothesis that financial anxiety is positively associated with sugar dating acceptance.

## 5 Discussion

This study provides important findings that improve understanding of the sugar dating phenomenon in Vietnamese society among students at pedagogical universities. From the results, it is clear that sugar dating is accepted in exchange for monetary gifts. There was a significant correlation between financial anxiety and acceptance by college students of sugar dating. Overall, sugar dating is generally embraced by students as a way of relieving financial pressure. Results of the two-way ANOVA show that acceptance of sugar dating differs depending on student gender and whether or not they have a part-time job when gender and part-time job are compared simultaneously on the ASR-YWMS scale.

The results show that males are more accepting of sugar dating than females; this is consistent with the study results by Bri et al. (2020), where men were found to have a more positive attitude toward sugar relations than women. In addition, whether or not college students work part-time is connected with their acceptance of sugar dating; in this study, 223 participants did not have a part-time job (55.5%). The results suggest that college students without a part-time job are more likely to accept a sugar relationship. Our results align with previous studies on the sugar dating phenomenon, where sugar dating was a de facto part-time job for many college students (Kristiansen, 2019). This finding implies that sugar dating has long been a reality among students without a part-time job. It is important to note that universities should look for ways of helping students to find part-time jobs related to their majors. The study also found a significant correlation between sugar dating acceptance and financial anxiety, supporting the notion that students' financial situations influence their views of the sugar relationship. This result is consistent with Lenze (2020), who discovered that sugar dating is likely a way to raise money.

There are several limitations to this study. First, we used simple random sampling methods, and the sample size was not large. Second, our cross-sectional study does not reflect the long-term influence of financial concern on sugar dating acceptance. Third, the study was limited to pedagogical students and did not include students from other disciplines. Other research, we hope, will address these issues in the future.

## 6 Conclusion

This paper argues that students who experience financial stress will positively correlate with acceptance of a sugar relationship. There are differences between gender and working in part-time jobs in acceptance of sugar dating. This is the first study of the sugar dating phenomenon in Vietnam, and especially of participants who are students at pedagogical universities. Despite its limitations, this study is valuable in informing the debate on the risks and benefits of exposure to sugar dating. We believe that building on the relationship between financial anxiety and sugar dating acceptance, future research should look at other features of sugar dating, including psychological issues and negative aspects of sugar dating.

## 7 Availability of Data and Material

Data can be made available by contacting the corresponding author.

## 8 Acknowledgement

The authors acknowledge the students' pedagogical universities from Hue, Danang, and Ho Chi Minh City in Vietnam, who supported us in gathering the field data for this research.

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