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Unpacking the Dangers of Mastercard's Push to Exclude Sex Workers From Safer Sex Trade Spaces

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Last Friday, October 15, Mastercard became one of several major banking institutions to change its [adult content merchant policy](https://c4swebinars.com/videos/MC_AN5196_RevisedStandards.pdf) (https://c4swebinars.com/videos/MC_AN5196_RevisedStandards.pdf) — making it exponentially more difficult for sex workers to get paid. The new measures require that online platforms showcasing adult content, such as OnlyFans, implement content review processes, as well as new identification verification procedures. Although [Mastercard claims](https://www.mastercard.com/news/perspectives/2021/protecting-our-network-protecting-you-preventing-illegal-adult-content-on-our-network/) (<https://www.mastercard.com/news/perspectives/2021/protecting-our-network-protecting-you-preventing-illegal-adult-content-on-our-network/>) that these policies aim to reduce nonconsensual sexual content, in reality, they threaten the safety and well-being of sex workers.

Not only will Mastercard's new policy increase the surveillance of sex workers, but the measures also create an administrative burden that may be untenable for certain online platforms. OnlyFans, for example, made headlines in August

when it announced it would ban all adult content because of pressure from its banking partners. (<https://www.bloomberg.com/news/articles/2021-08-19/onlyfans-to-block-sexually-explicit-videos-starting-in-october>)

Although OnlyFans later retracted this statement (<https://time.com/6092947/onlyfans-sexual-content-ban/>), anxiety about these sorts of policy changes remains in communities of sex workers and advocates. Mastercard is not alone. Visa — the other largest banking institution in the United States — has also taken steps to restrict adult content by terminating its contract with Pornhub (<https://edition.cnn.com/2020/12/23/business/visa-pornhub-mindgeek-ban/index.html>). When the banking industry joins forces and changes policies in this restrictive way, sex workers are left with less access to everything banking is required for: housing, credit, insurance, education, and other basic resources.

Over 2,745 sex workers, LGBTQ+ workers (especially LGBTQ+ people of color), adult content creators, erotic artists, pornographers, sex educators, and others directly impacted by Mastercard’s policy have come together, demanding a pause to the policy change. In their open letter (<https://www.acceptancematters.org/>), they stress that “Mastercard had *no meetings* with sex-working stakeholders before announcing new policies, but had multiple meetings with anti-LGBTQ+/anti-sex work group NCOSE (previously called Morality in Media), who awarded Mastercard a ‘corporate leadership award’ for their cooperation in crafting discriminatory policies.”

Although Mastercard’s policy has generated new momentum behind the sex workers’ rights movement, it came as no surprise. In 2015, Mastercard defunded Backpage (<https://www.washingtonpost.com/news/morning-mix/wp/2015/07/01/mastercard-cuts-ties-with-backpage-com-after-pressure-from-law-enforcement/>), a classified website in which sex workers could use

to find and screen clients. Partly as a result of the company denying the platform credit card payments, sex workers lost an essential source of income, as well as autonomy over the circumstances in which they chose to meet and engage with clients. Mastercard also played a key role in pushing for SESTA/FOSTA (<https://www.rollcall.com/2021/02/23/sex-workers-sidelined-in-last-section-230-debate-look-for-a-seat-at-the-table/>), the federal law which shut down or eliminated portions of many websites upon which sex workers relied.

As betrayed as sex workers may feel by online platforms like OnlyFans, advocates (<https://www.acceptancematters.org/>) are calling for more focus on how banking institutions repeatedly exert pressure on these platforms. Unless something radical happens to interrupt this harmful practice, sex workers will continue to lose access to platforms critical to their survival and be forced to move from one to another, losing huge portions of their fan base — and, therefore, huge portions of their income — each time.

Excluding sex workers from online platforms has immediate and life-threatening consequences, because they are forced to engage in higher-risk exchanges with their clients. For example, they have reduced ability to screen new clients or are forced to engage in street-based encounters — placing them at higher risk for sexually transmitted infections, HIV, and violence. In the context of the COVID-19 pandemic, face-to-face encounters also increases the threat of coronavirus infection. Advocates have consistently stressed the urgency of these immediate safety risks (<https://www.theguardian.com/us-news/2021/aug/20/onlyfans-ban-porn-sexually-explicit-content-risk-lives-sex-workers>).

Underdiscussed and equally important, however, are the more long-term health risks that stem from the sustained economic instability and economic stress generated — and aggravated — by policies like those implemented by Mastercard. Constant exposure to stress hormones stemming from financial

instability has serious health consequences (<https://www.apa.org/topics/stress/body>), including cardiovascular and respiratory disease, high blood pressure, and infertility. When confronted with repeated threats from companies like OnlyFans to take away their income, compounded by daily fears stemming from criminalization and disproportionate rates of state and community violence, sex workers are exposed to high levels of toxic stress.

Not only does this exposure endanger sex workers' physical health, but research (<https://www.frontiersin.org/articles/10.3389/fpsyg.2018.02639/full>) indicates that toxic stress significantly increases one's risk for anxiety, depression, and substance use disorder. In the absence of reliable mental healthcare, sex workers are often forced to navigate these challenges alone. Online platforms are spaces to share resources and build community. This new wave of policy changes prevents sex workers from accessing these spaces, contributing to increased fear and anxiety, as well as social isolation.

These health and socioeconomic consequences disproportionately impact sex workers who identify as Black, people of color, or LGBTQ+. Mary Moody, a cam model and board member of the advocacy group Adult Industry Laborers & Artists, explained in an interview (<https://www.theverge.com/2021/8/23/22638310/onlyfans-ban-explicit-content-payment-processing-visa>) that “when you rip a huge market share out of the adult industry — such as Pornhub or OnlyFans — suddenly they have no way to interact with fans, no way to sell or market their content. So, what happens is the privileged few are able to move and adapt, while more marginalized workers, who may have worked in riskier street-based sex work prior to OnlyFans are pushed offline, and into the streets.”

While OnlyFans may have retracted its promise to ban adult content, the threat presented by America's banking goliaths persists. As websites shut their doors to sex workers, their financial stability — as well as their health and

safety — is placed in jeopardy. In response, some community stakeholders have stepped up to the task of creating new support systems (<https://www.nswp.org/page/sex-worker-community-responses#United%20States>) for sex workers in times of crisis. Unlike Mastercard's policy, mutual aid networks, like On Muvas (<https://twitter.com/onmuvasdc?lang=en>), are community-informed and responsive to the needs and wants of sex workers. Investing in, and supporting, them is one important way in which anyone can show up for sex workers when our banking institutions do not.

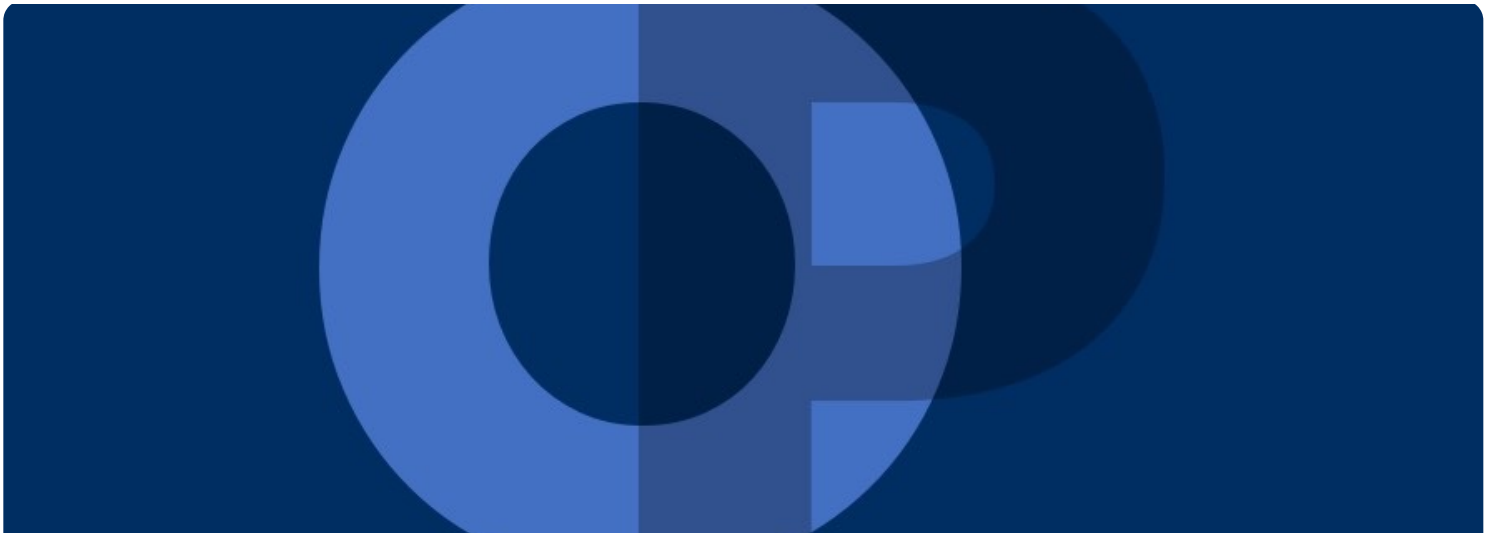
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