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'Business before pleasure': the golden rule of sex work, payment schedules and gendered experiences of violence

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ABSTRACT

A widespread rule of sex work is that payment occurs before service provision. Drawing on a subset of data collected as part of an ethnographic study conducted in metro Vancouver, Canada, this paper explores the temporal and gendered connections between payment and financial violence in a semi-criminalised indoor sex industry. A detailed examination of the timing of payment with 51 independent indoor sex workers reveals the gendered nature of the violence and its direct connection to anti-violence strategies indoor sex workers employ. We found that women (including transgender women) ($n = 26$) and men ($n = 25$) use payment schedules to minimise potential violence, but in divergent ways. Sex workers adhere to, negotiate and reject the golden rule of payment in advance based on different experiences of gendered violence. Through a gendered relational analysis, we show the contextual relationship between men and women as they negotiate payment schedules in their sex work interactions. These findings offer insight into the significance that the timing of payment has in sex workers' anti-violence practices.

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Introduction

Despite the still taboo nature of paying for sexual services, the literature devotes minimal attention to the importance of *timing* in these monetary exchanges. We examine the timing of payment and its relation to violence in the consumption of sexual services in metro Vancouver, Canada. Defined as 'the explicit and direct exchange of sexual services for monetary gain' (Vanwesenbeeck 2001, 243), formal sex work promotes what might be called the golden rule of payment: clients prepay for the agreed upon sexual services.

Although this economic agreement is not universal, it is widespread across diverse groups of men and women sex workers in numerous international contexts including Moscow, the Caribbean, Australia and the UK (see, e.g., Aral et al. 2003; Minichiello et al. 2000; Padilla 2008; Sanders and Campbell 2007, respectively). More recently, Tyler (2014) noted that men who are sex workers in London 'unanimously report that collecting cash upfront is not only acceptable but advisable' (209). In a manual intended for sex workers' clients, one Canadian sex worker organisation directs clients to 'pay in advance and ensure that we don't have to ask' (Stella 2004). Moreover, there is ample evidence that some sex workers risk not being paid

if payment occurs at the end of the service (Brady, Biradavolu, and Blankenship 2015, 1127; Bungay et al. 2012; Katsulis et al. 2010, 353; Sanders and Campbell 2007, 10; Smith, Grov, and Seal 2008, 205). Not paying a sex worker is a breach of contract, and we consider it a systemically violent act¹ that forces sex workers to involuntarily relinquish payment.

As part of the financial violence, sex workers may also be physically assaulted and robbed. Tyler (2014) continues that 'aggressive behaviour from clients' ensued in 'situations in which payment was withheld as a form of extortion or coercion' (209). Robbery similarly affects both women (including transgender women) and men sex workers (Weinberg, Shaver, and Williams 1999). Given their precarious social, legal and economic positions, both off-street and street sex workers experience robbery to varying degrees ranging from 37 to 9%, respectively (Church et al. 2001; Lowman and Fraser 1995; Weitzer 2005).

These microeconomic interactions between workers and clients are deeply structured by societal norms and structural systems that condone violence against sex workers in forms of sex worker stigma and, in some cases, criminalisation. Sex work in Canada operates in a semi-criminalised context and there are no regulations governing payment. Therefore, in Canada and numerous other countries, the worker has little to no legal recourse due to systemic violence of the legal system (Brady, Biradavolu, and Blankenship 2015, 1127; Bungay et al. 2011, 18). While stigma accounts for a significant degree of why sex workers experience violence such as these types of economic violations, little research exists that details how payment schedules work against payment-related violence.

While others have detailed extensively the relationship between gay tourism, global pleasure and sex economies, and payment (Mitchell 2011; Padilla 2008) or the significance of men's wages garnered from sex work in local and familial economies (Kaye 2007; Mitchell 2016; Padilla 2008), to frame the role and meaning of payment in sex work within a North American context, the work of Zelizer and Bernstein offers insight. Within intimate economies, Zelizer's (1996, 2000, 2006, 2007) work examines how particular kinds of payments are associated with certain intimate relationships. Zelizer's (1996) articulation of 'compensation' offers a framework for how best to understand the social meaning of payment in sex work: 'the monetary exchange involved in compensation appears less constrained by social ties; after the transfer between payer and payee ends, it seems, the transaction vanishes' (486). Her description of sex work compensation highlights that the momentary state of relationships between a sex worker and client revolves around payment.

Explicitly focusing on sex work, Bernstein (2001) investigates the meaning and shifting practices of purchasing sex in the post-industrial contexts of northern California and Western Europe. Her discussion focuses on how payment facilitates particular kinds of sexual intimacies, or 'bound authenticities', which require both a limited, but also a deeply emotional, intimate connection (Bernstein 2001, 389–420, 2010, 148–165). In her later work, she more explicitly frames 'bounded authenticities' within the globalised, post-industrial marketplace, detailing neoliberal demands of diversified and specialised services that meet specific individual needs.

Together, Zelizer's and Bernstein's conceptualisations of monetary exchange in sex work emphasise the kinds of relationships payment makes possible. Existing, but limited, research specifically links payment schedules to financial and physical safety strategies that sex workers employ (see, e.g., Bernstein 2001; Katsulis et al. 2010; Panchanadeswaran et al. 2008; Whittaker and Hart 1996). Certainly, a number of other scholars speak to payment as part of their research, but specific investigations into the temporal process of payment are

relatively absent. Similarly, studies of the temporal nature of sex work offer minimal analysis into the process of payment and its connection to violence (Brewis and Linstead 1998, 2000a, 2000b, 2002; Tyler 2014). Thus, our work contributes to this knowledge by exploring the temporal and gendered connections between payment and financial violence experienced by a sub-group of indoor sex workers. These findings offer insight into the significance that the timing of payment has in sex workers' anti-violence practices.

Methodology

Our findings are based on a sub-set of data from empirical ethnographic work carried out between 2012 and 2014 (the SPACES study, see Bowen and Bungay 2016), examining the interrelationships between working conditions and the health and safety of people engaged in an indoor sex industry. We were specifically interested in people working as 'independents', a term used to describe a model of self-employment in which workers set their own terms, conditions, fees and services offered (Pitcher 2015). Our emphasis was in response to the identified knowledge gaps in the locale associated with diverse working arrangements beyond street level or those 'employed' by a third party (Bungay, Oliffe, and Atchison 2016). We also aimed to collect information reflective of a greater gender diversity, a necessary step to address oversights in sex work research pertaining to the experiences of men and transgender sex workers (Bimbi 2007). Our approach here is to examine the relationships between sex workers across gendered experiences.

The data drew from in-depth interviews with 85 sex workers regarding their everyday working conditions. We employed a multi-method recruitment strategy drawn from ethnographic mapping of diverse independent sex work settings and purposeful sampling strategies using posters, online banner advertisements and engagement with advocacy and support organisations (see Bungay, Oliffe, and Atchison 2016). Inclusion criteria were being 19 years of age or older and engaged in direct physical contact sexual service provision in indoor settings for money versus other resources. Ethical approval was obtained from the University of British Columbia's Research Ethics Board and consent was obtained verbally. We removed identifying information such as names, places and agencies before analysing the data.

The topic for this paper began with an emerging trend in our data: men asking for payment after services were rendered. Their departure from what we understood as the norm of prepayment made us curious, which was mainly based on our earlier research with women sex workers. Why were men willing to get paid after? Why men? It was only after reviewing data that we began to understand that people's gendered experiences of violence was key to their payment schedules, reflecting their nuanced and gendered anti-violence strategies.

By using NVivo® as a qualitative research tool, we coded all 85 interviews for payment discussions, and, within this code queried 'when', 'pay', 'paid', 'payment', 'money' and 'purchase'. We reviewed all transcripts and excluded 8 interviews where 'paid' was stated, but not used in the context of payment for sexual services and excluded an additional 26 interviews where no mention of the timing of payment was mentioned. We then generated gender-specific queries to sort results into men, women and trans² women. Initially, we distinguished trans women in their own gender query to be able to articulate any notable variation. As both trans interviewees also identified as women, we included them in our analysis as women

for pragmatic and political reasons. Practically speaking, for the purposes of this limited analysis, these two women's experiences of payment, timing and violence showed no significant difference compared with the other women's experiences. Politically, we organised our categories to reflect all participants' gender identifications and grouped trans women and cisgender women under the broad rubric of women, not to flatten, but affirm their shared feminine identity. This process resulted in 51 interviews (25 men, 24 women, and 2 trans women), which were used in this analysis.

In keeping with the ethnographic tradition we did not use a standardised process to collect demographic information, but instead noted in our fieldnotes how people described themselves. The sex workers who discussed payment schedules ranged in age from their 20s to 60s. Their racial identities included South Asian, Asian, Indigenous, Black, White and mixed race. Their sex work experience was from less than 1 year to 20–29 years. People expressed diverse economic conditions from 'moderately comfortable' to 'broke', and various working arrangements over the course of their work lives, including working in conjunction with a third party (e.g., escort agency), as independents or some combination therein. Although most people provided sexual services solely to men, two women and one man also provided services to women and men, and two women provided services to singles and couples.

Data analysis

We take up a relational and contextual analysis informed by debates in feminist methodology and critical race theory. Canonical feminist methodology debates in the 1970s through to the 1990s criticised science for its claimed objectivity, neutrality and universality, which produce 'patriarchal knowledge and work against knowledge of the realities of gender relations' (Ramazanoğlu and Holland 2002, 49). Feminist and critical race methodological debates argue relationships and context offer nuanced, gendered and raced understandings of people and place (Fonow and Cook 1991; Goldberg 2009; Mohanty 2003; Narayan 1997). Furthermore, Goldberg (2009) critiques comparative analyses, but argues a relational analysis furthers nuanced understandings of how race and racism function across relationships, time and places:

A comparativist account undertakes to reveal through analogy; a relational account reveals through indicating how effects are brought about as a result of historical, political or economic, legal or cultural links, the one acting upon another A relational analysis will stress the (re-) production of relational ties and their mutually effecting and reinforcing impacts. A comparativist account contrasts and compares. A relational account connects. (1275–1276)

While we are not arguing that race is the same as gender, we extend a relational analysis to gender relations. Particularly because the analysis *du jour* often is comparative – that is, what are the differences and similarities between male and female sex workers – a relational analysis prompts a distinctive analytic style, one that can reveal specificities within the relations between the gendered subjectivities of sex workers specific to the sex industry in Vancouver.

In addition to a relational analysis, we also provide a contextual analysis informed by the work of Sarah Hunt (2013), whose work speaks specifically to the colonial violence in Vancouver, the traditional and unceded territories of the Musqueam, Squamish and Tsleil-Waututh. Hundreds of missing and murdered women, some of who sold sex, in Vancouver's

Downtown Eastside is one such egregious testament to continual colonial violence and one that cannot be ignored when discussing violence and sex work in Vancouver. She argues it is not enough for researchers only to acknowledge the colonial context in which sex work occurs. Taking her direction, we centre the voices of sex workers ‘to improve safety, increase choice and agency, and humanise their experiences within the context of our communities and families’ (95). In telling the story of Antoine Clement, an early-nineteenth century mixed-race man, Dan Allman (2015) offers a historical perspective focusing on colonial relations between men that shaped the Canadian frontier and continue to inform present-day economic and sexual relationships between men in what has become Canada. Allman encourages sex work researchers to resist the normative narrative arcs in reporting on male sex work. Following both Hunt (2013) and Allman’s (2015) direction, we look to ways that sex workers interact with historical, perceived and anticipated violence not as ‘victim, criminal, deviant, labourer’ (225), but rather as insightful, adaptive, responsive and conciliatory people. While we fail to address the nuances of colonial violence, we hope that by situating payment-related violence within the broader context of systemic violence – and not isolating violence between two people – offers some contribution to the larger project of humanising sex workers and contextualising sex work.

We drew specifically upon relational analysis to examine the divergent ways women and men use payment schedules to address payment-related violence. We situated this analysis within the contextual relationship between men and women as they negotiate payment schedules in their sex work interactions. We argue that in our study gendered violence structures the timing of payment across all genders of sex workers. Sex workers adhere to, negotiate and reject the golden rule, depending on their specific gendered experiences of violence. These findings offer insight into the role violence plays in sex workers’ anti-violence practices regarding payment. In presenting our findings, we highlight sex workers’ voices to reinforce their thoughtful resistances to financial violence.

Findings

Significant discrepancy existed within and between the men and women participants regarding when they prefer to get paid. The majority ($n = 20$) of the 26 women require payment before providing sexual services; 4 women made no specific mention of the timing of payment, but still were included in our analysis for their related comments. Although two women stated that the timing of their payment requests were dependent on how well they knew or how much they were willing to trust their clients, they too prefer to get paid at the beginning of the interaction. Men reported a diversity of preferences and practices regarding the timing of payment. Seven men favoured payment upfront for similar reasons as their counterparts. Yet, another seven men reported varying the timing of payment, depending on particular circumstances. Although these seven men were flexible about payment, six preferred to be paid in advance of providing sexual services; 11 of the 25 men preferred to be paid after the sexual encounter.

Drawing on the diversity of the micro context of payment, the remainder of our findings illustrate the broader connections between the timing of payment, gender and violence. In the subsequent discussion we demonstrate that even though sex workers who participated in our study vary the golden rule – through application, negotiation or rejection – the reason for the rule remains consistent: to secure their financial compensation. Our analysis also

highlights that payment schedules are highly contextual and, among a sub-set of independents working in our local indoor sex work industry, significantly influenced by gendered violence.

Business upfront

The interrelated desires to ensure financial security while simultaneously controlling the encounter and mitigating potential financial and, in some situations, physical violence were a fundamental aspect for the men and women participants who required prepayment with clients. Both expressed concern for being ‘ripped off’ or not being paid for services provided. For several participants, it was the experience of having been ripped off when offering payment after service provision that contributed to the ethos of ‘business before pleasure’. One Indigenous woman in her 20s with 1–5 years of experience specifically recounted that when she did wait until the end of the exchange to get paid, she got ‘fucked over’ by a client who refused to pay. A White man in his 20s with 1–5 years of experience recounted being drugged, assaulted and then robbed after requesting prepayment, but he still preferred this payment schedule.

The processes by which men and women navigated prepayment in their interactions with clients did however vary. Although women and men regularly negotiated services, pricing and payment prior to service provision, women regularly upsold clients, offering additional services, while simultaneously confirming services and their price. In recounting her earlier experience as an escort, an Indigenous woman in her 20s with 11–15 years of experience described how the agency took half of what it initially charged the client, so she circumvented the fiscal requirements of the agency: ‘And then of course I was like, “Oh, yeah, buddy Okay so you want this? But if you want more, this is how much more.” And then that’s how I hustled my money.’ Although the agency abused its financial power, her intervention protected her sexual and financial safety.

Furthermore, women who engaged in finalising prepayment noted that this allowed minimal interaction by having payment set aside unobtrusively. Two women described discreetly looking in envelopes clients left either when they were in the shower preparing for service or after they left to confirm the amount was correct. A woman in her 20s with 1–5 years of experience working independently recounts:

They’ll put cash on the table. And usually when I put them in the shower ... then I can use that time to quickly count money because it feels so like crass in front of somebody ... But it’s a good time to quickly count and make sure because people will either forget or they’ll be confused or they’ll try to pull one over on you or whatever.

In one case, a woman in her 30s with 11–15 years of experience who first worked as an agency escort and then worked independently described getting paid a year in advance by a client who would post-date monthly cheques for future services. Prepayment facilitated the completion of the business transaction, making way for a more enjoyable or carefree service experience for both parties. Women engaged a ‘business before pleasure’ practice to ensure clear communication about prices and services, which worked to secure their financial safety and protect their sexual safety.

Like other professionals who require a cancellation fee, a woman in her 30s with 16–20 years of experience recounted a time when she requested such a fee from a client: ‘he basically told me something along the lines, “If you put yourself out there like this, you

deserve what you get,” and refused to pay the cancellation fee and left. While the cancellation fee may not protect workers from financial instability, this incident exemplifies the kinds of ill treatment sex workers face related to payment. To counteract this kind of callous disregard and blatant dehumanisation, women institute prepayment to protect themselves financially. Women described acculturating men into the business practice of prepayment. A woman in her 30s who had 6–11 years of experience described meeting a new client: ‘If I haven’t seen them before, I say “Hey, it’s pay to play”’. An Indigenous trans woman with 16–20 years of experience explicitly instructs her clients: ‘Right away I say, “Well, you know, before I even start anything the money is always first”’. Women’s consistent, clear messages of prepayment establishes the industry standard of ‘business before pleasure’ to avoid financial violation from either clients or agencies and reject dehumanising treatment.

In securing prepayment, three of the men wanted to know specifically that clients could and would pay for their sexual services. Having knowledge that the money was present made these men feel more ‘comfortable’. Although men did express concerns of violence when requesting prepayment, one White man in his 30s with 10 years’ experience recounted a client arguing with him over services: ‘I’ve had arguments. Unsatisfied ... or nothing in the service was well enough ... I usually have somebody drive me, and so I’d just call my driver. You know, just the threat of the phone call would settle it.’ Men who preferred prepayment wanted to secure their fees, but feared and experienced financial, sexual and physical violence. While both women and men anticipate violence related to payment, men expected violence from their clients, whereas women responded to violence from both clients and agencies. Both groups’ prepayment schedules mediated a culture of violence that sanctions ‘ripping off’ sex workers.

Splitting the difference

Sex workers who ‘split the difference,’ meaning they partially accommodated client’s request for deferred payment, trusted these clients. While this payment schedule highlights the flexibility of both groups of workers, men were much more responsive to clients’ requests. Given Vancouver’s historical violent context of men buying sex from men, some men feared violence, which influenced their payment practices. Splitting the difference also demonstrates that men who purchase sex from men requested deferred payment, which juxtaposes the normalised violence that workers who require prepayment articulate.

Accommodating women

Two women modified the golden rule. One White woman in her 20s with 1–5 years of experience required prepayment from clients she did not know, but was more flexible on the timing of payment with regular clients. The other sex worker (a White woman in her 40s with 21–29 years of experience) would accept half of the payment initially and the remainder at the end of the session. However, she remarked:

I have taken a chance and half first and half later. And again I’ve also been beat up and robbed and all of it, right. It comes with the territory, right. Take the money back and see you later. Nothing you can do about it.

Not only does her fear of violence illustrate the entwined connection between time, payment and violence, but it also reveals the precariousness of her bodily and financial safety

with regards to payment. These two women were willing to accommodate their clients, but only within particular parameters.

Responsive men

Although this group of seven men were flexible about payment schedules, six preferred prepayment, wanting to know clients' intention and capacity to pay. Two White sex workers (in their 20s and 30s, both with 16–20 years of experience) were amenable to regular customers paying after services because they had developed a rapport. Three men (who straddled multiple identities with wide ranges in experience) were willing to split payment, half upfront and the remainder after services rendered. One Indigenous man in his 20s with 6–10 years of experience was prepared to receive payment after providing services and even after his clients returned from withdrawing money from their accounts. And a White man in his 20s with 11–15 years of experience working independently wanted prepayment to ensure that at least his outcall expenses (such as travel expenses, including driver and petrol, and safer-sex supplies) would be paid. This group of men reported the same reason why they were willing to provide a flexible payment schedule: clients' direct requests for deferred payment. Five of the seven men specifically noted that they or their clients are afraid of being 'ripped off' based on when payment occurs in relation to service. But familiarity with clients, length of their transactional relationship and trusting clients enabled these men to accommodate their clients' requests.

Both women and men who were flexible about their payment schedule did so based largely on trust. Whether it was allowing clients to split payments or permitting regular clients to pay at the end of a session, these sex workers worked to establish, and relied on, trust with their clients. Although more men than women were willing to be flexible about when they got paid, both groups of sex workers were concerned about physical and financial violence. While negotiated payment arrangements reflect the trust workers have with their clients, workers acknowledged this practice made them more vulnerable. On an individual level, trust not only allows for flexibility in payment, but also counteracts negative social and structural factors.

'The wham, bam, thank you, man' – men who break the golden rule

The largest group of men preferred deferred payment. Broadly speaking, two categories summarise their wide array of reasons for their payment preference: a business rationale and the development of trust with clients who experienced violence.

Similar to women who upheld the golden rule, men reasoned their payment schedule reflected a particular business ethos. Rather than offering the logic of 'business before pleasure', however, they equated their work to other service-oriented professionals to establish credibility such as massage therapists or hairstylists. A White man in his 20s with less than one year of experience stated, 'I get paid after the job is done.' Hypothetically speaking about his own preferences, a White man in his 30s with 11–15 years of experience asserted that client satisfaction is important: 'I pay once I'm satisfied. It's like in a restaurant. You don't pay first for your meal because if you hate it, it comes off the bill!' An Indigenous man in his 20s with 1–5 years of experience argued that being paid after a session is good customer service and clients 'appreciate' deferred payment. He continued, 'Sometimes I don't even discuss price. So if it's a regular, I had him before maybe the first time we did, but then the second

time I won't discuss a price.' Further, he suggests that if he 'goes the extra mile', that clients provide generous tips.

An additional four men spoke about control over the financial interaction in very different ways. One White man in his 20s with 11–15 years of experience specifically stated that payment after service gave him more control:

I looked at getting paid beforehand and I thought well there are too many games that can be played with that. If he pays me ahead of time that gives him the idea that he's got control, and I don't like giving up my control that easily.

A White man in his 30s with 16–20 years of experience felt awkward asking for payment before service. He contextualised his payment schedule, remarking on the available, plentiful free sex in the gay men's community: 'That's why we charge less. That's why there's not as much of a demand,' unlike the straight world where women are in high 'demand'. These gendered sexual norms significantly impact his work and payment schedule. In this case, he resigned himself to deferred payment. A third man (White in his 20s with 6–10 years of experience) shared a similar view, stating 'I always wanted to get paid in advance and a lot of times in movies they're paid in advance, but not down here.' Similarly, the fourth man (Indigenous in his 20s with 6–10 years of experience) who had previously worked in a managed venue, but now works as an independent expressed little control over his former payment schedule where management paid him on a weekly basis. These men's excerpts illustrate the significance of the local context of sex work for men providing sexual services to men.

The men who preferred payment after the exchange of services also specified that trust was central to payment timing in two distinct ways. In giving clients the 'benefit of the doubt' (as a White man in his 30s with 16–20 years of experience stated), men sex workers extended trust towards their patrons. Additionally, sex workers explicitly were trying to gain the trust of clients. One White man in his 30s characterised crystal meth use in the Vancouver gay men's community as 'an epidemic'; other men described adjusting their payment schedule to address the effects of substance use. One White man in his 30s with 11–15 years of experience discussed deferred payment to show that he was not using impedimental drugs that would negatively impact his ability to get a 'hard cock'. We suggest that sex workers who offer deferred payment to extend or gain trust seek to build or repair relationships with their clients. Unlike prepayment, which is a violence prevention strategy, deferred payment can be a restorative act responsive to gendered violence.

A significant number of men who sought to build trust discussed the impact of violence on the timing of payment. Five men retold stories of clients being 'ripped off' in Boystown, Vancouver's now dissolved and gentrified stroll (i.e., outdoor street-based sex work venue) for men seeking sexual services from men (Smysnuik 2009). Thought isolated to the street, this violence impacted both men who sold sex on the street and indoors. Some sex workers attributed their deferred payment preference as a restorative way to gain back the trust of their clients. When probed about the violence, a White man in his 20s with 16–20 years of experience explained what happened in Boystown:

... a big huge reason why Boystown doesn't exist anymore is because of the robbing that was going on. It was mostly straight hustlers that came in and were ... not even, they were straight and they heard about the stroll and they know about the gay community and they've hustled, hustled within the gay community. They were going down and robbing all the clients. The clients, a lot of them didn't come back down ever again because they were getting robbed at gunpoint.

Although this is the only detailed account, its magnitude resonated across a number of men's interviews as they too recounted violence clients experienced. In this study, sex workers who break the golden rule do so with attention to their work and social contexts – more specifically, the violence their clients experienced. Their rationale for offering deferred payment articulates a nuanced approach intent on repairing relationships with clients who either directly or indirectly experienced violence when seeking to purchase sex from men. Men's thoughtful rejection of the 'pay before play' rule is highly responsive to both financial and physical violence, including violence endured by their clients.

Discussion

This paper examines the temporal and gendered connections between payment and financial violence within a semi-criminalised sex industry situated in Vancouver. Through an analysis of participants' discussions about payment, timing and processes, we have illustrated how the particularities of gendered relations and local historical and cultural contexts influenced the divergent and various ways in which sex workers strategised around violence while simultaneously protecting their financial security. Our findings suggest that financial violence remains a concern for sex workers as others have established (Brady, Biradavolu, and Blankenship 2015; Bungay et al. 2012; Katsulis et al. 2010; Sanders and Campbell 2007; Smith, Grov, and Seal 2008; Tyler 2014). We contribute to these discussions by demonstrating how the complex interrelationships between financial violence, people's business ethos and payment practices are embedded in individuals' experiences of violence as well as the historical and cultural contexts of violence associated with sex work more generally and homophobia specifically. We also show how sex workers' diverse payment schedules seek to prevent payment-related violence, establish respectful norms and restore relationships with men who experienced homophobic violence. In doing so, we reinforce the growing body of evidence concerning the resilience and creativity of people engaged in sex work, the need for strengths-based approaches to understanding the relational dynamics of their work, and relational and contextual understandings of sex work and violence (Bowen and Bungay 2016).

It is important to recognise how societal norms that dehumanise sex workers are associated with normalising violence against women in sex work, but it also extends to men who sell sex (Bungay et al. 2012; Lowman 2000; Scott et al. 2005; Strega et al. 2014). Furthermore, Hunt (2013) reminds us that payment-related violence occurs within a colonial context; it is a justified violence that dehumanises sex workers in numerous ways perpetuated by multiple sources. Payment-related violence that women faced was bound up in literally and metaphorically devaluing and undervaluing them and their work. Our findings illustrate that these norms also give context to the preventative and corrective nature of the golden rule. The 'pay before play' rule is an effective strategy enacted to prevent clients from ripping them off, which pre-emptively asserts the value of their work. We are not suggesting that all clients are violent and disrespectful, nor is the violence that sex workers experience perpetuated solely by clients (Bungay et al. 2012, 262–284; Church et al. 2001, 524–525). However, what we are suggesting is that the temporal nature of the golden rule works to prevent a specific kind of gendered payment-related violence that is perpetrated by some clients, which social norms and societal structures condone. Thus, women's prepayment

practices are linked to a business ethos aimed at establishing an industry culture of respect and correcting violent social norms.

The gendered and homophobic nature of violence against men who were buying sex from men in the historic Boystown deeply impacted men's choice to offer deferred payment. These sex workers did not, therefore, adhere to the golden rule. Instead they told stories of the needing to build trust with clients who had been 'ripped off' by other men. This violence happened to clients of men specifically because men were seeking sexual services from men, not that they were sex work clients in general (Koken et al. 2004; Minichiello, Scott, and Callander 2013). Participants attempted to restore relationships with their clients by attending to the specific context for men buying sex in Vancouver. Clients' experiences of homophobic violence also highlight the permeability of violence between street and indoor sex work.

In summary, by describing various payment schedules and experiences of violence for both men and women as well as sex workers and clients, we have shown the influence of gendered violence on the timing of financial compensation. Whereas women prefer prepayment to prevent their own financial violation and to establish respect as an industry standard, some men offer deferred payment in response to violence their clients experienced. A gendered analysis attentive to social relations and context revealed how payment-related violence impacts sex workers differently and how their payment schedules are responsive to these particularly gendered experiences.

Women most often faced men 'ripping them off' and established a payment rule that was responsive to these experiences. Men's conscientious rejection the golden rule was also an acknowledgement of the prepayment tradition established by women. In this way, men relied on the experiences of women in the sex industry to protect themselves and their income even if they rejected these standards. Their radical augmentation of the golden rule responds directly to the historical street violence specific to men buying sex in Vancouver. By using, augmenting or rejecting women's prepayment standard, men show a referential relationship to women's golden rule.

While both women and men may fear financial or physical violation from clients, the establishment of payment schedules can mediate those concerns in different ways. Women's tried and true 'business before pleasure' rule accounted for clients who short-changed, stole from or swindled them; this golden rule prevents financial violation and establishes respect thus correcting an aspect of dehumanising social norms. Men who rejected prepayment responded to the gendered financial and/or physical violence that their clients faced; in these cases, deferred payment is responsive to violence, attempting to restore trust. Both groups of sex workers contextualise their responses to the kinds of gendered financial and physical payment-related violence.

Conclusion

Our relational analysis emphasises the importance of timing in securing payment by framing it within sex workers' anti-violence practices. Taking up Hunt's challenge to centre the voices of sex workers to improve their safety and choices and humanise their experiences, we highlighted their how their anti-violence practices are preventative, corrective and restorative by adhering, altering or disregarding the widespread golden rule. There are, however, limitations to our work that require further consideration. It would be beneficial, for instance,

to understand how sex workers in other locales and contexts (e.g., employer-employee relations) experience and strategise against financial violence in order to think through the implications of timing in payment more fully and broadly. In a similar vein, it would be helpful to understand how the timing of payment works in broader intimate economies. While we draw our relational and contextual analysis from feminist, critical race and decolonising methodologies, we also acknowledge our analytical limits to mobilise race, class, sexuality and sexual practices in more meaningful ways. Our methodology and analysis, however, did affirm the effectiveness of indoor sex workers' diverse anti-violence strategies, which contributes to the broader goals of centring sex workers' safety and rejecting dehumanisation. Framing gendered violence within the specific context of sex work in Vancouver and only examining the temporal experience of payment reflects deeper social relations. We see in these precise exchanges of money for sexual services that sex workers' practices are informed by colonial, misogynistic and homophobic violence. Sex workers' payment practices can account for past and anticipated, direct or indirect, and individual or collective memories of gendered violence. Also, sex workers' payment practices deal with gendered violence not only on the individual level as described between themselves and their clients, but also on societal levels. Violence is not a single blunt force, but one that requires nuanced and contextual responses, which these sex workers have exquisitely shown in their payment schedule practices.

Notes

1. Drawing on the work of Iris Marion Young (1990), we understand that violence is reflective not only of individualised experiences, but also larger systemic structures perpetuating violence. Describing oppression, Young suggests systemic violence is more about 'the social context surrounding them, which makes them possible and even acceptable' (61). Like Young, we view financial violence as a form of socially sanctioned violence reflective of societal views that sex workers are unworthy of humane treatment, while also having detrimental impacts on their individual health and well-being.
2. We use the term 'trans' as a contraction of both transgender and transsexual, recognising that the two terms are not synonymous.

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