

BANK SURVEY REPORT

SEX WORKERS ' EXPERIENCES WITH BELGIAN BANKS

Sex workers regularly face difficulties in accessing financial services in Belgium. Applications to open a bank account are refused or an account is suddenly blocked, often without justification from the bank. To gain a more thorough understanding of these experiences, UTSOPI, Violet and Espace P launched an online survey. As organisations defending sex workers' rights, this way we created space for the community to speak and share their experiences.

Before the decriminalisation of sex work in 2022, all third parties involved in the sex work of others, such as bankers, accountants or web developers, risked being prosecuted for prostitution offences. Since the change in the law, there is no legal objection to offering services to sex workers. Access to financial services, which starts with opening a bank account, is crucial for participating in society and working, no matter the sector someone is active in.

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CONTEXT OF THE SURVEY

The online survey ran from 20 December 2023 to 6 February 2024 and was distributed through our website and social media, via flyers and posters in our offices and shared on Redlights, the most widely used advertising platform in Belgium. This platform is mainly used by sex workers who work as escorts and receive clients at home. Through Violet's outreach, sex workers working in the windows of the red light district in Antwerp were also reached. The survey was available in the six languages most common among the sex workers we meet within our organisations.

In less than two months, 759 sex workers participated in the survey. The diversity in gender representation, language choice and work status of respondents shows we reached a mixed group of sex workers. It is important to note that the survey reflects self-reported data. Furthermore, this is a convenience sample, meaning we are not able to make statements about the entire Belgian sex sector¹. On the other hand, the strength of this survey is that reveals what is happening inside of the sex workers' community. The high response rate gives a clear signal: this is an urgent issue for sex workers in Belgium.

¹Due to the legal gray area in which sex work took place until decriminalization in 2022, there is also no reliable data regarding the size of the sector. Various estimates have been made of the number of sex workers in Belgium, but these vary widely.

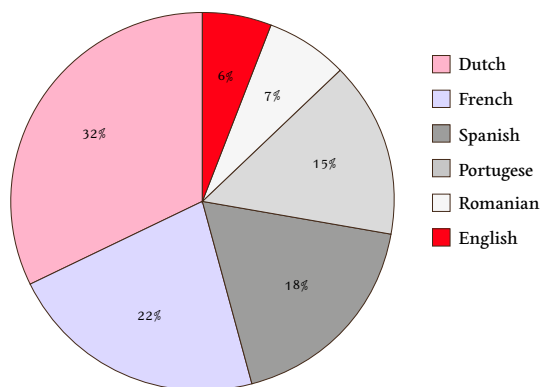
RESULTS AND ANALYSIS

1. PROFILE OF RESPONDENTS AND PAYMENT METHODS

We can outline a profile of the respondents based on the language in which someone completed the survey, their gender representation and the work status under which they engage in sex work.

Figure 1. Distribution by language in which the survey was completed

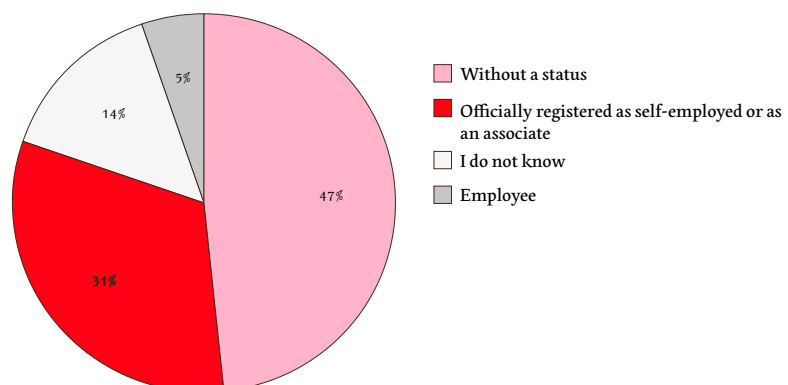
all respondents, n=759



Respondents were free to provide information on their gender representation: 65% identify themselves as women, 15% identify themselves as men, and 20% identify themselves outside this binary division.

Figure 2. What is your work status?

all respondents, n=759



Almost one in two sex workers say they work without a status. 14% of respondents say they do not know under which status they work. This number is high, but it is a logical consequence of the criminalisation of the sector until 2022. Until then, everyone was forced to operate in a legal grey area.

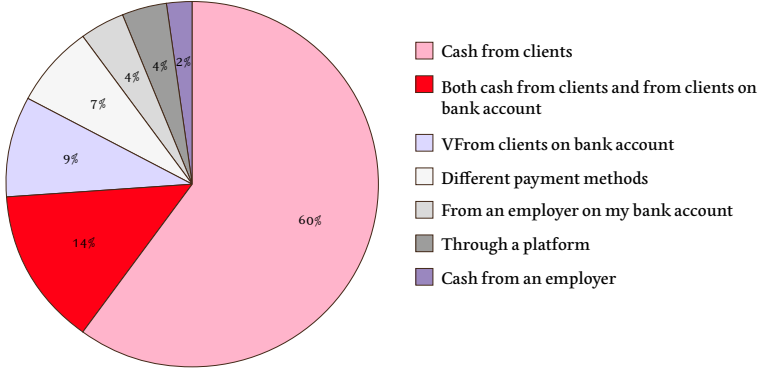
Since decriminalisation it has been possible for self-employed sex workers to work with third parties². So in practice, only since shortly has it been possible to organise sex work in a professional manner.

² Before June 2022, these third parties risked prosecution for exploitation of prostitution. In practice, there was a policy of tolerance, but this could not provide full guarantees.

Until today, it is not possible to enter into an employment contract for sex work, from December 2024 this will become a legal option. These factors have led to unclear work statuses and contract forms.

As for financial transactions within the sex sector, we probed the most frequent payment methods:

Figure 3. How are you paid for your work?
all respondents, n=484



76% of respondents reported being paid in cash for their work. The use of cash as a means of payment is also very frequent among registered self-employed workers and companies.

Practical experience within our organisations shows that this is mainly due to the fact that clients ask for the possibility to pay in cash, as a means to protect their anonymity. In addition, it can be important for some sex workers to receive the money immediately and in cash, as it gives them more control and also allows them to protect their privacy. When sex workers do not have access to banking services, cash payments are often the only option.

2. USE OF BELGIAN BANK ACCOUNTS

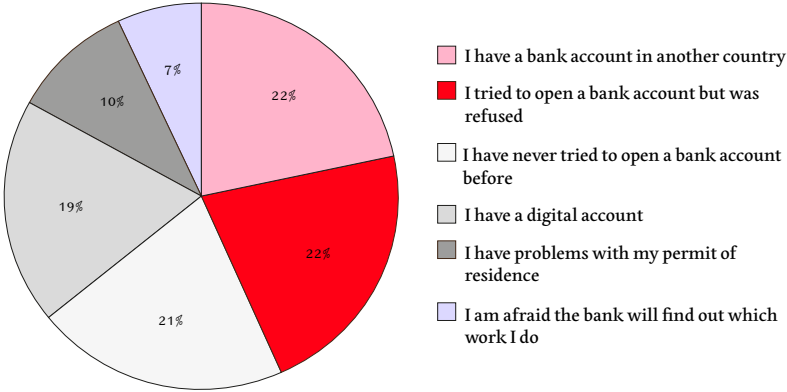
Of the 759 respondents, 60% said they had a Belgian bank account, 40% said they did not have a Belgian bank account.

Table 1. Belgian bank account or not, distribution by language all respondents, n=759

Language	Belgian bank account	No Belgian bank account	Total
English	41%	59%	44
French	79%	21%	165
Dutch	91%	9%	240
Portuguese	31%	69%	117
Romanian	11%	89%	56
Spanish	35%	65%	137

There are significant differences in having or not having a Belgian account, depending on the language in which the survey was completed. The results of the survey do not allow an unambiguous explanation for this. The group that indicated not having a Belgian bank account was then asked about the reason behind this.

Figure 4. Why don't you have a Belgian bank account?
all respondents, n=293



22% of respondents who do not have a bank account say it is because their application was refused. This is most likely an underestimation, as respondents indicating a different reason (e.g. having an account in another country or only having a digital account) may also have tried to open an account with a Belgian bank.

Furthermore, 7% of respondents indicated that they do not have an account because they are afraid that the bank will find out about their activity. Although sex work is recognised as work by Belgian law, it appears that respondents are reluctant to trust that the bank will see it that way.

3. RELATIONSHIP WITH THE BANK

85% of respondents having a Belgian account said their bank does not know they work as sex workers. Some testified that they regret having to lie about their occupation in order for them to open an account. Many respondents who did communicate to their banks that they work as sex workers received negative reactions or outright refusals:

“Sex work is still seen as a crime instead of a job.”

“I was told by the bank that my job does not fit within their vision and therefore they do not want to open a business account.”

“The bank refused because I told them I receive payouts through OnlyFans”

On the other hand, there are also respondents who find it an advantage that the bank does know and testify that they are satisfied with the service:

“I am currently setting up a private limited company for sex work and the bank is doing everything in their power to help.”

Some respondents testified about a difference between different bank employees of the same bank:

“The branches are fine and understanding, but the head office unfortunately is not.”

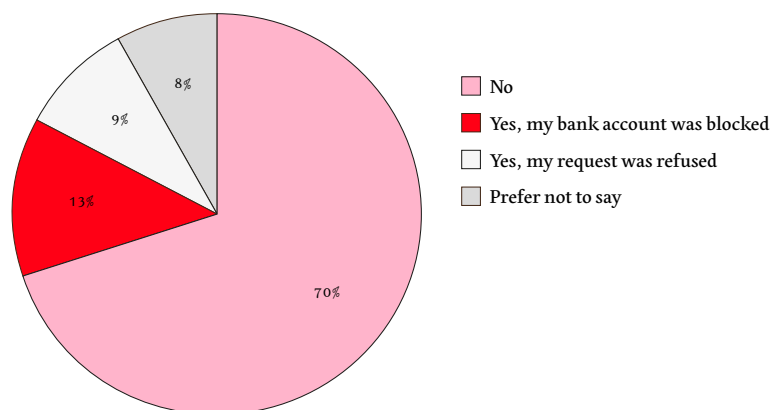
Access to a bank account for a sex worker often depends on individual contacts with bank employees, which makes access to banking services difficult to predict. There does not seem to be a general policy.

4. ACCOUNT REFUSAL OR BLOCKING

9% of all respondents indicated that they tried to open a bank account but their application was refused, 13% zegt dat hun rekening werd geblokkeerd:

Figure 5. Was your bank account ever blocked or your application refused?

all respondents, n=625



If we exclude the respondents who indicated that they did not have legal residence³, we find that, when an application to open an account was refused or a bank account was blocked, **more than 25% of the respondents did not receive any justification from the bank.**

About 46% received a written justification related to money laundering or suspicious transactions. These included, for example, excessive cash deposits, lack of proof of income or employment contract, or other questions about the origin of the funds. 11% indicated that they were refused or their account was blocked because of their sex work activity⁴.

One respondent testified about contacting the bank after an account was blocked:

“The fact that the bank has nevertheless reviewed my situation and unblocked my account I think is positive. But I regret that it happened in the first place. Without letting me know anything, my account was suddenly blocked even though I had informed them beforehand that I make a lot of cash deposits. It is not correct to freeze someone’s money without any evidence of fraud or money laundering.”

Sex workers working in Belgium often have relatives abroad (both within and outside the EU) whom they support financially. We learn from their testimonies that due to the combination of cash deposits and transfers abroad, the bank suspects money laundering and their account is blocked. However, given the context of the sector, this is a logical practice.

³Further analysis was done on a selection of 515 respondents. Sex workers who indicated that they did not have legal residence were excluded, as well as the respondents who never tried to open a Belgian bank account or only have a digital account (such as Wise or Revolut). This was done to focus on possible occupational discrimination, and to remove the intersection with an uncertain residence status and the group that has not tried to access Belgian banking services from the analysis.

⁴It is important to mention again that this study concerns self-reported data.

Of the respondents who say their account was blocked, 23%⁵ never received a comment from the bank about the use of the bank account, e.g. regular cash deposits, deposits to foreign accounts, or questions about the origin of the money.

We also asked at which bank respondents had an account and where their application was refused or the account was blocked. We observed that sex workers have opened or tried to open accounts at all existing Belgian banks. For each bank which offered some respondents an account, other respondents indicate that they have experienced problems (refusal or blocking) there. With regards to geographical distribution, there are no specific regions where sex workers are more likely to have or not have access to banking services.

We can infer that the problem of accessing banking services is **not limited to a few banks or certain regions, but occurs everywhere.**

⁵This concerns the same selection as described in footnote 3.

5 . CONSEQUENCES OF A REJECTED OR BLOCKED BANK ACCOUNT

The consequences of a declined or blocked bank account are very diverse: respondents are unable to pay their bills, rent or pay for online advertisements because it needs to be done via bank transfer, they lose customers who want to pay by card or become financially dependent on others who have access to financial services. Without a bank account, it is not possible to save, invest or take out a loan. It leads to a great restriction of personal freedom and limits work and entrepreneurial opportunities:

“I could not conduct transactions from the company account and did not have access to my start-up capital, which led to depletion of my private reserves”

Several sex workers say they have become dependent on others because they do not have access to banking services.

“I lend money in cash to friends and request repayment via bank transfer”

This dependence and loss of agency greatly increases the risk of abuse and exploitation. Those who cannot operate autonomously are susceptible to unequal power relations. Because when people cannot access official services, they are forced to operate in a grey area without regulation.

Opportunities for professional reorientation are also limited when a sex worker does not have access to a bank account. An account opens the option to save or invest and provides a financial buffer that people can fall back on during the period when they are reconsidering their career options or pursuing education. If someone wants to change career direction, it becomes more difficult without a reserve.

Testimonies on the impact of a denied or blocked account show that access to basic banking services is necessary for sex workers' well-being and financial independence.

CONCLUSIONS

The high response rate (759 respondents) shows that access to banking services is an urgent issue for sex workers in Belgium. The key findings from this report are:

- 1 More than 25% of respondents whose account was blocked or their application to open an account was refused say they **did not receive any justification** for this from the bank.
- 2 76% of respondents said they were **paid in cash** for their sex work.
- 3 **Almost 10%** of all respondents tried to open an account but **were refused**. This is most likely an underestimate. For example, some respondents indicated that they never tried to open a bank account because they were afraid that the bank would find out that they were active as sex workers.
- 4 Respondents who do communicate to their banks that they work as sex workers testify about **negative reactions or outright refusals**.
- 5 An important consequence of bank account refusal or blocking is **increased dependence on others**. This increases the risk of abuse and exploitation. It is also more difficult to set aside a financial buffer, take out a loan, or consider reorientation.

RECOMMENDATIONS

Based on the respondents' experiences, we can make the following recommendations:

1 **We believe sex workers have the right to know why they are not given an account or why their account is blocked.** This justification will offer a clarification on the bank's guidelines. How much cash can someone deposit? What residence document does someone need? Under what conditions can one transfer money to family abroad? Explanations can frame and objectify the bank's decision. It also gives someone the opportunity to answer questions or adjust business practices, if necessary. Only with clear communication from the bank, can we find out if there is professional discrimination.

2 **The survey shows the need for cash in the sex sector.** Only cash payments maximally guarantee the anonymity of both sex workers and clients. We see that even in registered single-person businesses and corporations, the use of cash as a means of payment is very frequent. To ensure effective access to banking services for sex workers, a vision will need to be developed that does not immediately equate cash deposits with money laundering, but as a necessary means of payment within the sex work sector.

3 **Access to financial services is a necessary step in the decriminalisation of sex work in Belgium.** An account is crucial for transparent and autonomous operations. According to the law, it is completely legal to take out an account as a sex worker in Belgium. However, we see in practice that access is difficult. The banking sector needs to be informed about what decriminalisation means and about the lived realities within the sector. By outlining an overall policy, the different attitudes of staff members within the same bank, or the different vision between local branch and head office that sex workers reported in this survey, can be streamlined.

If you have any questions or feedback, please contact us at info@utsopi.be or info@violett.be or you can reach us via our websites.



Violett offers medical and social assistance to sex workers with offices in Ghent, Antwerp and Hasselt.

www.violett.be



UTSOPI is the Belgian union of sex workers. We are governed by sex workers and run with allies. UTSOPI defends sex workers' rights and strives for full autonomy for sex workers.

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Espace P provides medical and social assistance to sex workers with offices in Arlon, Athus, Brussels, Charleroi, Mons, Gembloux, Liege, Seraing, Namur and Tournai.

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