

Charlotte Shane, OnlyFans Isn't Just Porn ;), *The New York Times Magazine*, 28th September 2021

Gia [the Smutty Mystic](#)'s mornings resemble those of many people who work from home: She wakes up around 6 in her sunny apartment in the East Bay region of California and grabs her phone. Inevitably, there's a backlog of messages from customers, most of which she responds to before she gets up to water her plants and wash her face. If it's a Friday, when she usually records most of her weekly content — JOI (jerk-off instruction) videos are one of her current specialties — she has to work around the screams of children playing in a nearby park and traffic noise from the intersection outside her window. During the rest of the week, she's seated at her desk by noon, editing, posting and queuing her content, which ranges from safe-for-work dancing videos to explicit boy-girl clips. Much of what she produces is shared on Instagram, Reddit and Twitter. But by 6 p.m., she's "in the DMs," meaning her private messages on [OnlyFans](#), a subscription-based platform that allows people to charge for access to the materials they share. She'll be there until midnight, sexting with customers one-on-one.

Gia's online a lot, but her subscribers are online more. Every hour of every day, they and the rest of OnlyFans' 120 million users can pay to unlock the direct messages, as well as posts hidden behind individual pay walls; tip to request custom photo sets, audio recordings and video clips; and scroll the feeds of their aggregated subscriptions to decide if, and on whom, they'll spend more money. Gia describes the environment as a virtual strip club, and as is true in an actual strip club, a majority of visitors aren't forking over much. The cost of subscribing to an account — often less than \$20 — is like the handful of dollars slipped into a dancer's garter while she's on the main stage: appreciated, but not why she shows up to work. But some customers spend thousands, or even tens of thousands, on their favorite accounts. Personalized product sales and interactions through messages and cam shows — the equivalent of lap dances and time in the champagne room — are how the real money is made. "Eighty percent of your income comes from 20 percent of your customers," Gia, who goes by a stage name, told me. "I've learned that's a rule of business across industries."

OnlyFans was founded in 2016, though its bland design makes it look like a relic from an older era. Its interface isn't attractive, but it is familiar and easy to navigate, like a pared-down, browser-based version of Instagram or Twitter. (An OnlyFans smartphone app does not currently exist; it wouldn't be allowed on the App Store or Google Play because of its X-rated content.) In December 2019, the platform had a user base of 17 million, which means that at some point during the pandemic, it started averaging as many new registrations per month as it had in a previous year.

Other services that facilitate access to the wide array of media reflexively called "content" saw tremendous growth in the past 14 months as well. Huge gains in traffic were reported in 2020 for YouTube, Twitch and Facebook Gaming. But you don't have to be 18, or provide credit-card information up front, to use any of those. On OnlyFans, users can subscribe to accounts for free, but they can't view any posts without providing a form of payment. Free accounts are ubiquitous precisely because the saved billing information makes it easy to convert nonpaying fans into paying customers. After your initial, complimentary entry, you can start spending with a single impulsive click.

Though OnlyFans' representatives seem to distance the site from its sexual content, the platform is synonymous with porn. Its naughty cachet attracts celebrities, whose presence on the site garners a disproportionate amount of attention. When Cardi B joined last August, she made headlines. ("No, I'm not going to be showing my titties," she warned, but she did promise behind-the-scenes content from her risqué "WAP" music video with Megan Thee Stallion.) Celebrities use the site because they know that regardless of a creator's stated career (chef, fitness trainer and influencer are popular), OnlyFans' draw is the promise of seeing that which is normally unseen. Plenty of bios warn subscribers that the attached account is non-explicit yet pepper in teasing cues to the contrary. "This is what we don't show you," says one locked post by Rebecca Minkoff, a fashion designer known for her handbags; the caption is followed with the wide-eyed red-cheeked emoji that one might use to punctuate, say, a texted confession of a sex dream. Every assertion that the site isn't powered by porn is accompanied by an onslaught of winks and nods to the contrary. Sometimes the denials and winks come from the same person.

In this virtual strip club, as in the brick-and-mortar club, there are wide discrepancies in pay. Some performers leave with \$100, while other hustlers go home with ten times as much. Established porn stars who before the pandemic could rake in thousands per night by appearing as a strip joint's "featured dancer" enjoy a similar, even more lucrative power on OnlyFans. The actress, director and producer who goes by the stage name Kimberly Kane has worked in mainstream porn since 2004 and is enjoying a comparable degree of celebrity.

"OnlyFans has completely shattered any money I was making before the pandemic," Kane said when we spoke in April. "I'm earning more there than I have on any other platform." Her complaints about the company are numerous: the site's glitchiness, the hostility implicit in the way it minimizes adult creators' contributions, the lack of a basic search function. But she emphasized that she "cannot complain about the money."

"OnlyFans is buying houses for girls," she told me. "It is supporting sex workers' families. It's everything that people are saying." But like the misleading caption used to sell a celebrity's locked posts, what people say can be accurate while failing to tell the truth.

Image

Before the pandemic, Gia was an independent escort who worked three or four days a week instead of six or seven. She saw clients at her work space in San Francisco, a 480-square-foot studio apartment decorated in tones of blush and dark blue. She called it the Portal, for its ability to make visitors feel transported "from Anytown, Metropolitan U.S.A." to a "wonderland." Most days, her prework ritual consisted of waking up at 4:30 a.m. so she had a chance of being on the road by 5, driving through the dark in her glasses and pajamas. Once in the apartment, she listened to Minnie Riperton and Funkadelic, prepped for her first appointment and posted ads. She took her job seriously because it was the best she'd ever had. "I've done so much [expletive] wage labor," she told me, "taking home small paychecks for long hours. When I first had the opportunity to do this, I thought: I have all this free time, and I'm making *what* to do *what*? I feel like I'm a natural. I love entertaining."

Business was good enough that in February 2020, she renewed the lease for two years. The space cost \$4,000 a month, and she recalls management allowing up to five residents to sign

on, “probably because that’s how many people it usually takes to afford it,” she said ruefully. (Gia shared the space with a friend, but she was the primary leaseholder.) A month later, on March 9, she saw the man who would be her final in-person client. She turned down subsequent inquiries, saying she intended to social-distance for two weeks.

Seventy-two hours later, that time frame seemed less plausible. On March 12, the stock market plunged to a historic low, and local rumors spread about an impending shelter-in-place order. At home, Gia put on Parliament’s “Wizard of Finance” and filmed herself dancing in a dress, then posted the video on Twitter and told people to check out her OnlyFans. She recalls feeling a little dissociated, almost in a dream state, thinking, *Here we go*. She gave herself one day to sit with her panic and depression. Then, she decided, “I have to log on and figure this out.”

From an economic standpoint, in-person sex workers were among those hit earliest and hardest by the pandemic. Weeks before official state shutdowns, with business trips called off and flight schedules disrupted, clients canceled bookings with escort, kink and massage providers, while strip-club attendance fell. Street-based workers lowered their prices and accepted men they would turn away in better times, as the housing they sometimes obtained in connection with work — the hotel room paid for by a date or the home offered overnight — became vanishingly rare. Organizations run by sex workers set up Covid-specific GoFundMe pages as early as March 11, and by mid-March, there were funding drives specific to Seattle; New York; Portland, Ore.; Austin, Texas; Washington, D.C.; Las Vegas; and Detroit.

[OnlyFans was a more visible safety net](#) than the mutual-aid collections and offered hope of longer-term support. Thanks to prepandemic news coverage about creators making five to six figures, OnlyFans purported to offer a generous income to anyone enterprising enough to try it. Site veterans found their expertise in high demand among friends and acquaintances, many of whom were newly unemployed escorts or dominatrices, and a few of whom had never sold sex in any form. Compared with clip sales (adult-themed videos shot, edited and ready to upload) and camming (fielding sexual requests in real time), OnlyFans demands little commitment up front. If you’re new to sex work, or have resolved to keep most of your clothes on, you can warm up by posting the sort of tantalizing selfies many of us share free on social media, like bikini pics and 60-second, barely clad workouts.

Millions of people, meanwhile, particularly single people, found themselves isolated, lonely and horny, bereft of opportunities to meet hookup partners and hang out with friends. They flooded the site with the disposable cash saved by not eating out and going to bars. (Kane told me that a lot of fans spend their stimulus money there.) OnlyFans claims to have transferred over \$3 billion of income to its creators since the site’s inception, and while it doesn’t break that disbursement down by year or creator type — the site doesn’t even maintain content categories — it seems likely that a significant part went to sex workers in the past year.

Ashley, an organizer with SWOP (Sex Workers Outreach Project) Behind Bars, a social-justice network that centers on incarcerated sex workers, frames this phenomenon as an exciting redistribution of wealth. “I know 10 or 15 trans people making over \$10,000 a month on

OnlyFans,” she told me. “And I’ve never known more than one trans person making that much a month in full-service or porn or anything. It’s taking folks from barely homed to having a savings account.” Heather Berg, a professor at Washington University in St. Louis and author of “Porn Work,” agreed. “Direct-to-consumer sites like OnlyFans have been a boon to workers in significant ways,” she said, which include increased autonomy and creative free rein as well as more income. “One of the best measures of that is that traditional porn managers are really pissed off about them.”

‘I felt like I was drowning, but drowning and trying to make it look hot.’

These achievements are a result of creators’ savvy maneuvering and a convergence of circumstances: a global plague, a consumer base accustomed to making spontaneous micropayments (think a \$5 donation on a friend’s GoFundMe page or \$2.99 episodes of streaming TV shows) and, perhaps most important, a denuded marketplace. OnlyFans was perfectly positioned to become a housebound population’s go-to source for explicit material because of what is called the gentrification of the internet. In the context of sex work, this refers to an aggressive pattern of policing both the sex trade and the people who work in it.

In the United States, this regulatory campaign can be traced back to the federal government’s protracted and ultimately successful crusade against Craigslist’s Erotic Services in the early 2010s. Since then, the F.B.I. and federal prosecutors have systematically targeted a slew of sites that cater to sex workers, particularly advertising platforms like Backpage, which shuttered in 2018 after a multiyear effort by California’s attorney general at the time, Kamala Harris. In April that year, the bills known collectively as [FOSTA-SESTA, which further criminalize communication around commercial sex](#), were signed into law by Donald Trump. Prevention of sex trafficking and protection of minors are the most frequent justifications for these laws and prosecutions, but activists reject the claim that these measures help anyone, minors and trafficking victims included. (There is evidence to support their arguments. In 2019, for instance, a study conducted by researchers at Baylor and Claremont Graduate Universities found that Craigslist’s affordable ads let workers move indoors and screen clients more effectively, which helped [reduce female-victim homicides by 10 to 17 percent](#).)

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This campaign had turned Gia’s studio into her albatross once before. When she signed her lease the first time, in 2018, she had been banned from one of the last escort-advertising platforms for unwittingly using a term in her profile that has a graphic but fairly obscure sexual connotation. That left her reliant on Backpage, which was so besieged by lawsuits that it had by then been abandoned by credit-card processors and could accept only Bitcoin as payment for listings. “When the pandemic happened, it was like that all over again,” she said. “I felt like I was drowning, but drowning and trying to make it look hot.” When

Backpage shut down, Gia's final option was to teach herself search engine optimization — fast.

Several performers I spoke with attributed their success on OnlyFans to the site's traffic, but that's not exactly true. OnlyFans' search function is so unhelpful that several third-party websites exist solely to help users thoroughly explore the platform's offerings. Explicit accounts aren't showcased among the suggested creators on OnlyFans' home page or tweeted. Sex workers have to generate interest on their own, through supplying social media with compelling pics and messages, and it takes an astounding amount of work. If you open an OnlyFans account but never advertise it, it doesn't matter if OnlyFans grows from 100 million users to 100 billion. None of them will find you.

That's why Kane, an established producer with over a decade and a half of fan cultivation, saw her income skyrocket during the early months of the pandemic, while her escort friends with little to no social media following mostly went back to offering full service. Newbies aren't precluded from accruing a large base of followers or developing smaller groups of die-hard fans, and some manage it well. But attracting paying admirers for one's self-created work doubles the amount of labor required to get paid anything at all. As Gia said: "We handle our own marketing, our own photos, our own videos, our own customer relations. In another company, that would take 10 or 20 people." To fill those roles, and perfect those skills, during a pandemic, while operating with no income at all, is a feat. She added: "I have so much respect for people who make porn now. I feel so bad for ever not paying for porn."

Image

Using social media to grow a following is hard work in any field, but it's a Sisyphean task for sex workers, who are frequently banned from the most popular platforms — namely TikTok, Instagram and Twitter. Sex workers are even kicked off social media platforms when not advertising or linking to their work. Those I spoke with often believed that their bannable offense was openly aligning themselves with political causes, like opposing SESTA-FOSTA or putting "No SWERFS" (sex worker exclusionary radical feminists) in their profiles. An ever-growing list of businesses, meanwhile, from PayPal to Airbnb, err on the side of severe caution when they believe they're being used by someone who could be or has been a sex worker, regardless of whether that work is legal and regardless of whether the person is using the platform for that work.

The layers of criminalization surrounding sex work accumulate online and off. For decades, criminalized and legal sex workers alike have been capriciously denied access to bank accounts, mortgages and other economic infrastructure. This discrimination is replicated by the new mainstays of our increasingly cashless economy, like PayPal, Square and Stripe. Sex workers have to make the most of current conditions while they last, despite whatever dread they might feel at their work's criminalization. As Gia told me, "With sex work, you're always waiting for the other shoe to drop."

Companies' anti-sex-worker stances are sometimes chalked up to "morality," but their decisions are mainly grounded in financial risk assessment. It costs much less to flag and ban users than it does to be publicly labeled a hotbed of human trafficking and fight federal prosecution. Such defensive decision-making was behind Patreon's purge of sex-worker

accounts beginning in 2017, when it cited its payment processors' requirements as the impetus. That mass expulsion may have marked the first wave of adult creators' transitioning to OnlyFans, which was one of the few comparable, porn-friendly platforms standing.

Workers in the digital sex trade are accustomed to diversifying income streams in preparation for and in reaction to closings, so OnlyFans became a fixture among performers' store links well before the pandemic. A lucrative referral program helped along early intraindustry adoption. This past December, when Visa, Discover and [Mastercard](#) halted use of their cards on [Pornhub after an Op-Ed in The New York Times accused the site of hosting child porn](#), OnlyFans' dominance in the field of performer-generated adult content was further solidified.

Given that creators have to acquire and convert their own audience while producing their own material, exactly what service does OnlyFans provide? "OnlyFans is a glorified payment processor," said the researcher, organizer and sex worker who goes by Danielle Blunt. "It's being celebrated for putting more money back into performers' hands and creating a space where performers can own and distribute their own content, but they're taking a predatory cut. This isn't a typical civilian processor that takes between 3 and 7 percent. OnlyFans takes 20 percent." For sex workers, any payment processing is elusive, so they can't afford to be picky.

The fragility of payment processing may explain why OnlyFans is so averse to discussing the sexual dimension of its site. (Representatives for the company declined to speak on the record for this article after learning of its focus.) The company must rely on the same deflection, euphemisms and implausible plausible deniability that many sex workers use to minimize the damage of pervasive persecution. Sex workers deeply resent OnlyFans' absence of a sitewide search function and menu of categories and tags to browse, not only because it makes their jobs harder but also because it seems like proof that the site is eager to jettison them entirely — as so many have done before. But Ashley, the organizer, surmised that this choice is a canny tactic for minimizing legal liability, thereby keeping the site up and running. In other words, adult creators are right that the site tries to hide them.

When Gia entered her "R.&D. phase" at the start of the lockdown, she "was having lots of insomnia." She estimates that she spent 80 hours a week reading books about generic business marketing, then testing and adapting their lessons to her circumstances. (Today, supposed experts offer OnlyFans-specific advice, coaching and promotion, but those options weren't available then.) She also received mentorship from a friend, the creator known as Arabelle Raphael, who now makes six times what she was making on OnlyFans before the pandemic. (Like Kane, Raphael has been in the porn industry for years.) Gia's self-education yielded big results early on: Her OnlyFans account began paying out seven times as much as it did before the pandemic. But that total was still less than a third of her monthly expenses, which were bloated by the now-useless work space.

Sex workers, like more mainstream influencers, tend to depict themselves as booked and busy, carefree yet in constant demand, sometimes literally rolling in a pile of cash. Berg observed that the "empowerment narrative of the 2020s isn't sex positivity anymore" but

rather “raking it in,” and escorts in particular project a life characterized by luxurious travel, designer clothes and other forms of conspicuous consumption. This is old-fashioned marketing, undertaken to convince clients that the service provider is worth the price they’ve set. It’s also a marginalized population’s bid for social respectability. “How can I not take a job that pays this much?” implies every posted screenshot of an OnlyFans cash-out — or, as Berg put it, “If I’m so exploited, why am I making more than you?” But above all, she said, it’s a form of protection. When clients see economical vulnerability, they’re more likely to push boundaries, haggle rates and behave in otherwise exploitative and abusive ways.

‘They want their money to be wanted but not needed.’

Some clients were so turned off by the glimpse into their favorite sex workers’ economic reality during the pandemic that they ghosted. I spoke with a handful of in-person workers who had clients send some money, but more told me that their regulars — despite frequent, solicitous messages at the start — disappeared at the first confirmation of financial struggle. “They want their money to be wanted but not needed,” said an escort who goes by Alex. “The pandemic may have done irreversible damage to the illusion of prestige so many escorts on the internet try to construct. Clients have learned things they’ll never be able to unlearn” — like how dizzying it can be to stare into the class divide.

It’s hard to get an accurate sense of what people earn in an environment where too much honesty can increase one’s exposure to violence. OnlyFans’ creator rankings, indicated by percentile position, confuse the issue even more because they fluctuate based on how much money flows through the site on any given day and are never officially pegged to a number. But the creators I spoke with said that those in the 10th percentile probably earn at least \$1,000 a month. If you reach the top 1 percent, Kane told me, “you’re making at least seven to 10 grand.” When creators progress deep into the 1 percent, numbers are said to balloon to high five figures or even six figures monthly.

On OnlyFans, then, as in society at large, wealth is concentrated at the top. A spokeswoman for the site told me that “over 300” creators had been paid out “over \$1 million,” which suggests that the site has made millionaires of roughly 0.03 percent of its creators (a status that entertainers like Bella Thorne and Bhad Bhabie have claimed). Downstream, a wider but still narrow band of creators take in thousands of dollars in a month, while a vast majority are lucky if they see a few hundred. If 10 percent of site creators earn \$1,000 a month or more, 90 percent of creators take home less than \$12,000 a year for what can amount to a full-time job.

For some people, an extra \$250 a month is the difference between making rent and being evicted, which renders that income indispensable rather than supplemental. But OnlyFans simply didn’t pay enough, and paid too slowly, for it to be a viable option for many. The funds from a sale on OnlyFans take seven days to appear in a creator’s account, after which

it may take three to five days to transfer to their bank, which means a person must have that kind of time — and a bank account, and a space in which to work, and reliable access to the internet — in order for the site to be viable. The Web 2.0's shift to digital advertising and commerce leaves behind the most vulnerable. Caty Simon, an organizer of Whose Corner Is It Anyway, a mutual-aid group by and for low-income, drug-using and housing-insecure sex workers, said she was incredibly frustrated by “the ubiquitous directive to just hop online” that dominated the early months of the pandemic.

“So much of middle-class life has become virtual,” she said, speaking also of government services, like vaccine appointments and applications for financial support. For the members of Simon's organization, who may be dealing with cognitive difficulties and tech unfamiliarity as well as extremely limited smartphone access, “the skill and resource gaps are huge.” Moreover, depictions of OnlyFans as an equal-opportunity platform “ignore how thoroughly that market is saturated.”

Regardless of how many workers transitioned to OnlyFans during the pandemic, “sex work in person didn't stop,” Blunt said. “Many people have continued seeing clients in person, whether that's due to financial need or personal preference.” Indoor and in-person providers frequently charge more than a hundred dollars — including up to and over a thousand — for an hour of their time. Hustling for subscriptions at \$8 and \$12 a pop, as one escort put it, “just doesn't compare.”

Predictably, the tolerableness and profitability of in-person dates, for workers, tracked along lines of financial stability. Escorts who were able to take a few months off were comfortable with the way they returned to work and how many clients they saw, but workers with less economic leeway, even those who previously felt good about their job, were far less positive. Simon said that her organization's members “definitely saw more instances of abuse and assault” during the pandemic and that she would be “really worried” about what a surge in demand — as per the common prediction of a Roaring '20s-style snapback to public life — would mean for them. Though an absence of business for workers is “10 times more dangerous” than an uptick, most members are currently unvaccinated and clients are “generally more cavalier with health risks than we are.”

Non-sex workers tend to see online work as categorically safer than in-person work, but it's more accurate to say that online work entails different types of threats. The New York Post's December outing of a local paramedic as an OnlyFans creator is one example of how senselessly cruel (and high-profile) consequences can be; the woman was a private citizen whose actions were of no discernible public interest, yet the paper elected to devote an entire article to her legal name, pictures and social media handles. Stigma against sex workers remains an injurious force, and being already out doesn't inure one from familial strife or social conflicts. One sex worker I spoke with who lives alone had a “fan” show up at her front door. Another said her family was “destroyed” after a member took issue with something she posted on OnlyFans. “To be visible in an online ecosystem that wants your erasure opens you up to a whole host of risks,” said Blunt, who is troubled by the ways sex workers are losing “the ability to stay anonymous.”

After over a year of sustained effort, Gia is in the top 0.5 percent of OnlyFans earners, though she confirms that number's fluctuations can be so discordant with her profits that it feels "arbitrary." Since paying to break the lease on her work space in July, she has taken in enough to cover her bills, and her past two months were so profitable that her income matched what it was before the pandemic. She even invested in an ergonomic desk chair, "which costs more than you think!" She's proud of how she managed to teach herself new skills on two separate high-stakes occasions: "I feel I have some control over my situation and not like I have to exist in the margins. I could actually apply these to some other businesses." For as well suited as she was to in-person work, and as well as it paid, she has no plans to go back.

Her fans, and Kimberly Kane's fans, and the fans of other 1 percenters, probably won't abandon their entertainers of choice simply because they get a vaccine or start working in an office again. "I have this very strange bond with a lot of my fans who have been with me since the pandemic," said Gia, who posted daily video diaries early in the pandemic in which she would check in on (and flash) her followers. "It became a constant for them. And it became a constant for me, too. They grew with me as I figured it out." The OnlyFans customers I spoke with expected subscriptions to be a mainstay in their future budgeting, because they felt connected to certain performers and saw paying for porn as an ethical act. But most anticipated spending less on the site as the pandemic subsides. They assumed that the need for intimate interaction would be fulfilled through encounters, compensated or otherwise, that take place in shared physical spaces.

Sex workers know that their golden eras are golden moments, which is why they make the most of an opportunity while it exists. "There are no days off in porn," says Kimberly Kane, who sets aside Tuesday as the one day a week when she's mainly away from the site, even though she still signs in to post selfies. She tries not to stay online too late into the evening, but it's difficult to stick to her boundaries: "We know if we're not on, we're going to miss that money." And that money won't be around forever.

"OnlyFans is not going to last, but it is a hell of a ride," she told me. "They'll take it away from us, just like they do everything else. It's only a matter of time."