

# How We Ran A Mutual Aid Fund

---

SWARM's COVID-19 Pandemic Response



**SWARM**  
Sex Worker Advocacy and Resistance Movement

August 2020

[www.swarmcollective.org](http://www.swarmcollective.org)

## About Us

---

**SWARM** is a sex worker led collective based in the UK. The project was founded in 2009 (under our former name Sex Worker Open University) to advocate for the rights of everyone who sells sexual services. Our goal is to build a diverse and inclusive community of sex workers who work together to improve our working conditions and resist violence.

We define sex workers as people who sell their own sexual labour or performance, or who have done so in the past. Although we recognise that many agency managers or brothel owners can be or have been sex workers themselves, our organising collective is not open to managers, or to non-sex workers who make a profit from the work of sex workers.

We are here as sex workers who are survivors of economic violence, domestic violence, border violence, transphobic violence and sexual violence. We are part of a global movement, and we are proud to work in solidarity with each other. Many sex workers within SWARM navigate our lives across several marginalised identities. Our solidarity with each other is not just words – it is how we stay alive.



## Contents

---

Introduction	5
Logistics	5
Where the money came from	11
Other resources	13
Promoting the fund	15
Closing the fund	15
Survey analysis	17
Evaluation	21



## Introduction

The SWARM hardship fund has given grants of £200 each to 1,255 in-person sex workers across the UK, as of 30th June 2020.

Donations and match-funding meant we could give out £251,000 in grants.

Mutual aid operates on principles of solidarity, horizontal organising, and reciprocity. SWARM is a grassroots activist group of sex workers that has been organising for over ten years. We ran the hardship fund for other sex workers as the COVID-19 pandemic has drastically impacted our ability to work. We are not a charity, non-profit organisation, or outreach project.

We began with a group of five people, which expanded to ten as more people joined to free up capacity.

## Logistics

### *Setting it up*

Lockdown in the UK began on the 23rd of March 2020, but fear of COVID-19 meant business for in-person sex workers had already tailed off sharply in the preceding months.

SWARM have previously run fundraisers for workers in crisis and had been talking about communising these efforts, so that the amount of money raised did not reflect how socially connected the recipient already was. This meant we were able to mobilise quickly.

In the morning on 13 March our initial group discussed logistics, by that afternoon we had written a callout for allies to donate to the hardship fund. That day we posted the call for donations on our website and shared it across our social media platforms.

In it we wrote:

*'Like other precariously employed workers, sex workers do not have a monthly salary we can rely on. We don't get sick pay. Many of us exist without savings of any kind.*

*The most marginalised are the most at risk. We often have nowhere to turn if clients stop coming to see us, and can face poverty or homelessness. Our community is facing a crisis.'*

*“I found working on the hardship fund to be important and meaningful, but it was undoubtedly very challenging too. Speaking to workers across the country created a strong sense of solidarity and connection with other sex workers, but it was emotionally quite exhausting doing calls all day, as so many people that I spoke to were in dire situations. On multiple occasions, people I was speaking to on the phone would burst into tears when we said we could make the payment straight away. Other things were hard too, like having to explain to people in crisis that we couldn’t make multiple payments, or knowing that £200 was only a drop in the ocean for many. But being able to put money straight into sex workers pockets for whatever they needed felt vital.”*

On 20 March we publicly shared how we were running the fund. In discussion with other SWARM members, we had decided on three criteria applicants to the fund had to meet:

1. Be making your living by in-person sex work in the UK.
2. Be in, or at imminent risk of, severe financial hardship in the next few weeks.
3. Have no savings to fall back on.

Applicants used an online form to apply to the fund. The form asked for peoples' names (they could give any name), email, and for them to confirm that they matched the three criteria. We asked them to either provide an online work profile, or to provide a telephone number so that we could verify that they were sex workers. We were clear that the system worked on an honesty basis and that we would expressly not be assessing applicants—apart from whether they met the three criteria—for how 'deserving' they were, in an attempt to avoid replicating the violent logics of state welfare systems.

We shared the link to this form through sex worker networks and with outreach services. These were: National Ugly Mugs, Umbrella Lane, the English Collective of Prostitutes, X:Talk, United Voices of the World, SCOT-PEP, Open Doors, Changing Lives, Beyond the Streets and Basis. The number of services and geographical reach of the projects we were working with expanded over the duration of the fund.

We also asked through our networks for translators, and were able to share the application form in Romanian, Czech, Portugese, Polish, Spanish, Vietnamese, Mandarin, Russian, Thai, and Filipino.

### *How our admin worked*

We set up a new, secure email inbox for applications to go directly to. As applications came in, our core group organised them on an Airtable spreadsheet which became more detailed over the months we ran the fund. Access to the spreadsheet and inbox was limited to the core hardship fund group. We put 100 applicants on each page of the spreadsheet, which eventually ran to 14 pages.

The group divided labour among us organically, by preference and workload capacity. The tasks were: transferring details from the application forms to the spreadsheet, keeping on top of the email inbox, phone verifications, online verifications, making payments, keeping an overview of the budget and donations, writing and sending out additional support resources including one on how to apply for Universal Credit, working with other sex worker activist groups, working with outreach groups, working with our match-funder, social media, communicating with the rest of SWARM and other sex workers, and other promo.

*“So many sex workers I spoke to were in a really desperate situation and that was very hard emotionally to hear. They also were very unused to financial support with no strings attached, and without having to jump through a lot of bureaucratic hoops. Often the only other crisis support available to them was food parcels but they desperately needed money to pay for electricity, rent or other essentials. I was totally convinced that what we were doing with the hardship fund was making a big material impact for the sex workers who claimed, but I was also really aware how much more financial aid they were going to need to get out of long term poverty.”*

## *The verification process*

Verifications were a huge part of the labour and time of running the fund. We aimed to streamline and simplify the process as much as possible. Those who had opted to be verified by phone received a phone call from a hardship fund group member designed to respectfully and uninvvasively clarify that people were genuinely in-person sex workers/selling sex. This was a laborious process, often involving 3-4 calls and a scheduled call-back to the same person before we were able to get through, and where the person at the other end was in a place where they could speak.

The online verification process involved matching up email addresses with online profiles or websites, with responses from online profiles needed to confirm the identity of the applicant. Though this ran more smoothly and quickly than the phone verification process, there were still some problems with confusion or lack of response. The vast majority of the time, we found that applicants were genuine.

## *Data collection and management: privacy*

We collected names (when filling out the form people were told they didn't have to give us their 'real name' and we didn't ask for surnames) and contact details for the purposes of administering the fund. In order to store the collected data as securely as possible, we used a third party database called Airtable. We used appropriate technical, organisational and administrative security measures to protect any information we held from loss, misuse, unauthorised access, disclosure, alteration and destruction. While no group is able guarantee complete security for data – whether it be unauthorised entry or use, hardware or software failure, or other factors that might compromise the security of information at any time – access to this data was limited to the core hardship organising group, and no information was shared with third parties. Anyone who wished to view, amend, or delete the personal information that we held about them was able to do so by emailing us at 'mutualaid@swarmcollective.org'.

SWARM are based in the United Kingdom and collected and processed data in the UK. However, we did use US-based third party processors who processed data on our behalf – namely Airtable and Google. Both are currently certified under the EU-U.S. Privacy Shield Framework which means that they are regarded as meeting the standards for protection of personal data that comply with Data Protection Law.

Our overarching priority when collecting and managing this data was keeping it as safe and secure as possible, and making sure that those accessing private information about anyone who applied to the fund was doing so only on a need-to-know basis.

*“Working on the fund made me feel a great deal of anger at the total lack of state provision for sex workers, and a sense that our community had been completely disregarded and abandoned.”*

## Where the money came from

The majority of donations towards the fund came from private individuals making donations through the SWARM website. Some donations came from other groups or organisations making solidarity contributions to the fund, or from artists and musicians doing small fundraisers – selling artwork or merchandise – and donating the proceeds to the fund. There were more than four thousand individual donations made to the fund, many of which were one-off payments varying from £2 into the thousands. The average donation was around £40.

### **Match funding: Vivastreet**

Advertising platform VivaStreet contacted SWARM via National Ugly Mugs (NUM) to discuss the potential for match funding the project up to £100,000. VivaStreet is an online classified service, which sex workers use to advertise both in-person services and online services such as camming. As part of VivaStreet's Corporate Social Responsibility programme, Head of UK operations Neelam Patankar proposed the match funding in order to support VivaStreet's sex worker customer base during the crisis. The partnership was brokered by NUM, who had an existing relationship with VivaStreet and, as a registered charity, acted as an intermediary to receive payments and sub-grant the funding to SWARM. To formalise the terms of the agreement, a Memorandum of Understanding (MoU) was drawn up, that stipulated each party's role and responsibilities. It was agreed that SWARM would not be required to publicise the match funding, and that the match funding would not constitute a formal partnership with VivaStreet.

Members of SWARM were wary about a potentially high-profile partnership with an organisation that profits from sex workers. There were concerns about the possibility of news of the funding being used maliciously by carceral feminists to discredit and undermine the hardship fund, and also about Vivastreet using the COVID-19 crisis as an opportunity to bolster their reputation with customers through a 'halo effect'. SWARM members weighed these concerns against the scale of the funding available, and decided to accept. On doing so, SWARM shared a statement about the funding with existing partners and across sex worker networks, explaining that:

*'As part of accepting this money, we have agreed with Vivastreet that they will not pretend to be acting in collaboration or as partners with us, and they must specify in any public statements that they have no influence on our decision making. SWARM guarantees that this donation will not change our approach to the role of third parties in the sex worker rights movement.'*

Partners were broadly supportive of SWARM's decision to accept the match funding, recognising the need to prioritise the urgent financial needs of sex workers.

As stipulated by VivaStreet in the MoU (and reflecting VivaStreet's due diligence

*“We were offering people support for applying for things like Universal Credit because the fund really was only a short-term band-aid solution, but many of the sex workers we spoke to were already on benefits, they were already going to the foodbank, they were already in touch with outreach projects. Sex work was all people had to fill the gaps to make rent or buy food, or pay basic bills and suddenly that was gone. It was emotionally overwhelming sometimes to sit with how bleak people’s situations were.”*

protocol), SWARM shared information about the fund's operating processes, as well as information including eligibility criteria. Throughout the duration of the match funding SWARM reported weekly to VivaStreet and NUM about application numbers, funds raised and payments made. All information shared was anonymised, including details of applicants to the fund and names of donors. Once the match target had been reached, SWARM provided a final report on the reach and impact of the funding.

### *Offers we declined (Pornhub)*

At one stage Pornhub contacted us to ask if they could 'amplify' the fund. It seemed that they wanted to donate in return for some semblance of partnership or collaboration with SWARM. We declined to work with them, but told them they were welcome to donate to the fund.

## Other resources

One of the additional ways we created support for sex workers in crisis was by putting together a resources document containing links to reputable sources of information about COVID-19, and harm reduction guides for people doing sex work in the pandemic. The document contained links to articles and other resources on mental health, managing finances, accessing relief for rent and utility bills, and resources for parents.

### *Universal Credit guide*

We also made a guide to applying for Universal Credit as a sex worker. This included guiding people through the stages of application, specific pointers about issues sex workers may face, and solutions to anxieties sex workers may have about dealing with the DWP and Job Centre. We included contact details and received enquiries from people whose circumstances were more complex due to living situation or immigration status. We also kept track of news around the government's self-employment grant and created a FAQ section for sex workers thinking about applying for this, informing people of how it interacted with Universal Credit, and other information the government was not making clear. It was important to continue to keep all of this up to date while information was changing quickly. As the hardship fund came to a close, we organised drop-in support sessions to help people apply for Universal Credit, PIP and register as self-employed, as well as come with questions about their housing and employment. These will continue monthly as part of SWARM's ongoing mutual aid efforts for sex workers.

*“The biggest thing for me was how the crisis fundamentally highlighted the absolute failure of the state to support people. What we were doing was an emergency response to try and alleviate a drastic loss of income for our community and we worked full time for weeks and weeks to do this. I’m so proud of what we did, so grateful for how much support we got in donations, that we put so much money into the hands of sex workers, but also so enraged that this was necessary. We were working for free, doing our best to work as fast as possible, to work with as much care as possible, but talking to people and hearing the stories of what people were facing - sometimes it was overwhelming how so much could still feel like so little.”*

## Promoting the fund

Promotion for the fund was mostly done organically via our existing networks and social media channels. At the beginning of March 2020 we had around 30,000 followers on Twitter who we could appeal to for donations and to share information about the fund. We started a new Instagram account around the same time (after being locked out of our previous account) which we also used to promote the fund and COVID-19 support resources.

### *Promo video*

On 24 April, as the initial rush of donations and match funding period was coming to an end, we started work on a promo video. The concept was a camp aim at stereotypes about sex workers, and was designed as a thank you to those who had already donated. We also hoped to ask people to set up recurring donations, as we were still working through hundreds of applicants waiting for payments, with hundreds more on a waiting list. By this point we had realised that the fund was not sustainable as a support resource in the long term, so we needed to think of different community focused mutual aid tactics. Three of us worked with a video editor to write a script, contact porn and drag performers with big social media followings, get them to film brief sections, edit the footage together, and release the short. The video was received well, but its impact was muted by poor timing.

## Closing the fund

On 29th May 2020 we officially closed the fund to new applications and let those on the extended waiting list know that we were unlikely to be able to give grants to them, despite our best efforts. Over the three months of delivering the fund, we were able to raise and give away £251,000. The crisis that COVID-19, lockdown, and lack of social support presents to sex workers, however, meant that despite raising such a significant sum, demand far outstripped the pace of what we were able to raise in donations. We were never going to be able to privately fundraise to meet the demonstrated need, what we actually need are comprehensive and well-funded social services, and the full decriminalisation of sex work.

Since closing the fund SWARM have focused on building and continuing existing mutual-aid and community support projects.

*“I will never get over how good it felt to just give money directly to sex workers and let them decide for themselves how they spent it. No better feeling in the world.”*

## SWARM hardship fund survey analysis

SWARM asked those receiving payments via the fund if they would be comfortable completing a brief, anonymous survey about the experiences during the crisis and apply to the hardship fund. The survey had 116 respondents and asked:

1. What has been most challenging since the crisis?
2. What did the payment help with?
3. How did you find the application process?
4. Where did you hear about the fund?

The survey was qualitative, with respondents able to answer however they chose. Responses were then grouped into themes, and collated as follows:

### 1. *Most challenging thing*

75% of respondents identified a loss of income as the most challenging thing during this pandemic. 13% of whom had dependents such as children or parents and were therefore also concerned about being able to support them.

The rest of the respondents answered with a mix of uncertainty and worry (17%), isolation (14%), health concerns (14%), precarious living situation such as losing housing (8%) and lack of government support such as not being eligible for Universal Credit as a migrant or student, or receiving an inadequate amount of benefits (8%).

*“Lots of people, not just sex workers, have fallen through the cracks of the government’s new scheme.”*

*“Work just stopped completely which is why I had no money. I worked part time before this [and] now claimed universal credit but was unable to get through for the first few weeks, so the most challenging [thing] was putting food on the table & making sure gas & electric meters were topped up. I am scared for the future as we don’t know when this will end.”*

*“Some of the best moments were when we would get messages from people saying that once they were earning again they would send money back (of course we said this wasn’t necessary!) or when people said a friend or a fellow worker had told them about the fund. Even when people were scared and in trouble they were still looking out for each other and wanting to offer what they could. As a group co-ordinating the fund we tried really hard to look out for each other too.”*

## ***2. How was the fund helpful***

41% of people said that the hardship fund money went towards bills such as gas and electric, phone, credit card or wifi. 39% said they were able to get food shopping. 20% used theirs towards rent.

*“I know that I can get shopping in for next few weeks and pay few things like internet and put credit on phone”*

*“I went shopping [and] filled my cupboards. I am also due to have a baby in 4 weeks so I bought things I needed”*

## ***3. Process***

When asked if the process of application could have been improved, 85% said no, 94% of whom commented to say it was ‘easy’, ‘straightforward’ or otherwise to comment positively on the application process.

The other 15% either did not respond or commented that it took them a bit of extra time to find the form. However, it was SWARM’s intention to not make the application page public in order to keep it in sex worker communities.

## ***4. How they heard about it***

60% of respondents said that they heard about the hardship fund through word of mouth – either through a friend or a colleague. 22% said they heard about the fund through twitter and the rest were a mix of online sex worker forums like SAAFE, outreach groups and sex worker organisations such as the English Collective of Prostitutes, SCOT-PEP and Umbrella Lane.

*“Someone tried to contact us and warn us sex workers getting money would be using it for drugs and we were just like - “and?” Not everyone’s essential needs are the same, who are we to decide what is the correct use of the money someone gets from the fund. It was a good feeling to know we were supporting sex workers not having to deal with this kind of judgemental and demeaning attitude while surviving a crisis. In reality most people spent the money on the same mundane basics - food, rent, bills - as anyone else.”*

## Evaluation

### *What worked well*

Overall, the hardship fund was a far greater success than any of us imagined or hoped for, in terms of the amount of funds we were able to redistribute, the number and spread of workers reached, and the level of cooperation between and among sex workers groups and services.

We ran an optional survey to gain feedback from workers, which received 116 responses. Responses stressed that the money had been useful for food, rent, bills, other necessities, and had contributed towards greater peace of mind. We have included a more detailed analysis of the survey below, but feedback included:

*'It was helpful towards food. I was very grateful for the help.'*

*'Knowing I have money for food means mentally i'm not constantly stressing about when or where the next bit of money will come from, (especially when I had unexpected bills come up)'*

*'A complete lifeline for me, I would have gone without for a month if I had not seen it on saafe.com'*

*'It paid for just under two weeks of my mom's care, so that was a huge relief.'*

### *Problems and limits*

Financial constraints: though we received much more financial support from allies than we had imagined, the scale of the crisis, amount of groups in need, and donor fatigue outstripped our ability to raise funds. Though we received a number of big donations, many of our donations were coming from allies or other sex workers who were themselves facing financial difficulties during the pandemic.

The idea of a fund run on mutual aid activist principles was confusing to some,

*“I’m proud to have worked on the fund, I just wish it hadn’t had to exist.”*

particularly those who may have had negative experiences with government or state services, NGOs, charities, or anti sex-worker exit services. Working within a territory more commonly occupied by punitive or judgemental groups meant we faced some initial suspicion, and an overestimation of the kind of support we were able to offer from some others.

Outreach services helped us promote the fund to workers who are most in need, but in one or two cases it seemed that they were promoting the fund as an alternative to providing their own services, despite having the kinds of sustainable funding that we do not.

At one point the police were handing out leaflets promoting the hardship fund. SWARM holds an anti-criminalisation, anti criminal justice system politics. We heard at least one report of a worker being told by police she could get multiple grants from SWARM – which was not true – and using this as a way to move her on from her workplace.

Though our team increased from 5 to 10, managing the fund was a huge task. While we did not ask anyone applying for the fund to disclose details about their circumstances, many of the sex workers we spoke to or were in contact with did tell us about their situations and the difficulties they were facing. The emotional toll of the work and the scale of the crisis meant some of us faced burnout, particularly those working on phone verifications. The administrative work of managing the fund, particularly in the first month, was at times akin to a full time job, which most of us did alongside existing commitments and responsibilities.

Though overall the honesty system worked, it had some limits. Financial hardship outstripping our ability to offer mutual aid led to problems including duplicate applications, and explicit requests for regular help that we could not meet.

The promotional video took too long to put together, and was released too late/in conjunction with lots of other public fundraisers, which meant it lost momentum.

We received some backlash from conservative or anti-sex worker groups.

Though we were able to reach more workers by translating the application forms, when it came to verifying workers this meant we sometimes faced language barriers.

## *Organiser experiences*

The fund was initially delivered by 5 members of SWARM, rising to 10 as the project grew in scale. Throughout this report some of the organisers have shared reflections on their experiences of this work.

