



Tip-dependent earnings and hidden costs among male sex workers in Bangkok: Financial practices and welfare implications

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ABSTRACT

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This study examines the financial lives of male sex workers operating through men's personal-service establishments in Bangkok. It conceptualises “financial life” as an integrated system linking pathways into work, working conditions and compensation, income formation and allocation, necessary and hidden expenditures, savings and investment practices, and the capacity to plan for long-term financial security. The case-based analysis suggests that apparently high earnings per service do not necessarily translate into well-being when income is volatile. Using an exploratory qualitative design, we analysed publicly available online advertisements from ten establishments and conducted interviews with three service providers: one Thai national and two stateless individuals. Given the very small interview sample ($n = 3$), the interview evidence is treated as case-based and illustrative rather than generalisable. This approach connects market-facing price signals with the participants' reported financial practices. In these three cases, the participants reported that income was shaped by tips and fluctuating demand. Publicly advertised minimum tip amounts across venues ranged from 800–1,800 THB per service, while add-on fees were commonly specified. Participants reported monthly incomes ranging from 20,000–25,000 THB to 40,000–50,000 THB per person, with possible earnings exceeding 100,000 THB during peak periods. However, in these cases, net take-home income appeared difficult to predict due to work-related expenses, hidden costs, and fluctuating demand. Recommendations include improving access to preventive and sexual health services, expanding targeted social protection and financial assistance for informal and stateless workers, and reducing barriers to safe, low-cost banking and payment services.

Contribution/Originality: This study provides exploratory qualitative evidence on the financial lives of male service workers in Bangkok by combining online advertisement analysis with in-depth interviews. It goes beyond the earnings figures to examine how tip-dependent pricing, hidden costs, and legal-status constraints may shape income volatility, financial planning capacity, and long-term welfare in informal service work. Given the small interview component, the study offers case-based insights rather than population-level generalisations.

1. INTRODUCTION

The changing nature of work has created a context in which male sex workers operating in massage and service establishments remain economically active but continue to face social discrimination. Although they are engaged in informal work in the urban service sector, workers in this category remain structurally exposed. The areas where they carry out their tasks are usually beyond the reach of labour legislation and social programmes. Thus, in addition to the social discrimination suffered by these workers, the legal ambiguity in their working conditions increases the danger, impeding their attempts at organisation and bargaining power, and preventing them from receiving the protection, health, and support services to which they are entitled on a formal basis. Research conducted by public health and social science institutions reveals that sex workers face safety risks and health problems as well as service barriers due to structural conditions, which include legal systems, police operations, and violations of their rights (Decker et al., 2015; Platt et al., 2018). Research across different countries further shows that sex work policy regimes shape labour conditions and welfare outcomes in systematic ways, indicating that structural factors often outweigh individual agency in determining well-being (Reeves et al., 2017).

This study examines the organisation of services and their advertising in one of the world's largest urban service economies, Bangkok. The city also possesses the organisation required to move goods and services through its various media, including traditional billboards and modern online advertising. Outcomes in the economic sphere, however, are determined by more than simply the outcomes of individual advertisements and services. The organisation of services and their advertising is influenced by broader market structures and the interaction of these with government regulations and the limitations of social protection. There is a growing body of research on sex work, but the financial lives of most workers in this sphere remain unknown, particularly with respect to how they earn income, how stable that income is, the costs incurred, and how they save. This is particularly the case in Southeast Asia for male sex workers. Examining the financial lives of these sex workers provides a more comprehensive understanding of their economic vulnerability by looking at how income, expenses, and a host of institutional factors intersect. Although average earnings per transaction may be high, regular recourse to retail financial services for transactions in unskilled or poor-quality employment can introduce variability into the lives of disadvantaged working individuals. The calculation of gross income does not reveal the additional expenses that decrease net welfare because workers need to spend money on job retention and experience periods of unpaid leave at certain times. Social protection systems that operate in informal and non-standard labour markets determine how employment risks will develop into permanent insecurity. A recent study shows that social protection programmes and formalisation procedures form complex systems that determine community inclusion levels for people in developing nations with restricted financial resources. The success of inclusion programmes in low- and middle-income countries requires both correct policy implementation and strong incentive systems (Torm & Oehme, 2024).

In this study, the financial life of male sex workers in Bangkok is conceptualised as an integrated system linking (1) pathways into work and working conditions, (2) income formation and compensation structures, (3) expenditure patterns, including necessary and hidden costs, and (4) saving practices and long-term financial planning capacity. Rather than concentrating solely on a single domain of financial life, a holistic approach is used to follow the financial implications of financial practices throughout their daily work and outside work. Tip-based sex work may generate high transactional income per client, but it is also characterised by high variability and by both visible and hidden costs, including unpaid time (Kalleberg, 2009; Kreshpaj et al., 2020).

Recent research shows that health outcomes for sex workers can improve when legal and policy frameworks modify the factors affecting their safety and service availability (Johnson et al., 2023; Platt et al., 2018). However, these structural conditions also influence economic performance by shaping worker bargaining power, market competition, and access to support systems. This study, therefore, addresses the following research questions: (1) How is income generated and structured in tip-dependent service environments among male sex workers in Bangkok? (2) How do income volatility and hidden costs shape workers' financial practices and day-to-day economic

management? (3) How do institutional factors, particularly legal status and access to financial systems, influence workers' ability to achieve financial stability and long-term security?

This study on financial insecurity contributes to labour economics and social policy by examining the relationships among three concepts: income volatility, hidden costs of earning income, and institutional exclusion. The study examines how these three areas may interact to produce financial insecurity in this context, and why low income alone may not fully explain financial insecurity. Financial insecurity is structurally produced by the intersection of work, wages, and compensation, as well as unequal access to formal support and services (Torm & Oehme, 2024).

2. LITERATURE REVIEW

2.1. Legal and Institutional Context in Thailand

The Prevention and Suppression of Prostitution Act B.E. 2539 (1996) makes it illegal to sell sexual services in Thailand (Office of the Council of State, 1996). The Act defines prostitution broadly and criminalises a range of activities connected to solicitation and participation in prostitution-related settings. Although the law prevents commercial sex from occurring, it has not stopped the practice from continuing. Instead, many commercial sex transactions operate within (or alongside) the wider service economy and are often difficult to separate from other paid services openly marketed to consumers. The Thai government has established specific institutional frameworks that control entertainment facilities through laws that permit the regulation of bathing/massage/steaming businesses and their service providers, yet maintain sexual services as illegal activities (Office of the Council of State, 1996).

The economic results of institutions depend on their legal framework because criminalisation practices force workers to take dangerous, unregulated work that provides unstable compensation while making them bear all the workplace dangers rather than implementing current workplace safety protocols (Kalleberg, 2009; Kreshpaj et al., 2020). Research on Thailand's sex and entertainment industry shows that criminalisation, combined with weak labour inspection systems, makes people more vulnerable to exploitation because they do not receive adequate protection, and others can coerce them into working against their will (Villar, 2019).

Research on male sex workers in Bangkok indicates that sexual economies operate through various sex work settings, with workers moving between different locations, thereby increasing their financial instability and making planning more challenging (Truong et al., 2022). The literature views the market as an activity existing within service businesses and operating through social and digital platforms.

The social protection system of Thailand shows how illegal activities, together with informal work practices, lead to welfare service gaps. The Thai government maintains systems that aim to protect workers who do not fit into traditional employment patterns, but fail to provide equal protection to all workers. The national diagnostic process shows that most workers in informal work arrangements and small businesses lack coverage under contributory insurance programmes (International Labour Organization United Nations Children's Fund International Organization for Migration UN Women, 2022). The evaluation of policies shows that voluntary protection systems for workers who do not fit standard employment patterns continue to encounter two major problems, preventing them from receiving adequate protection. The current protection system fails to include economically active people who need its benefits (OECD, 2025). Research on the financial situation of male sex workers in Bangkok should examine net welfare because the institutional environment makes it necessary to study their income levels, price stability, along with expenses and financial management techniques, rather than using reported prices and total earnings to measure economic stability.

2.2. International Welfare and Social Protection Approach to Sex Workers: Policy Models and Evidence from Prior Studies

The main international policy issue focuses on whether sex work should be illegal or legal, while determining if sex workers should receive worker benefits, which include occupational health and safety (OHS) protection, workplace

rights, and social security access. Organisations need to create systems for service access and protection in line with international rights-based standards because people who are undocumented cannot automatically receive welfare benefits (Goldenberg, Thomas, Forbes, & Baral, 2021; UNAIDS, 2024).

New Zealand's Prostitution Reform Act (PRA) is a welfare-oriented model of decriminalisation with worker protection duties. The PRA sets out policy objectives that include safeguarding rights and promoting the welfare and occupational health and safety of sex workers, as well as provisions linking sex work settings to general workplace health and safety obligations (The New Zealand Parliamentary Counsel Office, 2023). The welfare approach gains importance because it works to move sex work operations from underground enforcement-based arrangements and towards a system in which workers can use standard regulatory tools, including OHS standards, rather than depending on unofficial agreements. Research evidence from decriminalised settings shows that workplace safety measures, together with employee protection systems, continue to depend on social inequalities such as immigration status and discrimination, but decriminalisation helps organisations become more accessible to employees who want to seek assistance and exercise their rights (Kovacsics, Santos, & Siegmann, 2023).

Belgium provides a second welfare-oriented approach by using employment contracts and social security programmes as its second welfare-oriented approach to include workers in the labour market through its current policy framework. Belgium enacted a dedicated statute, the Law of 3 May 2024 on sex work under an employment contract, which came into force on 1 December 2024, establishing the conditions under which sex workers can obtain salaried employee status through a written employment contract. The legal and comparative labour-law analyses demonstrate that this reform establishes sex work as an officially recognised employment practice, requiring employers to acknowledge their workers and follow all applicable regulations. The framework establishes essential connections between sex workers' activities and standard labour laws, which provide social security benefits to those with employee status, with specific worker protections including wage and benefit security and client selection freedom (European Labour Law Network, 2024). The model follows an economic-welfare framework, focusing on workplace risk reduction, income replacement, and life-course security, which directly affect saving ability, financial stability, and emergency response (Ramlot, 2025).

Legalisation and regulation frameworks create welfare segregation because workers must obtain licences and register, and meet compliance standards, which regular employees do not need to. The Prostitutes Protection Act implemented by Germany in 2017 demonstrates a regulatory system that requires sex workers to register while providing health services and establishing business-related responsibilities, yet faces criticism on how these rules might make certain workers more vulnerable to danger and social marginalisation (Federal Ministry for Family Affairs Senior Citizens Women and Youth, 2017). Studies on sex workers' security needs in the Netherlands reveal how their legal status and government control systems determined their ability to receive assistance during the COVID-19 pandemic, exposing weaknesses in financial assistance and social welfare benefits for people who are not part of official systems and migrant workers (Kovacsics et al., 2023). The research findings are valuable for welfare assessment because they show how protection systems establish conditional systems that enable certain groups to access better opportunities but force other groups to remain in unstable informal market situations.

Global public health and human-rights institutions across different policy environments show that punitive laws, policies, and practices can restrict sex workers' access to health care, social assistance, and safe working conditions. Structural changes that reduce criminal sanctions and improve service delivery may therefore contribute to better health and welfare outcomes (Goldenberg et al., 2021; UNAIDS, 2024). Existing research also suggests that health issues lead to economic consequences because workers who stay away from institutions due to enforcement concerns and social discrimination will miss out on protective systems and need to spend more money on alternative coping methods while losing their ability to create long-term financial plans.

Research conducted globally shows that sex workers obtain superior welfare results through policies which create effective protection systems and defend their rights in three essential domains: (1) workplace rights with

enforceable protection and occupational health and safety coverage; (2) social security benefits and income replacement programmes; and (3) organisations which maintain worker trust to receive assistance. The current research must determine which institutional systems generate financial dangers that prevent workers from creating economic plans.

2.3. Linking the Institutional Context to Economic Welfare Through Financial Life

The research findings reviewed in Sections 2.1 and 2.2 show that welfare outcomes in sex work are shaped by institutional factors rather than by individual choices alone. The term “institutions” in this context refers to the established rule systems that structure economic activities through a combination of legal frameworks, enforcement mechanisms, labour market management systems, social welfare programmes, and financial system infrastructure. The Thai legal system creates a deviant status for sex work, resulting in modified business operations, conflict resolution methods, and financial constraints for workers who want to remain visible. The institutional environment requires workers to follow unofficial work methods, leading to higher expenses for maintaining their employment while compromising their ability to access official support for rights protection and assistance (Kalleberg, 2009; Platt et al., 2018).

Research conducted worldwide supports the findings emerging from other investigations. The presence of functional policy environments that offer workers protected rights and dependable social security entry points results in institutional worker protection rather than personal worker accountability. The protection system fails to provide equal protection to all workers because access requirements create administrative challenges and social discrimination against certain groups. The protection system fails to provide equal protection to all workers because it creates two separate markets, granting benefits to specific workers but denying them to others (Kreshpaj et al., 2020; Torm & Oehme, 2024).

The existing literature has not fully explained how institutional elements evolve into economic value produced by financial life. Research studies reveal their most robust findings on health outcomes, violent incidents, and service delivery access, but fail to show how economic systems affect welfare through income stability, financial resources, and planning capabilities (Decker et al., 2015; Reeves et al., 2017). Research on dangerous service-sector work indicates that workers who experience unpredictable work hours and non-standard shifts encounter financial difficulties because they lack the ability to create stable budget plans (Schneider & Harknett, 2021). Research shows that economic shocks, together with uncertainty patterns, directly impact human well-being, proving that market volatility creates a significant problem for public welfare (Ridley, Rao, Schilbach, & Patel, 2020). People who receive irregular income and struggle to obtain protection are likely to find it difficult to save money and create long-term plans since they need to use debt as their main short-term survival method (Peetz, Robson, & Xuereb, 2021).

This study responds to that gap by treating financial life as the pathway linking institutions to welfare for male sex workers in Bangkok. The statement presents a straightforward argument, demonstrating that institutions that block workers from obtaining legal protection and social benefits result in workers bearing the consequences of risk, manifested as financial instability through their everyday money management. This research links Thailand's institutional framework to worldwide social security discussions through its examination of these specific mechanisms, while examining how economic welfare appears through monetary exchange when people encounter unpredictable, dangerous situations.

2.4. Precarious Informal Labour in an International Political Economy

This study analyses the financial lives of male sex workers in Bangkok through an integrated theoretical framework that combines sociological perspectives on precarious and informal labour with International Relations approaches to human security and the International Political Economy (IPE) of informal work. These perspectives show that income volatility, hidden occupational expenses, and unequal long-term security result from structural

systems rather than personal financial choices. Consequently, financial life emerges from this system, depending on how workers organise their work, how markets operate, and which institutions provide access to their systems.

This research uses precarious work as its main sociological framework to conduct the analysis. Precarious employment refers to workers who experience unstable work environments without enough pay protection and bear the monetary effects of system failures (Kalleberg, 2009; Kreshpaj et al., 2020). The compensation system in these environments operates through variable payment methods since workers receive their income based on market demand and manager choices. The research findings reveal that the tip-centred structure follows this pattern because workers receive their wages based on client traffic, and they must pay additional fees from their earnings from tips. The employment relationship contains built-in volatility, existing as an essential part of its structure. Theories on informalisation and market embeddedness demonstrate that compensation stems from social systems rather than following contractual terms (Chen, 2012; Granovetter, 1985). The system produces income through various operational methods. Workers in certain situations depend on their survival tips, while others get extra money through payment systems or the payment terms established during their work with clients. Workers receive wages through market operations and their success in developing work relationships with their employers. Workers must protect themselves in labour markets because these markets lack sufficient formal protections and regulatory safeguards. Workplaces now experience income instability as an ordinary work condition rather than an unusual occurrence since their institutional safety measures fail to provide adequate protection.

This research expands the International Relations perspectives on these labour systems by examining their relationship with worldwide governance and economic frameworks. The human security framework has shifted its focus from state protection to individual safety, protecting people from ongoing economic instability and health-related threats (UNDP, 1994). Organisations use labour flexibilisation processes to reduce the needs of their permanent workforce while making their employees handle market changes through their work responsibilities (Harvey, 2005). Market expansion is shown to lead to social protection problems, and markets expand without sufficient defence for social systems (Polanyi, 1944).

These frameworks demonstrate why people who hold different legal statuses are likely to experience varying levels of financial inequality. The theory of stratified citizenship posits that people need to have official legal status to receive social benefits and institutional defence (Marshall, 1950). The research investigates how Thai citizens and stateless participants experience economic security through their institutional relationships with each other. All workers experience income volatility, but their ability to transform earnings into lasting protection depends on their possession of formal banking services and ownership of secure financial assets. Financial insecurity develops through the combination of unstable work arrangements, market-based risk distribution, and institutions that treat people differently. These frameworks demonstrate that financial life in this environment functions through existing political-economic frameworks together with governance systems rather than individual decision-making.

Global policy models towards sex work provide a useful lens for interpreting the Thai context. In some “welfare” countries, sex work is officially recognised, enabling sex workers to be integrated into labour laws, occupational health and safety, and broader social welfare provisions, reducing their financial risk. In Thailand, a mixed system of ambiguous regulations currently exists; however, the provisions for workers’ rights in these regulations are not being realised. This has implications for financial life, making workers responsible for a risk normally borne by the state or employers. As a result, sex workers’ income strategies are precarious and contingent on market variables, susceptible to the vagaries of “tipping” and informal transactors. This raises the question of why workers in this setting face unstable incomes, hidden and work-related costs, and limited capacity for long-term financial planning. This study attempts to answer that question. The findings of this study contrast with those on other countries to argue that financial insecurity is not merely a matter of individual household economic behaviour, but rather a structurally produced phenomenon resulting from the interaction between labour market organisation and other institutions.

3. METHODOLOGY

3.1. Research Design

A qualitative research design was employed in this study, with descriptive analysis of online promotional content used to examine financial practices and welfare constraints among male sex workers in Bangkok. The study examined male massage/service businesses through their online content to detect market-based patterns, such as pricing data and service information, prior to conducting interviews to establish connections between these patterns and workers' actual financial outcomes.

3.2. Data Collection and Research Instrument

3.2.1. Public Online Promotional Materials

Data collection was conducted over one year, from December 2023 to December 2024, in accordance with the approved research protocol. The study examined how business organisations presented their services to potential customers, but no attempt was made to measure the size of the market. Accordingly, the online promotional materials were analysed descriptively to summarise publicly visible market-facing signals among the ten venues included in the study. The percentages reported in the tables are used only to describe the sample venues, rather than to estimate the prevalence of these features across the wider market.

An initial screening of 20 publicly accessible online advertisements or venue listings was conducted, from which ten venues were selected for analysis. Venues were included if they contained adult-oriented promotional content beyond ordinary massage or spa advertising and provided sufficient information on services, prices, booking channels, or staff presentation for descriptive analysis. Venues were excluded if they duplicated another included venue, provided insufficient information for analysis, were no longer publicly accessible, or could not be safely anonymised. The extracted data included market-oriented signals such as price levels, promotional activities, and advertised services. Only public content was used; no private communications were accessed. The results are presented in aggregated form to protect both locations and individuals from identification.

3.2.2. In-Depth Interviews and Instrument Validation

Primary data were collected through semi-structured in-depth interviews with male service providers in the Bangkok Metropolitan Area. An interview guide was used to conduct interviews, focusing on five specific sections consisting of general background information, financial management, worker safety, identified problems, and suggested solutions. The financial-life component was used to examine how people start their careers, what their jobs entail, how they earn money, handle their finances, and save for their future security, including retirement planning and developing exit plans. The welfare assessment involved an evaluation of staff perceptions about their welfare needs, encompassing their workplace conditions and monetary stability, requirements for leave time, need for job security, and health requirements. Employees were asked what they thought about government participation in workplace management.

Feedback was obtained from three organisations to enhance content validity: the Labour Welfare and Protection Office of Mahasarakham Province, the Office of Social Development and Human Security of Mahasarakham Province, and the Department of Sociology and Anthropology at Ramkhamhaeng University Faculty of Humanities. The reviewers provided feedback, helping the researchers to improve the language and ensure the study remained focused on its main goals.

3.3. Study Site, Participants, and Recruitment

Fieldwork was conducted in the Bangkok Metropolitan Area. An initial purposive sample of participants was conducted based on the study's inclusion criteria. In some cases, referral-based recruitment, referred to as snowball sampling, was conducted to recruit further participants within this hard-to-access and legally sensitive group. A total

of nine potential participants were contacted through purposive and referral-based recruitment; three agreed to participate, while six declined or discontinued communication. The refusal/non-participation rate was therefore 66.7%. All participants were provided with an information sheet on the aims and methods of the study, as well as their rights to involvement, including protection of their personal data and anonymity. Interviews proceeded only after the participants confirmed their understanding and provided informed consent.

The research study included participants who were 18 years or older and worked in massage businesses using adult content in their promotional materials. The individuals who agreed to participate and share their experiences formed the interview sample. Participants and venues were protected by avoiding the recording of identifying information to minimise risks. The results were presented through general data to avoid revealing specific information about the participants or locations.

Given the very small number of interview participants ($n = 3$), the interview component of this study should be treated as case-based qualitative evidence rather than evidence of general patterns among male sex workers in Bangkok. The three interviews were used to illustrate possible mechanisms through which income volatility, hidden work-related costs, and unequal access to financial and institutional systems may shape financial practices and outcomes within this specific setting. Therefore, all interview-based findings should be interpreted as indicative, exploratory, and context-specific. The experiences of these three participants do not necessarily represent the wider population of male sex workers in Bangkok. The hard-to-reach study population of male sex workers and the legally sensitive nature of their work were key factors in choosing an appropriate analytical stance for the study.

3.4. Data Analysis

Data were subjected to thematic analysis, with descriptive summaries used to organise the secondary online materials. The analysis began with a review of online promotional data to identify common marketing practices, pricing structures, service packaging, and advertised service features. The interview recordings and detailed notes were reviewed to identify themes related to how participants earned and allocated income, how stable their income was, how they saved and planned for the future, and how they managed financial challenges. Online promotional content was compared with the participants' reported earnings, spending patterns, periods of low demand, and access to social protection to assess how market-facing information related to their actual financial outcomes. To support the thematic analysis, selected anonymised participant-based accounts were included in the findings where relevant.

3.5. Ethical Considerations

This study was approved by the Human Research Ethics Committee, Mahasarakham University, Thailand, via a full board review on 25 December 2023 (Ref. No. 538-184/2023). The research participants gave their free consent to participate in the study after receiving all necessary details about the research. The study participants maintained their right to refuse to answer any question and could leave the study whenever they wanted. Complete study confidentiality was maintained through document de-identification and a group data presentation, and the research data were stored in secure facilities with restricted access until the end of the study.

4. RESULTS AND DISCUSSION

4.1. Embedded Sexual-Service Marketing: Signals, Pricing, and Plausible Deniability

The public domain contains information that demonstrates how social organisations and personal lives are affected by various events. Only aggregate data were used in the presentations of the findings to protect participants from identification and avoid any adverse consequences that might emerge from the study. Research conducted through internet-based methods requires that public access to data does not eliminate privacy rights since the process of information transformation, increased searchability, and amplification creates new ethical challenges beyond the original context (Franzke, Bechmann, Ess, & Zimmer, 2020; Hewson & Buchanan, 2013). The reporting strategy

approach is based on contextual integrity because it identifies privacy threats extending past public data breaches to include situations where data collection and distribution methods break established informational rules in specific contexts (Nissenbaum, 2004).

A review of publicly available promotional material from ten venues offering male commercial sexual services revealed that services were channelled through conventional massage and/or spa businesses presented to the market in a standardised format. All the venues under study had standard information about their services presented to the market, including booking details, location indicators, business hours, and presentation of staff. The level of sexualised signalling varied between venues, but appeared to be an integral component of an overall, relatively standardised market template. Details of the promotional material from the venues included in this study are presented in Table 1.

Services were presented online in a professional manner. This is particularly the case for time-based services such as massage sessions, where costs are clearly delineated and business operating hours are advertised. However, in addition to these overt signals, services and their promoters also convey more subtle or explicit information about the true nature of the service to potential customers from certain demographics. In the context of sex services online, providers attempt to operate within the law in terms of how they advertise their services, while at the same time presenting the services themselves in a way that will attract a particular type of client. This strategy of keeping a service visible in the market, while at the same time maintaining plausible deniability about the true nature of the services on offer, is a strategy familiar to market actors and in line with previous research on online commercial sexual services and how they signal to customers on advertising platforms (Cunningham et al., 2018).

Table 1. Aggregated overview of public-facing promotional signals observed in online materials (N = 10 venues).

Market-facing attributes (Aggregated)	Operational definitions (Coding rule)	Venues %
Public contact/Booking channels shown	Any publicly displayed booking channel (e.g., phone number, messaging app/DM, QR/link)	100
Location cues disclosed	Any address cue, map link, or transit-area reference shown publicly	100
Operating hours disclosed	Any stated opening hours/ "24h"/time window	100
Standard massage price list posted	Any posted price table for time-based sessions (e.g., 60/90/120 minutes)	70
Promotions/Bundles mentioned	Any bundle/discount/package claim shown publicly	20
Add-ons/Surcharges mentioned	Any additional paid option beyond the base session (e.g., room upgrade, travel/outcall fee, "extra charges")	80
Minimum tip/Service fee stated	Any explicit minimum tip or service-fee expectation shown publicly	50
Staff roster presented	Any roster-style presentation of providers (photos and/or basic biodata)	100
Explicit sexualised service signals used	Any direct market signal framing services in sexualised terms (e.g., role/position labels, coded anatomical size references)	100

Note: Percentages are descriptive and refer only to the ten venues included in this study.

Pricing structures observed in the sample suggest the presence of multi-part pricing mechanisms. The base-service pricing structure in Table 2 shows time-based rates, ranging from 60 minutes to 120 minutes. The pricing system operates according to service-market conventions, since its services are presented through a structured menu format. The promotional materials include information about add-ons/surcharges in 80% of cases and minimum tip/service-fee expectations in 50% of cases, indicating that customers must pay more than the initial massage price because the actual cost depends on additional fees and standard service charges. The economic framework of multi-part pricing demonstrates how sellers compete through their base prices together with their supplementary payment systems (Armstrong & Vickers, 2001).

The collected evidence indicates that venues requiring minimum tips or service fees establish a minimum tip of between 800 THB and 1,800 THB. These patterns suggest that total service costs are often determined through a combination of posted prices and supplementary payments rather than fixed pricing alone. The implementation of a minimum-tip requirement at this payment level transforms the payment process into a required-fee system that operates similarly to a standard fee system. The system enables clients to pay higher effective prices for their orders while the base menu prices remain affordable. The system maintains seller revenue stability because it operates in a market where some transactions occur through negotiated, rule-based, or discretionary methods. Studies on commercial sex activities that take place through digital platforms reveal that online advertising platforms develop into systems that handle all aspects of transactional details, including prices and delivery arrangements, when platforms and sellers need to reduce their exposure to risks and operational limitations (Cunningham et al., 2018; Pearson, Machat, McDermid, Goldenberg, & Krüsi, 2024).

Table 2. Posted base-service price ranges across venues.

Session duration	Min–max (THB)
60 minutes	400–1,700
90 minutes (1.5 hr)	550–2,500
120 minutes (2 hr)	700–3,500

Note: Price ranges are descriptive and refer only to the ten venues included in this study.

All venues display explicit sexualised service signals, indicating that these signals function as market cues to present offer details to specific customers while maintaining denial possibilities through massage and spa services. Research into online sexual services advertising reveals that users establish deals through both direct and indirect communication methods. At the same time, they work to stay hidden from detection and social criticism about their sexual activities. The language system enables both parties to determine what they are trading in (Tamarit-Sumalla, Balcells, Romero-Sesena, & Gretenkort, 2025). Research on male sex workers who advertise their services reveals that their online advertisements contain regular patterns of information, supporting the idea that these promotional materials function to create standardised customer interaction rather than representing spontaneous marketing efforts (Jackson & Santos, 2023).

Snowball sampling was employed to recruit participants for in-depth interviews, as this approach has proven suitable for researching populations that are inaccessible and require special care (Biernacki & Waldorf, 1981; Noy, 2008). During the interviews, participants were asked about service delivery in practice, providers' welfare conditions, and income-management strategies. The findings are presented in the following section.

4.2. Income Structure and Income Volatility

This section is based on fieldwork involving three participants, all male (two heterosexual and one gay); one a Thai national and two stateless. Primary data were collected through workplace interview audio recordings, supplemented by contextual information from the observed market practices used to extract information from the study participants. A messaging application was used to verify important details through follow-up conversations conducted to confirm and clarify essential information. Participants entered this work through their social connections and recommendations from friends who already worked at the venue. People chose this work because they needed money quickly, and it paid better than their other options. The research benefits from additional market-oriented data obtained from ten different locations through the observation of price displays and service payment requirements. While the small sample size limits generalisation, the interview findings provide illustrative insights into income-formation mechanisms in this setting. The interview evidence from the three participants suggests that earnings in these cases are heavily dependent on tips and customer traffic, making income unstable.

While reported monthly income varied greatly, with the lowest reports amounting to 20,000–25,000 THB per month and typical working months generating around 40,000–50,000 THB, participants reported that earnings could occasionally exceed 100,000 THB during short peak periods. These three cases illustrate that very high earnings during peak periods did not necessarily translate into regular and predictable income for the participants. Rather, this evidence reveals precarious work with inherent uncertainty embedded into the very nature of the employment relation. In this instance, the market risk has been transferred to the worker (Kalleberg, 2009).

Tipping is viewed in economics as an “institutional fact,” a social structure that determines how workers are compensated and how workers in the service industry divide their earnings. It also shapes the basis on which service workers are given incentives to provide better service (Azar, 2020).

The three interview cases suggest that the amount charged to customers does not necessarily correspond to the amount retained by service providers as earnings. Primary data on the reported price of the “course” were recorded for each of the three locations and showed course rates of approximately 400 THB per hour, 499–1,200 THB per hour, and 1,200 THB per hour, depending on the setting (Table 3). Moreover, the observed providers’ compensation structure revealed a weak link with the base price of the service. At some places, the providers were said to earn little or nothing out of the course fee, and their earnings consisted only of tips given by customers. At the other locations, service providers charged a handling fee (fixed amount of money per hour) ranging from 50–100 THB per hour, and in addition earned tips, which were their major source of income. Tipping not only generates supplemental income for service workers but also increases income uncertainty because payment is left to the discretion of customers. Posted prices in this system function mainly as market signals rather than wage protection, because workers’ earnings depend largely on customers’ payments and tips. This arrangement reduces fixed labour costs for establishments but shifts the income risk to workers. Since there is no guaranteed minimum wage in these cases, workers may try to maximise earnings from each customer interaction, especially during periods of low demand. As a result, their income remains highly dependent on tips and customer traffic.

Secondary data were consistent with this mechanism. The ten venues displayed base prices through time-based sessions, which included three price ranges: 400–1,700 THB for 60 minutes, 550–2,500 THB for 90 minutes, and 700–3,500 THB for 120 minutes. According to the findings, most venues (80%) implemented additional fees through their service charges, while 50% of venues required customers to pay at least 800–1,800 THB in service fees per visit. The market-price structure contains tip expectations, turning tips into required compensation rather than treating them as voluntary extras. Research on hospitality shows that tipping systems shape perceptions of fairness, control, and compensation (Lin & Namasivayam, 2011), while tipping behaviour remains context-dependent, implying persistent variability when tips are central (Fernandez et al., 2024; Pek, 2022).

Based on the data collected, other expenses were associated with the nature of the participants’ work, which further decreased their net income. Room or operational charges per job were observed and reported to range between 80 and 100 THB per service. Across the three interviews, participants described these shop-related charges as costs that reduced their take-home income before earnings from customers could be fully retained. These additional transactional fees, in addition to already being variable, further decreased the net income of the workers as the decline in the number of customer transactions directly resulted in a sharp decrease in both the average number of tips received and the total amount of tips.

The fluctuating nature of income from in-shop work makes it more difficult for workers to count on future earnings. Such contracts also tend to foster cost-shifting, because if the in-shop work contracts anticipate certain levels of demand, workers are left paying for the unpredictable nature of their own schedules (Kalleberg, 2009).

Table 3. Fieldwork evidence on income formation and income volatility.

Dimension	Fieldwork summary
Participants	All male; 2 heterosexual, 1 gay; 1 Thai national, 2 stateless
Age range (Years)	23–27
Work experience (years)	Mean = 3.7 years; range = 2–6 years
Data collection mode	Audio-recorded interviews in work settings + follow-up via messaging application
Monthly income (THB)	Lowest: ~20,000–25,000; Common higher months: ~40,000–50,000; Peak: >100,000
Posted “course” price (THB)	~400 THB/hour; ~499–1,200 THB; ~1,200 THB (varies by setting)
Worker shares from the course fee	In some arrangements: 0% of course fee (income mainly from tips); in another: “handling fee” ~100 THB/hour + tips
Cost burden while in the shop	Room/head fee ~80–100 THB per job (reported in at least one arrangement)
Income-formation implication	Take-home pay is tip-centred and demand-sensitive; weak wage anchoring → high income volatility

4.3. Income Management and Unequal Access to Financial Tools

Although these findings are based on a limited number of observations, they suggest a day-to-day approach to income management rather than medium- or long-term financial planning. The three participants under study tried to meet their needs and save when possible, putting aside money when income allowed. Income management varied in each of the cases in terms of the monthly income available to spend in cash and to convert into assets. Monthly income was spent in cash and converted to assets, with decisions made as to how to meet fixed monthly commitments and remittance obligations at times of high and low trading. Viewed through the lens of precarious work, this pattern is not an individual failure to plan, but a predictable response to an employment relationship in which risk is shifted onto workers while earnings are weakly wage-anchored. Due to the small number of participants, the findings presented in this section provide indicative insights into financial practices rather than population-level trends and practices.

Based on limited interview evidence, the financial challenges faced by the two stateless participants without equal access to financial resources appeared to stem partly from their legal status. Unlike the Thai citizen, who was able to use irregular income to build savings through formal financial channels, including investment applications and banking services, the stateless participants had limited access to formal investment methods. However, their investment activities were conducted through informal arrangements, which could expose their assets to risks relating to ownership, control, and legal protection. The stateless participants, therefore had to seek alternative and less secure ways to save and invest their hard-earned income.

To address uncertainty, the three participants described using different financial practices. While some transferred surplus funds to build up reserves or invest in gold, real estate, or luxury commodities, their success ultimately rested on whether or not they could successfully acquire ownership and protection of the assets. The stateless became increasingly reliant on relationships, possibly holding assets in someone else’s name, putting themselves at considerable risk, including a loss of control as well as limited recourse in the event of financial dispute or economic shock.

The system operates through established rules, proven by international finance research and identity studies to be effective. Financial systems operating today need identification systems for customers that enforce compliance rules to stop money laundering activities and terrorist funding operations. The financial system protection requirements function as obstacles, preventing people from accessing services due to a lack of sufficient documentation and proof of identity (Arner, Zetsche, Buckley, & Barberis, 2019). The Financial Action Task Force provides financial inclusion support through its risk-based proportionate implementation methods because strict compliance rules lead to increased exclusion of vulnerable populations (Financial Action Task Force, 2025). The

fieldwork provides limited but suggestive evidence that such institutional requirements may restrict access for stateless individuals, requiring them to rely on alternative arrangements.

The stateless/citizen divide in financial access should also be read in relation to Thailand's broader politics of documentation and recognition. Research conducted in Thailand shows how administrative systems, together with evidence requirements, establish citizenship and statelessness, preventing people from accessing rights and institutional assistance (Cheva-Isarakul, 2024). Within the cases examined in this study, differences in legal status appear to be associated with variations in financial security and access to protective mechanisms.

Based on limited interview evidence, the Thai participant in this study appeared able to convert unofficial earnings into protected financial assets through formal channels, even though the income originated from unlawful or legally contested market activities. For the two stateless participants, legal status appeared to create barriers to formal saving, asset protection, and secure financial planning. The argument centres on structural problems since users must fulfil two requirements: proving their identity and showing documents to obtain official banking services. The combination of tip-driven volatility results in security instability, creating different long-term outcomes for workers because one person can achieve financial stability through investment and savings, while another must use dangerous, unofficial methods to protect their savings.

Research on international sex work enables scientists to study how financial instability and restricted access to money create an intensifying cycle of poverty. Research data suggests that criminalisation methods and police operations generate dangerous situations, preventing people from getting the help and services they need (Platt et al., 2018), while quasi-experimental evidence suggests that criminalisation can reduce earnings and worsen household welfare (Cameron, Seager, & Shah, 2021). Thailand-focused analysis similarly argues that criminalisation and limited oversight contribute to a decent work deficit in the sector and restrict access to protection (Villar, 2019).

The three participants who earned unpredictable income also talked about how they coped with it. Two out of the three participants stored cash at home or had their income converted into gold. These accounts suggest that cash storage and gold conversion were used as practical responses to income uncertainty rather than as formal long-term financial planning strategies. They also saved money informally, putting aside sums here and there. How these coping mechanisms worked differed according to the various institutional protections Thai citizens have compared to stateless persons. The need to cope with unpredictable income, therefore, created a connection between income earners in each of the different population groups under study, though the quality of financial stability for each group differed significantly (Arner et al., 2019; Cheva-Isarakul, 2024; Financial Action Task Force, 2025; Kalleberg, 2009).

4.4. Welfare Implications of Volatile Earnings and Unequal Institutional Access

The interview findings from the three cases suggest that workers in this setting may be exposed to welfare risks because of income instability and limited institutional support for risk management. In these cases, participants reported paying out of their pocket for health-related expenses such as annual physicals and protective supplies. The cases in this report highlight the double jeopardy of unstable income and the fixed costs of maintaining health, which in many cases are higher than those found in alternative industries where such costs are borne by institutions or subsidized. As a result, periods of lower income may coincide with reduced capacity to maintain protective practices (Kalleberg, 2009).

Based on the three participants' accounts, the welfare initiatives encountered focused mainly on treatment, cure, and helping workers exit the trade. There was no initiative concerning ongoing access to health and safety services and materials on a preventive basis. None of the three participants reported having access to routine health screening and described paying for sexual health check-ups themselves. According to the participants, preventive health care was therefore considered a personal expense rather than a service routinely provided through workplace or institutional support. Similarly, while some participants reported having access to supplies such as lubricant and condoms from the initiative, these were for their own use and therefore not free of charge. The findings further reveal

that the cost to workers of precarious work is not confined to the need to purchase safety precautions; it also means that workers are unable to save for future needs and accumulate assets to act as a buffer against economic shocks. The system transforms the public health protection of workers and clients into personal affordability challenges, making protection less effective during times of reduced income. The international guidelines for complete sex worker programmes require testing as an essential component, which must be combined with condom distribution and prevention materials because these elements are the most effective and ethical way to reduce risks through guaranteed access rather than personal expenses (World Health Organization, 2013).

The economic system has started to react more strongly to outside market changes due to this development. The participants received earnings based on customer numbers and tips, causing their earnings to decrease when they became sick or could not perform their duties to maximum capacity, while their medical expenses increased. The same market volatility that makes it difficult to predict income levels also prevents healthcare providers from sustaining preventive care services. Research on sex work shows that workers experience dangerous situations because of how laws and regulatory systems operate in their industry. The situation for sex workers becomes more dangerous when laws do not protect them because authorities either enforce penalties with excessive force or do so in an unpredictable manner, resulting in decreased access to medical care (Platt et al., 2018). The Thai sectoral analyses show that workplaces lack sufficient legal protection, meaning that workers depend on private and informal systems for their welfare needs rather than receiving support through formal workplace or public institutions (Villar, 2019).

Institutional access, therefore, produces unequal welfare outcomes among workers. Secure documentation enables some workers to use formal services and receive protection, while others face greater barriers. Research conducted in Thailand on statelessness and contingent citizenship reveals that recognition systems function as real obstacles, restricting people from obtaining resources and rights, thus impacting their vulnerability to danger and ability to protect themselves (Cheva-Isarakul, 2024). The welfare system offers varying degrees of protection to workers who face equal income changes because it provides superior service stability and protection to some employees, but ongoing service limitations to others.

The welfare profile shows how workers need to handle unstable income to support their basic needs, family responsibilities, and workplace safety requirements. The lack of preventive care from employers and their irregular supply of protective equipment forces people to handle public health and welfare tasks, making them more susceptible to reduced protection when their income decreases (Kalleberg, 2009; Platt et al., 2018; Villar, 2019; World Health Organization, 2013). Within the limits of this study, the evidence suggests that income volatility may interact with access to institutional systems, producing unequal welfare outcomes. Individuals with access to formal financial and administrative systems may be better positioned to stabilise income and manage risks, while those without such access may face additional constraints.

4.5. Structural Production of Financial Insecurity

Taken together, the case-based findings from online promotional materials and the three interview cases discussed in Sections 4.1–4.4 suggest that financial insecurity in this context may be shaped by the interaction between labour arrangements, market mechanisms, and institutional access. Within the limits of this study, income volatility, work-related costs, and unequal access to financial and social systems appear to combine in ways that affect workers' financial outcomes. This interpretation is consistent with perspectives on precarious work and informal labour, which emphasise how weak wage protection, limited institutional safeguards, and informal employment arrangements can shift economic risk from institutions and employers onto workers (Chen, 2012; Kalleberg, 2009; Kreshpaj et al., 2020).

In the cases examined here, advertised service prices did not necessarily translate into predictable take-home income because earnings were shaped by customer demand, tips, shop-related charges, and informal payment arrangements. This supports the view that markets operate not only through posted prices, but also social relations,

informal rules, and negotiated practices (Granovetter, 1985). From a human security and IPE perspective, such income instability can become a welfare issue when workers must also absorb health-related costs, safety-related expenses, and periods of low demand without adequate institutional protection (Harvey, 2005; Newman, 2010; Polanyi, 1944; UNDP, 1994).

The cases under study further suggest that legal recognition and access to formal financial systems may shape workers' ability to convert irregular income into longer-term security. The Thai participant appeared better positioned to use formal financial tools, while the two stateless participants reported greater reliance on informal and less secure arrangements. This pattern is consistent with citizenship and financial-governance perspectives, which emphasise that access to social rights and financial systems is partly structured by documentation, recognition, and institutional inclusion (Helleiner, 2014; Marshall, 1950). Therefore, financial insecurity in these cases should not be considered as a matter of individual money management, but as a process shaped by the combined effects of tip-dependent compensation, cost-shifting, informal labour arrangements, and unequal institutional access.

5. CONCLUSION AND POLICY RECOMMENDATIONS

The findings of this study suggest that income insecurity in this setting is not reducible to low pay alone. The compensation system leads to this result because client-controlled earnings depend on market conditions, yet workers do not have enough institutional protection. Workers need to manage market volatility by building personal savings and converting income into assets, although their ability to turn periods of high earnings into lasting financial security depends partly on differences in legal status and access to financial and institutional systems. The Thai participant appeared to have greater access to formal financial tools and ownership-protection systems, while the two stateless participants reported using less secure informal methods to manage their assets. The privatization of safety services creates conditions that increase worker exposure to welfare risks since employees must spend their own money to receive preventive medical checks, and some staff members choose to purchase their own condoms. The present circumstances have caused health- and safety-protection systems to transform into financial frameworks, decreasing their ability to protect workers whose income has decreased.

Policy responses should focus on reducing the extent to which workers must privately absorb risk. Preventive sexual health services should provide guaranteed access to screening tests and prevention supplies without requiring workers to pay personally. Social protection systems should better reflect the needs of people in irregular and highly informal labour markets through simple access points that help workers withstand economic shocks and maintain consumption during periods of reduced demand. Financial institutions need to create identification systems and onboarding procedures that defend employees from insecure, informal asset-storage methods because they lack proper documentation. Research conducted worldwide shows that identification problems prevent many people from obtaining access to formal banking services, together with other financial services. These proposed measures address the three identified mechanisms: market volatility, cost externalisation, and unequal access to institutional systems.

These policy recommendations can be considered in relation to the international welfare-oriented models discussed earlier. In particular, the emphasis on guaranteed access to preventive health services and basic financial inclusion aligns with the welfare-oriented approaches observed in countries such as New Zealand and Belgium, where institutional frameworks seek to reduce vulnerability by integrating sex workers into broader health and social protection systems. However, unlike these formalised systems, the Thai context remains characterised by legal ambiguity and limited institutional recognition, constraining the implementation of comprehensive welfare measures. As such, the proposed recommendations should be interpreted as incremental and context-sensitive adaptations rather than direct policy transfers, reflecting the need to balance institutional feasibility to reduce structural vulnerability.

6. LIMITATIONS

Since the interview evidence is based on only three participants, it is treated in this study as case-based rather than evidence of general patterns. Access to evidence was structurally constrained by the nature of the research setting. The participants belonged to a vulnerable population, and parts of the work took place in an illegalised or legally contested environment. Recruitment was therefore limited by the need for trust, confidentiality, and careful risk management among those involved. Practical and ethical constraints limited face-to-face interviews and direct observation at some business sites. For this reason, publicly available online promotional content was used to examine market-facing signals. These materials provided relevant information on venues, price levels, promotional activities, and advertised services, but not complete details about internal payment systems, labour arrangements, or workforce policies.

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Transparency: The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

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