Money Masochism and Financial Sadism, A Match Made Online

Angela Lewis PhD

Abstract
The Internet has provided unprecedented opportunities for people to start new businesses and make lifestyle choices which may have been unheard of in years gone by. This article describes a relatively new and little known phenomenon which only exists online: financial domination for erotic pleasure.

Introduction

Hey little piggy...I WILL take your wallet, I WILL drain you dry..., you will spoil ME and you will get trained to be My perfect human ATM (from the website of a German Money Mistress).

Money masochism, (also known as money slavery) describes the practice of a man giving money or gifts to a woman he has never met (or is never likely to meet), without receiving anything in return. The women run this service as an online business and advertise as Mistresses. The men do it as an act of unsolicited worship and devotion or while role-playing what is known as voluntary duress—pretending to be coerced to gift or tribute the Mistress.

A variety of terms are used to describe this type of relationship, including money slavery, financial servitude, cash fetish, financial domination, financial rape, wallet raping or extreme spoiling. The women who offer these services refer to themselves as a Money Mistress, Money Dome, (using the female form of dominant in the BDSM sense), FinDome or Money Collector. The women also commonly incorporate the title Mistress or Goddess into their names, (e.g. Mistress Helga or Goddess Petra), and this fits nicely into their core business activities of subjugation, worship and adoration. They are many online advertisements for these types of services, including videos on the YouTube website.

The money masochist (who is almost universally a man), is referred to by a variety of terms, including money slave, human ATM, pay-pig, paybot, pay piggie, servant, cashpet, sissie, cash cow and Loser (generally with a capital L, the only capital letter ever used in relation to a money slave).

The practice of money masochism has its roots in a dominance and submission dynamic. Dominance and submission in an erotic sense is characterised by a consensual exchange of power so that one partner dominates the other either physically or psychologically. Contemplation of these practices may appear alarming to those who do not find them attractive, given that they may mimic situations such as slavery, abusive parenting or misogyny (Easton and Liszt 2000). However the accounts of those who enjoy voluntary dominance and submission are highly complimentary and for some can more important to their sexuality than physical stimulation (Alison, Santtila, Sandnabba and Nordling 2001).
Show Me the Money: How It Works

Many of the Mistresses begin their careers as phone sex workers or continue to use this avenue to attract new customers. All the women advertising themselves as Money Mistresses are very clear about what they require and their terms of operation, as this sample from the website of Mistress Annika attests:

I am a spoiled bitch who loves the sound of My [sic] slaves spending all they have in the mere hope of being allowed to express their worthless selves to Me. I expect total obedience from My whores, and I expect to be Spoiled and Treated Lavishly. I am not interested in seeing you grovel in person, you will be lucky to speak with Me on the phone, and to view images of My glorious Big Beautiful Body.

The terms of engagement generally involve a first step of sending the Money Mistress an initiation fee (the amount varies), so she may consider whether she wishes to begin a relationship with the man. Once she takes him on as her slave she will require various forms of remuneration ranging from regular tributes, (which are preset amounts ranging anywhere from $25 to $100), to requiring the money slave to make regular monthly payments for her manicures, pedicures, hairstylist or gym membership, or contributing towards to her holiday expenses. Some Money Mistresses maintain gift lists at various department stores similar to a wedding registry, and the money slave can use this to order online and have the articles delivered to her. Transactions and money tributes are done online through a third party such as PayPal or credit card debit, or the mistresses get cash sent to a post office box or via a money order. It is very rare for a money slave and Money Mistress to ever meet and the relationship is limited to emails, MSN messenger, web-cam and the mistress sending photos or allowing telephone calls— all dependent on whether the man has gifted or paid amounts that have pleased the mistress. As one mistress so succinctly writes on her website:

You know you are just salivating to spend some of that f***ing money on Me, and here is your chance. Here is how this works, you want to buy something for Me, you send the f***ing money to ME, and I buy it. If it is something I will wear on cam (I will not wear anything exceptionally revealing on cam) you will be able to request that I wear it during a cam session you have scheduled separately. If it is not something I will wear on cam, you can get your jollies knowing I am f***ing other men wearing something you bought for Me.

These exchanges of money or goods involve no sex or physical interaction; instead the men willingly exchange cash and gifts for the opportunity to be psychologically humiliated in ways mandated by their own erotic requirements. While the humiliation is generally governed for the size of the tribute or gift, that communication is mostly limited and will vary according to the Mistresses. When and if the mistress gives the slave any attention it may be to talk with him about how what he is doing is benefiting her life (e.g. ‘I just had a wonderful holiday, thanks Loser’) or to belittle or degrade him. Attention from the Mistress always involves humiliation, which while it takes various forms depending on the people involved, commonly includes the money slaves being told to perform degrading tasks, being verbally castigated, having derogatory posts made about them on her website, being
constantly harangued for more money, being told to wear women’s panties or clothing, not being allowed to climax; or some other humiliating task or activity that the Mistress knows the slave craves. It is common for most slaves to get the Mistress’s permission to climax, which involves paying her for the privilege of granting it. While the relationships always operate in a strictly one way dynamic, and a money slave is unable to ask anything in return, the professional Mistresses ensure they tailor ‘a program’ around the needs of the slave, ensuring the slave’s needs are met and he remains a worthwhile and paying client. For example, a man may want to wear a nappy in his private time; however he only feels able to enjoy this if the decision is taken away from him and he is dominated or forced into doing it. He would let the Mistress know of his requirements and then after he pays her the financial tribute she might tell him he must wear a nappy, take a photo of himself and then send it to her as proof.

Some Money Mistresses also provide a blackmail domination service. How this works is that the man voluntarily fills out an application form with his name, address, employer details, the phone number of his wife or girlfriend and discrediting information of his choosing, which he then submits it to the Mistress. The money slave is then required to pay the mistress to avoid having this information revealed publicly. Disturbing as this sounds, the blackmail is generally always negotiated to run for a specific time, with a buy out clause at the end.

Over the course of a number of interviews, two Mistresses were kind enough to share some insights in their careers. I begin with Mistress Malika (not her real name), a 32 year old woman from Canberra Australia, who shared some of her philosophies on dealing with her money slaves.

*Firstly I need to think about how much I can actually get from this guy, because after all this is my business and my time is my investment. I need to sort out if this is a man with deep pockets, or just full of big talk, or one I might have on a long term cash drip. He may be the sort I will only benefit from in terms of one big hit as he may not have the attention span or interest to make a long term commitment and I need to take that onboard.*

*Another aspect I have to consider is how far I can push him in ways that will ensure he pays. It is a known fact that money piggies have different levels of tolerance, so for that to work successfully for both of us, I have to understand him. For example, for some I may need to be quite aggressive and speak harshly in ways that are bossy or intimidating, while with others it is more a process of seducing them into giving up the money while still letting him know who is the boss – me of course. All this takes my time and consideration, so I feel I do earn the money.*

*Keeping a man around for an extended period of time is probably the most important to me and ideally I am looking to lock him into a long term payment schedule as this takes less work then starting up new guys all the time. But I have so many clients at the moment that I don’t stress myself too hard over this aspect.*

Mistress Malika occasionally works as a phone sex operator to supplement her financial domination business as she finds the business peaks and troughs,
given that her pay pigs also have personal financial obligations as well as supporting her lifestyle. She will not conduct web-cam sessions and only provides her money slaves with emails and some MSN messenger chat as she has young children and as such is extremely careful about guarding her identity. She maintains that the pictures of her on the website (despite not actually being of her), are very close to her own physical representation.

This is in sharp contrast to Mistress Michelle (her real name), who shares her activities with friends and family (aside from her parents) and uses her real Christian name, as well as having her adult daughter join her in the business:

My friends love it and a lot of the time I’m with them and they get to witness everything that goes on. They love to laugh at all my Losers and all the different fetishes. I think I have shown them a whole new world that they never new existed. I also use a couple of my girlfriends on occasion too if the piggy wants to be used by two.

Mistress Michelle was very generous with her time, having a number of email conversations with me around her career as a Mistress. Michelle differs from many of the other Mistresses online in that she visually presents herself honestly as herself, and provides quite a lot of free material in the form of YouTube videos. This is in stark contrast to many of the Mistress websites, where it is common to find the women presenting themselves more in terms of what one would expect from an underwear model, i.e. someone glamorous, young, nubile and scantily clad. There is of course no guarantee that the images of these model-like creatures are real photos of the Mistresses, and it has been known to happen that the ‘Mistresses’ are in fact men taking advantage of a lucrative market (Durkin 2007) . Michelle on the other hand is a 45 year old mother from the Southern states of USA. She does not use fake model shots and is in an age bracket that many might consider a detriment to her success in this field; however this has not been the case. Michelle began her career as a phone sex worker and when she stumbled on men who enjoyed financial domination she started her own website. Initially she felt she had to hide her identity and put up modelling shots of other women, however this proved problematic when men required personal photos and some web-cam time, so she made the move to being herself and has not looked back. What motivated me to contact Mistress Michelle was that her approach is different to the others in the market, and I was struck by the way she displays a type of respect and humanity in her videos and taped chats that is at odds with what she does.

While she does practice financial domination, she presents herself honestly and genuinely tries to cater to the needs of ‘her Losers’. She also believes in positive reinforcement and for her that comes in the form of supplying a special picture, personalised audio message or gift of a personal item. If they have been particularly ‘good’ in terms of spoiling her, she also spends time having one to one chat time with them. She calls the exchange of cash and gifts ‘spoiling’ and refers to her men as ‘Losers’ showing their photos and tributes on her website, ‘drainyourwallet.com’. She is particularly proud of the relationship she has had with one loser for the past 5 years:
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I have one REALLY good Loser….I call him my “Number One Loser.” I’ve owned him for 5 years and I’ve taken $87,000 from him. The first night I took $5,000 and I couldn’t believe it! I figured that would be the last time I would hear from him and in a couple days he was making contact and wanting me to take more. Long story short….the first week I took $25,000! It is getting harder and harder for him to do any these days but he still makes the effort!

Mistress Michelle’s clientele varies across a wide spectrum, including professionals such as lawyers and doctors as well as some men who ‘do the best they can’ to spoil her while only making minimum wage. Despite spending a long time in this industry, Michelle freely admits she still doesn’t know what really attracts men to this practice, but relies on the fact that what she terms ‘the little head’ does the thinking for them, and this basically allows her to control them.

Getting What You Pay For

While the world of financial domination seems to be full of behaviours and practices that appear to be totally one way, the money masochist does it voluntarily because it fulfils his own particular needs. As described previously, this practice falls into the world of BDSM, with the Internet providing an opportunity for another manifestation of masochism that was not really possible before the World Wide Web. Research actually shows that most self-identified masochists are well educated, well adjusted and sexually creative individuals (Sandnabba, Adademi, Santtila and Nordling 1999), who generally enjoy a level of wealth and status (Baumeister and Butler, 1997). Given that this segment of society are generally the forerunners in both adopting new technology and using it in innovative ways (Cooper 2004), it is perhaps not surprising that some masochists have found another way to experience their particular form of erotic fulfilment that is facilitated by technology.

For some men the mere process of making payments to a strange woman is reported as completely arousing; as one money slave framed it:

The act of paying is just so mindblowing. When I see how much I have paid her I always masturbate with the credit card statement wrapped around the hand that is holding my dick.

The Money Mistresses are well aware of the level of excitement experienced by some men when paying them and many make references to ‘wallet raping’ as a sales pitch on their websites, as well as making frequent associations between the giving of money and sexual fulfilment.

For other men, practicing money slavery may be intertwined with a need to pay a type of penance in a Catholic sense because on some level the man feels he is unworthy of being in contact with a powerful ‘goddess figure’ unless he sacrifices something valuable, in this case money. The Money Mistresses appear to understand this motivation all too well, as they all rely heavily on promoting their goddess stature, as this Mistress does in describing her services:

I am a Goddess of exquisite tastes. I will rape your wallet and leave you begging to send Me more tributes and gifts. I have zero compassion for nasty
little cumsquirters like you, you are completely worthless except to be My little cash piggy and My complete and total slave.

The few blogs that are maintained by money slaves almost universally focus on the worship aspect. Many connect it to a personal religious experience, characterising themselves as worshiping at the ‘church of their goddess’, or describing their devotion in terms of their religion as this excerpt shows:

...by buying You gifts, giving You money and being Your slave I have my sole purpose in life now. It has become clear to me that this worshiping you is the real reason for me being. The meaning of life is all about trying to please You, even though i [sic] will never come close to pleasing You it will be my eternal pleasure, trying by giving all i can give, knowing it will never be enough in the face of your eternal greatness and goodness, a power so much greater than anything on this earth (anonymous money slave).

It is an accepted fact that in most cases the gifts or money paid by the slaves garner very little attention from the Money Mistress (or $adist as some call them). This means that when they do receive a mention on her website (a common practice is to list what each money slave tributed or gifted in a type of honour role scenario), they are motivated to spend more in order to receive continued attention—or even be acknowledged with a personal email. And of course in this way the process continually feeds into the money slave’s masochistic tendencies.

The now defunct Money Masochism group on Yahoo ran a poll among members, and in response to the question “How much attention does an MM REALLY need from his $adist?,” 50% of the money masochists who responded said they only needed attention once a week or less, while almost 25% responded that once every other week or less would sustain their obsession and the relationship. An overwhelming 85% of those surveyed said that phone, email and chat were sufficient, with no ‘in person’ contact with the mistress deemed necessary.

And finally, when asked what type of communication a money slave needed from his Money Mistress, 47% agreed with the statement that ‘simple reminders or threats about making their payments on time’ or ‘acknowledgement of receipt of their payment or completed assignment’, would be acceptable to them. Based on this poll, it would seem that many money slaves can exist on very little attention or contact and therefore do ‘get what they pay for’. As one devotee explained it:

Because I am absolute worthless pile of shit, I will devote my entire being to worshiping & serving my Goddess, whether she acknowledges my worthless life or not.

Most of the Money Mistresses seem to understand the requirements of the role, as they present themselves online as a powerful, sometimes shrewish, always demanding, ‘uber-woman’ who is entitled to money, worship and adoration. So in this respect they fill a market niche, providing an ideal that some men are both seeking and willing to pay for.
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However regularly buying gifts and sending money must have some negative consequences for the men concerned and it is entirely possible that some are forsaking their own financial obligations or creating a situation of debt for themselves because they are addicted to worshipping their mistress. As Goddess Krystal reminds us….

All that you are you will give up once I own you. Your whole life will be devoted to acquiring for me all of my desires, whims, even things I know not yet that I want….

Terms
Cumtax—paying money in return for being allowed to climax (alone).
CPA—certified paypig abusers
FinDom—financial domination
Pay pig—Money masochist
Human ATM—Money masochist
Money Mistress—a woman who is given money, gifts or tributes voluntarily by men who she may never have met in real life.
Whore—a money slave in a relationship with a Money Mistress

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References


Footnote: late in 2009 Mistress Michelle let me know that her daughter-in-law has joined the business and has her own website, www.southernprincess.com. She laughingly says their clientele now call them ‘the house of greed’!