## modern work

Freelancers / Contractors / Independent Professionals / Self-Employed





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### Front cover

Independent worker Profile and feature interview: Christopher Groszweski

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### Launch highlights

"This is an extension of what I've always done. Public policy, but also advocacy for people. I just love the idea of bringing people together for a common cause in finding solutions."

iPSE-U.S. co-president and former Congressman Mike Bishop on joining iPSE-U.S. leadership.



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Carl Camden discusses the challenges independent workers face in the U.S. Full story p.8

### A new magazine for America's independent workers

### A word from the editor

elcome to iPSE-U.S's first-ever edition of Modern Work. A magazine dedicated to bringing you all the latest news about independent workers across the U.S.

In this edition, we cover everything from one-man production company Christopher Groszweski, to an introductory word from iPSE-U.S's co-president, former congressman Mike Bishop.

Of course, Modern Work didn't emerge from nowhere. This magazine is the latest chapter in iPSE-U.S.'s exciting story, as we rise to be the biggest organization representing independent workers across the U.S.

It all started with an idea: an idea for a

group that truly represented the USA's millions of independent workers. Back in 2017, our president Dr. Carl Camden - still the CEO of Kelly Services at the time-launched the first policy conference for independent workers.

Next, on July 4, 2017, iPSE-U.S. was officially launched. And since then we've made big steps for this organization and all the USA's independent workers. We've spoken to Members of Congress, the Department of Labor and many more.

We've got approval for an official Independent Worker Day, which took place on August 16 - and we've got the backing of Rep. John Moolenaar for it. And now, we're excited to take the next step with the new US edition of Modern Work magazine.

Enjoy!



**EDITOR** 

August/September 2019



### KELLY SERVICES® IS PROUD TO BE THE LEAD SPONSOR OF iPSE™-U.S.

Together, we are committed to building a future where all people can choose their preferred workstyle, pursue their passions, and build a better future for themselves and their families without barriers, obstacles, or limitations.

#lovethewayswework #ditchthescript #whatsnext



## One-man band

### Christopher Groszweski discusses how he went from being a musician to videographer

By Elizabeth Marshall

hristopher Groszweski, 29, is painfully honest when it comes to how he defines success as an independent worker: "I kind of hate everything I do. In my mind I always think I could have done something better. Maybe it's because I'm always learning and I'm always improving, so I only see my flaws and what I can do better. I don't have a favorite thing I've shot because I don't think I've started on my best work yet."

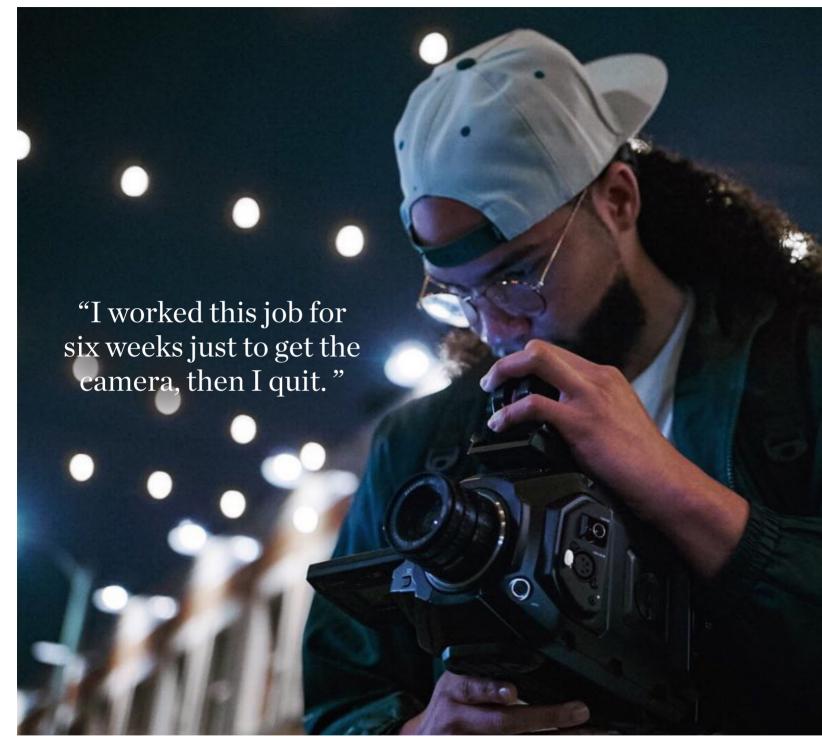
Born in Angeles, Philippines, Groszweski moved to Highland Park, California in 1993. Despite the proximity to Los Angeles, Groszewski's first passion wasn't film. He says: "When I was younger, we would always have camcorders to film home movies. But I didn't get into film until later on, because my first passion was music. I used to produce music, make beats, taught myself to play instruments."

Following his passion for music, Groszweski and a fellow musician formed the group, Lo Visibility. When the duo decided to start filming music videos for YouTube they quickly realized they could not afford the expensive equipment and production costs. Undeterred, Groszewski used his aunt's point and shoot camera to create the first series of videos.

As the duo's popularity on YouTube grew, Groszweski recognized the need to produce higher quality videos.







"I worked this job for six weeks just to get the camera, then I quit. So, I only worked the job to get the camera."  $\,$ 

Things seemed to be on an upward trajectory as Lo Visibility were gaining hundreds of thousands of YouTube views per video and even began talks with producers from Def Jam Records, before the group suddenly split up in 2008.

Now a solo artist and locked out of his YouTube account, Groszweski, turned to freelancing to supplement his income. Utilizing Twitter, he connected with rappers, artists and entertainers who needed a videographer. He started filming music festivals like Rock the Bells, events and

concerts, including artists such as Jeremih, Jacquees, Wiz Khalifa, and the late Nipsey Hussle, to name a few.

Realizing he needed to hone his self-taught skills, Groszweski enrolled in L.A. Film School. While there, one of his professors helped him get his foot in the door at Paramount Studios, which led



to a job working on several reality shows.

Groszweski dropped out of film school, choosing to work full-time in television. For a couple of years, he worked as a camera operator but never connected with the work itself.

"It took me away from why I started doing this in the first place," he explains. "I like telling stories, I like creating the whole vision, I like being in control of the story and having that creative freedom."

Television proved to be too heavily unionized for his liking, so Groszweski left and started his own business. "I like the creative control," he says. "I was never really happy working for others. I didn't like the politics. I just wanted to film cool stuff. I wouldn't be happy knowing that I'm building someone else's dream."

In 2016, he started his own production company, Signal 13 Productions. "I like knowing I control my own destiny, even though I have to do all this stuff. It's overwhelming at times, but I'm happier stressing about doing what I love, than doing some job where I punch a clock. I'm always thinking about work, every minute of the day. But I like a challenge."

Under Signal 13, Groszewski created videos for the LA Sparks, 24 Hour Fitness, and several other established brands.

Although already possessing an impressive portfolio and distinguished clientele to match, it was a smaller project — filming a proposal video for Kornelius Bascombe — that turned out to be the spark that launched Groszweski's career.

The proposal video went viral and Groszweski's star was on the map. With over 50 million views, and exposure from *Huffington Post*, *The Knot* and *Essence Magazine*, "the video was a steppingstone in my career," remarks Groszweski. But while the video was a huge success, he had trouble getting the credit or retaining the copyright over the material as it made the rounds on the internet.

"Being a one-man band and having to do everything yourself, I have to wear like 30 hats.

"You have to learn how to do everything: everything in production, marketing, negotiating, you have to be your own accountant, you have to do it all, but I never want to put myself in a box," he adds.

While it's still very much a "one-man band" operation, he hires other freelancers to help with larger projects, growing his business and professional network. As Signal 13 Productions, Groszweski's traveled around the world, filming for organizations big and small.

"If I see potential in a client, or their business, I will sometimes work below my rate because I feel like that's what people saw in me and I like to pay it forward. That's how I choose who I work with. It's never been about money, it's about what kind of impact, what kind of difference can I make?"

Despite spending over a decade as an independent worker, Groszweski still questions his success: "I feel parts of me feels like I'm a bit of a failure because I feel like I've squandered a bunch of great opportunities, but at the same time I learn from that. It's shaping me into the person

I'm going to be.

"Maybe I wasn't ready. Maybe that's why it didn't work out. I still feel like I'm pretty young. I'm excited for the next 10 years, but right now I will say I feel successful just because I'm able to do whatever it is I want. And it doesn't feel like work."

So, what's next for Mr. Groszweski?

"I hope to start a non-profit and do projects that highlight charities around the world. I want to film their stories and bring attention to them."



His passion project ties in perfectly with his dream: to travel to Rwanda to film Kunda Village Ministry — a school that houses and educates children orphaned by war. He's raised money to purchase sports equipment but hopes to get enough funding to film a feature-length documentary about the school.

As Groszweski looks back on his 11-year career, he says: "I'm blessed to be in a position where I can pick and choose which projects I want to work on. I get to work on things I'm excited on. I pick situations where I can work with the client, take their vision and most of all, I do it my way."

**Details:** s13pro.com/ **Kunda Village Ministry:** kundavillage-ministry.jimdo.com/



## It's time to remove the barriers the self-employed face

### Modern Work caught up with Carl Camden to find out why he set up iPSE-U.S.

s the former president and chief executive officer of Kelly Services, Carl Camden is recognized as a leader in talent management with expertise on how companies can best utilize workers to succeed in highly competitive markets. From his varied educational and professional background, he offers a unique perspective on the evolving nature of work.

Carl has been a marketing executive for a bank holding company; co-president of an ad agency; co-founder of a behavioral research group; and a tenured university professor. He has spent his entire career advocating for the freelanc workforce and is aware of the challenges and discrimination faced by independent workers. It is one of the reasons why he decided to set up iPSE-U.S.—a representative body for America's independent workers.

 ${\it Modern~Work}$  sat down with Carl to find out more.

### Tell me about your background before you started at Kelly Services.

I started out at a Southern Baptist college in the Ozarks of Missouri and went on to ultimately do my doctorate at Ohio State in psycholinguistics. I started a market research firm to help ad agencies understand how to better craft messages, sold the company and became president of the ad agency that bought it. I was recruited from there to a bank to run their marketing department, which was an unusual experience. Shortly after that, I was recruited to run marketing for Kelly Services, who support the temporary workforce.

### So why are you pursuing a challenge like this now after spending 22 years at Kelly?

Kelly is a global company and I worked with

independent workers around the world. Through it, I became very aware that only in the United States, of all of the industrialized countries in the world, did we make people who chose to be an independent worker do so at considerable risk to themselves.

We made everything from health insurance to workplace safety all dependent upon the employer/employee relationship. And for those people who are entrepreneurial enough and self-sufficient enough to work on their own, only in the United States did they do so in a way that put themselves and often their family at risk.

#### So where does iPSE-U.S. come in?

We want to help fix this. We are going to supply a benefit support network for independent workers, as well as a comfort zone of business support services. But most importantly for iPSE, we're going to end the systemic and legal discrimination that independent workers face in this country compared to employees.

"Work has dignity regardless of the individual work style you choose to pursue."

### Can you tell me how your association is different from other organizations who operate in this space?

We're the only organization that is working across the country, not bound by geography, not bound by the type of business, we will represent you as an independent worker regardless of your particular legal status you've chosen to pursue. And that's what makes us different.

### iPSE-U.S. is an association built around advocacy; how does that change your approach to challenges you might address?

You know, every category of profession, every category of business usually ends up having an association to represent their specific needs and they do so as a not-for-profit. And iPSE is no different than that. We are a not-for-profit association credentialed in all 50 states and our job is to advocate for the rights of the independent worker and to remove any barriers they face.

### Are there any particular issues you've dealt with during your career in staffing that you believe are driving your work with iPSE-U.S.?

As I began working at Kelly Services, even then I began seeing discrimination and prejudice about independent workers.

You would hear things like, 'well, they are just a temp'. We would work with companies who would require their independent workers to work in the farthest away parking lots, often the parking lots that failed to be plowed during a snowstorm. The ones that didn't have easy access in a rain storm to get into the building.

There were different color name tags that marked them as *the other* because they weren't an employee of that company. And one of the things that I advocated for at Kelly for temporary employees, and now for the entire range of independent workers, is that work has dignity regardless of the work style individuals have chosen.

There is no justification ever for discriminating against the independent workforce. And I carried that passion with me from representing the tempo-



rary employees to today representing independent workers of all categories.

In building a cohesive and unified voice you face some significant barriers, most of all the diversity in industries and professions – how will you approach that problem?

We're taught when we are running large companies that diversity is one of the cornerstones of a large employee base strength and I believe that. The greater the range of skill sets or experiences that people brought, the stronger the company was.

I believe that our inclusion of everybody, from the lowest paid independent worker doing ride share, to the higher paid freelancer doing clinical drug trials, we will be stronger as a political movement.

That is a strength of iPSE - not a weakness.

"There is no justification ever for discriminating against the independent workforce."

Can you describe your vision for the future of independent workers in America?

Throughout the majority of human history, people worked as independent workers – look at the movements inside the United States. We were described as a nation of small business owners, craftsmen, tradesmen, small farmers – our tradition in the United States was that we worked as individuals, we practiced our craft, our trades.

It was through the industrialization of the country that created the concept of jobs. Henry Ford was tremendous at creating this concept of a job and bringing together the idea of benefits tied to work.

I am all in favor of benefits as part of an employee package. But it just can't be produced as the outcome of only one way of work — employment. Instead, it should become available to any worker no matter how they choose to work and we will make that possible.

How do you think the rapid innovation of technology will affect the independent worker?

Technology has had a tremendous impact on how people work. One of the things that nobody talks much about is that it also has shortened the life cycle of jobs.

One of the reasons that employment models, the idea of a job used to work, was that people used to be able to say: I started work at this

factory and I ended my career working at this factory, retired from it and now my son is now doing the same thing'.

But now with the increasing pace of technological innovation, the amount of time you can expect a job to stay in the same format, at the same location, doing roughly the same type of work has radically decreased.

And so we're back now to the same model that we had in the 1700s and 1800s in which craftsmen and tradesmen developed and modified their skills to fit what was needed in the country. We can no longer expect that once you learn how to do one task, you learn how to do one job and you're good for the rest of your life.

But no country should be bet-

ter able to thrive in that type of

environment than the United

States, which values ingenui-

ty, entrepreneurship, people

stepping in and taking advan-

rise of ride share capability

that came out of nowhere a

Look at the tremendous

tage of new opportunities.

defined some of the legislative and policy goals that iPSE-U.S. hopes to achieve?

Yes. With 75 years of bureaucracy that's built up around the concept of jobs, there's no lack of things that need to be changed to make the economy, policy and regulation nondiscriminatory against inde-

Recently you brought on former Con-

gressman Mike Bishop into the leadership of

iPSE-U.S. With him joining you, have you better

pendent workers.

Mike Bishop is a tremendous addition to the team, very excited to have him here. Among the things that need to be fixed is that we need to end the classification wars that are taking place

not just in California but inside the U.S.

Department of Labor.

Reclassification threats create a lot of fear among different work sites and employers who work with independent workers, because they're worried about violating the archaic Department of Labor rules. That is going to be a very high item on our list of things to deal with.

Secondly, inside the Department of Labor, there is no group, no assistant secretary.





## So, you want to be an independent worker?

With 38 years' worth of experience behind him, Gary Corbin shares some of the basic things you need to consider before venturing out on your own

aybe you are young, middle-aged, or more senior in your demographic. You're thinking about becoming one of the approximately 50 million, or 35 per cent of all workers in America who earn some, or all, of their income through means other than a standard W-2 employer/employee relationship.

You have your own reasons for wanting to live and work the way you want to. Well, before leaping in with both feet, there are a few basic, but very important things to consider to improve your chances of success in committing to that independent worker lifestyle.

There are different viewpoints on how to look at career options and potential business models. One that I favor is looking at your new career opportunity as if you were starting up a private franchise of your own. Call it... 'The franchise of you'. After all, unless you already have a number of partners or colleagues lined up to join you, your new career will be heavily weighted on you selling yourself and your product and/ or services.

So, start by thinking about what your brand is going to be — this is vital for your business. People buy from others they trust and respect and who have high integrity. That's why corporations, charities, associations and other organizations spend millions of dollars on brand development, enhancement and damage control.

Another high-level thing to consider is: can you do it? Do you have the drive? Do

you truly understand and accept all the responsibilities that go along with being an independent worker?

The other thing to consider is if this is something you will enjoy. Does who you are, and what brings you personal satisfaction, match up with working for yourself?

Being an independent worker will mean being disciplined, not just with your work and clients, but ensuring you have the right licenses, certifications and insurances in place. This is alongside filing your own taxes.

So the question is, do you have the personal attributes necessary to be successful as an independent worker?

If you have never taken a Meyers-Briggs Personality Assessment or similar assessment tool, now is the time to do it. Finding out or refreshing your memory on your strengths, weaknesses, likes, dislikes as well as various interests and skill sets can be invaluable in assessing yourself as objectively as possible.

There are other strategies for assessing yourself, such as having a mentor or simply talking to people in your potential field who have been successful. It is important to stop and think about the so-called true you, because once the shininess has rubbed off the new career path, the true you will dictate your happiness.

These are just some of the questions to think about if you are considering becoming an independent worker. Read the next edition of *Modern Work* to find out what you need to research before setting out on your own.





## A snapshot of America's independent workforce

ndependent workers, gig workers, consultants, freelancers, small business owners—they may go by many names but they are unified in their decision to structure work around their lives.

In order to properly quantify and understand this workforce of America, iPSE-U.S. has

created a profile of the independent workforce through aggregated data and measurements from some of the leading studies and surveys on this sector.

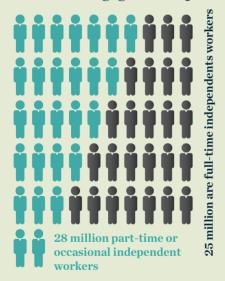
The infographics below include data and insights from the 2017 Kelly Services White Paper on freelancing, the 2018 Edelman Intelli-

gence, the Freelancers Union and Upwork report on Freelancing in America and the 2019 MBO Partners State of Independence.

Through these surveys and reports, iPSE-U.S. has quantified the number of workers, defined their contributions and output, and summarized their top concerns and challenges.

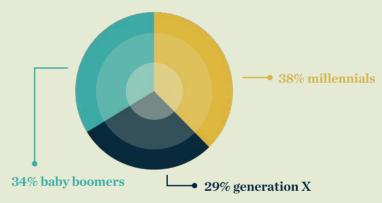
### 52 million

Americans engage in independent work

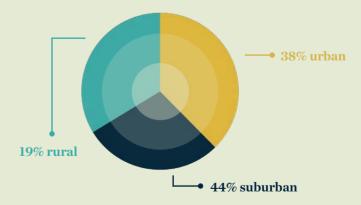




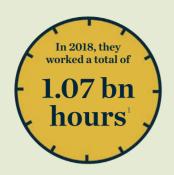
### They are a part of every generation:



### And live and work in more urban settings:







40%
have a college degree or higher



More Americans are choosing to work independently

67%
of full-time independent workers said it was their choice entirely to work this way

64% of independent workers have found work online

cited social media as the

top way for finding work

\$1.5tn

of revenue generated by independent workers for the U.S. economy in 2018.

\$68,300

is the average annual income of an independent worker

And out of that massive workforce, only

28%

of independent workers participate in an organization or association dedicated to their causes and interests

76%
of full-time independent workers report they are very satisfied in their positions

## So what's holding them back?

Independent workers sacrifice certain benefits for their autonomy. Through survey data, iPSE-U.S. has determined the top three challenges faced by this sector.







### Mike Bishop

## Finding solutions to support independent workers

hroughout his nearly 20 years in public office, Mike Bishop has been a champion of legislation for American families and businesses. During his Congressional tenure, he was appointed to and served on the house committees on Ways and Means, the Judiciary, and Higher Education.

Preceding his service in Congress, Mike was elected to and served in the Michigan State Legislature from 1998 to 2010, finishing his term as Senate Majority leader. These positions and accomplishments in public office were mirrored by his successful ventures in the private sector: Mike has worked as the General Counsel/Chief Legal Officer of International Bancard Company, in private legal practice, and ran two successful small businesses.

And now, Mike Bishop is bringing his impressive depth of knowledge and experience in legislative and policy development to the leadership of iPSE-U.S. For our first issue, Mike spoke with *Modern Work* about his experience in Congress and his vision for the future of iPSE-U.S.

### Could you tell us about your background in politics and how you got started in Michigan?

I began in '98. I was elected to the State House of Representatives as a young professional. I had started my own business and I was running that business, very involved in the community. I decided to run for State House. I was not married at the time, had no kids and no obligations. It was just a great time to figure it out.

What was the most important lesson that you learned from your first term in the Michigan State House of Representatives?

My honest answer always is that you learn very early on that your constituents are the most important part of your job. You're there for a purpose



and that is to represent people.

There's a legislative side where you work on and hone bills. You go through the committee process. You're constantly debating, but there's another side and that's the constituent service side. That's the most important one. Always represent the people that sent you to the job.

How did you take that sense of duty to your constituents to the national level when you later ran and won a position within the US Congress?

In the US Congress, it's the same thing at a much more magnified level – you go from 100,000 constituents to almost a million constituents. You have to make sure that you communicate with your staff

and have a team in place that understands what your policy is and how you view the office. And it's important for any new member to come in with that understanding that your team is a reflection of you. So, you want to make sure that you do everything you can to communicate what your policy is in the office.

And that's exactly what I did out of the gate and my team knew that I had one of the best teams in DC. I truly believe that.

### What inspired you to become the co-president of this association?

Well much of this is providential because I have, for my adult professional life, been very independ-



### "I always think the average independent worker feels left out. If you're not part of a company, you have no network to support you."

ent. I have served in a few capacities in a corporate structure and have never enjoyed it. I've always enjoyed the freedom to set my own schedule, the freedom to be the person that I want to be, not to be attached to another organization. I can relate very well to the concerns that have been raised by iPSE, and I am eager to be a part of an organization that advocates for independent workers.

Independent workers across our country represent such a huge part of our nation's workforce. They need an advocate, someone who's standing up for them, someone who understands the concerns of the average worker.

I always feel like the average independent worker feels left out. If you're not part of a company, if you're not a W-2 employee somewhere, you're left out – you have no network to support you.

This is an extension of what I've always done. Public policy, but also advocacy for people. I'm a lawyer by trade. I'm a former representative in government. I just love the idea of bringing people together for a common cause and finding solutions.

Serving in the House of Representatives, you saw how hyper-partisanship prevents actual progress. How can iPSE-U.S. best develop policy and legislative strategies to support independent workers? Is bipartisanship important to that?

Yes. Obviously in any legislative environment, whether you're on the city council or in the federal government, it's important to be able to work with people.

Public policy is supposed to be what society has deemed just and right – it comes from the people. It comes from an issue people are trying to resolve and they come to their elected members of government to try and resolve it. Everything from immigration and national security to economic issues, to independent worker status.

Public policy is not intended to be right or left. It's intended to be a solution which requires every member of elected government to be able to work with others, regardless of their political affiliation. Therefore, this is not a Republican issue, it's not a Democrat issue. It's an American issue.

### What do you believe are the primary policy objectives for the association?

There are several policy objectives – the current state of the law is very archaic and it has repelled upgrade. We live in a world that's global in its effect. Other countries are now moving faster than we are to adopt the principles that really make the economy work.

With the growing influence of the independent worker, we're going to have to get agencies and departments, everyone from the IRS to the Department of Labor, to adopt policy measures and rules that will reflect the twenty-first century worker.

We will also have to go to the legislature on the state and federal level to consider public policy that does not inhibit independent workers and actually encourages them. Now, independent workers feel like it's a predator — prey environment, where the government is actually looking for ways to penalize them for their independent status. And we ought to be setting up laws and rules that encourage this independent status and encourage the entrepreneurial spirit of this country

## "This is not a Republican issue, it's not a Democrat issue. It's an American issue."

### Concerning legislation, are there specific committees or subcommittees within Congress that you'll be focusing on?

Each committee has an independent jurisdiction — some of them overlap. But the primary committee in the House will be the Ways and Means committee. This is the committee with the biggest jurisdiction on trade, tax, healthcare and immigration. There are a lot of different issues in the Ways and Means committee. They also have jurisdiction over departments that are important for workers. So we need to pressure that type of committee to ensure that they reflect what their constituents are looking for. And you'll also have the Education and Workforce committee. They have jurisdiction primarily over the Department of Labor.

Many segments of the US economy will face risk from automation in the next 10-15 years. How do you think this will affect the independent worker?

Well, I think it's the advance in technology that's actually led to this gig economy where we've got more independent workers. Not too long ago, employees were looking for jobs, but now employers are looking for employees. The tables have turned with the gig economy. Social media networks out there allow employers to go to employees on an independent status.

I think automation opens the doors to innovative, entrepreneurial-type people who want to go out there and create their own environment and do what they do best, which is being independent, free and liberated. I think it's this advance in technology that's actually led to this global economy where we've got more independent workers.

### What would you say to someone who is thinking about joining or has just joined the independent workforce?

First, they need to get a membership to iPSE so they have an organization that can advocate for them and so they can be a part of an environment filled with other like-minded people. We have unions and other labor groups that represent great swaths of American workers, but we don't have specific organizations fighting for the individual independent worker.

It's important that they affiliate and make sure that they are part of groups like iPSE, and that they are active with their voices as well, to help us with this collective call to update American public policy.



## A tale of two IPSEs

## Representing independent workers in the UK and USA



By *Tristan Grove*IPSE UK correspondent

hen we Brits hear you Americans talking about Independence Day, you might wonder: is there a pang? Is there a trembling of the stiff upper lip? Do we imperceptibly clutch our tea a little tighter, fearing egregious American attempts to throw it in a nearby body of water? Well, the short answer... is no.

Even if it did bother us, however, at least there is one day that both Brits and Americans can unite around: Independent Worker Day. Set up by iPSE-U.S, it's a new annual day to celebrate the USA's millions of independent workers – and all they do for the economy and society.

At IPSE UK, it's a sentiment we strongly share. In fact, we have our own National Freelancers Day (without the slight revolutionary tinge you guys have added...) to celebrate our 4.8 million self-employed. And it's by no means the only comparison between us and our new sister organization in the US.

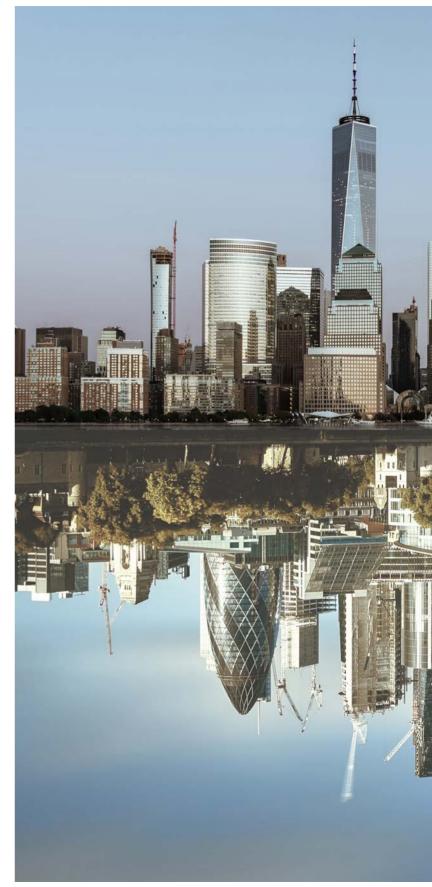
#### WHO IS IPSE UK?

IPSE is the UK's Association of Independent Professionals and the Self-Employed. Why the self-employed and independent professionals, you might ask – isn't it a bit of a mouthful? Well, 'ipse' also happens to be Latin for 'himself' (are you surprised? The UK just got a Prime Minister who regularly greets his old Oxford chums in Latin).

Dead languages aside, we've been representing self-employed people across the UK for over 20 years now. And not just our 74,000 members, but also – through our policy and advocacy work – all of the UK's 4.8 million self-employed people.

For 20 years, we've been raising the profile of self-employment here. And for 20 years, we've been working to make this country a better place to be freelance.

Now, we're delighted about the launch of iPSE U.S, to do the same for the USA's self-employed.







### TWO SIDES OF THE SAME POND

We may call them different things on either side of the Atlantic – independent workers, contractors, self-employed and all the rest of them – but, whatever you call them, there are many comparisons between freelancing in the UK and the USA.

For a start, in both countries the number of freelancers has skyrocketed in the last 20 years. In the UK, the total number of freelancers rose from 3.3 million in 2001 to 4.8 million in 2018 – approximately 15 per cent of the workforce.

In the US too, the number of freelancers has risen to about 25 million – approximately 16 per cent of the workforce. And when you add in part-time self-employed people, the number rises to an astonishing

"The average

freelancer spends

a shocking 20 days

a year chasing

up late payments

from clients"

52 million – 33 per cent of the workforce.

In both countries, these massive parts of the labor force are also doing far more than their fair share for the econo-

my. In the UK, we've calculated that freelancers contribute £275 billion to the economy every year – enough to fund our famous NHS two times over. And in the US, the Freelancers Union has calculated they contribute \$1.5 trillion to the economy each year – more than twice the entire defense budget.

Whether you call them freelancers, independent workers or the self-employed, it's clear they are more important than ever before for both the UK and the USA.

### DIFFERENT PROBLEMS, ONE SOLUTION

However important freelancing has become in the US and the UK, one thing is clear: freelancers themselves still aren't getting the recognition and support they deserve. On both sides of the Atlantic, they are left facing a host of different challenges.

These challenges vary quite

significantly because of the structural differences between the UK and the USA's legal, health and welfare systems. While in the UK, for example, everyone is entitled to healthcare that is free at the point of service, in the US, many people get their health insurance through their employer. Not so for freelancers. Instead, they have to fork out for their own medical insurance.

Another difference is taxes. On both sides of the Atlantic, free-lancers not only need to set aside money for taxes, but also navigate the labyrinth that is self-assessment. The difference is that US freelancers don't have to deal with another burden on top of that: the UK's fiendishly complex 'IR35' tax law, which allows our government to tax a higher, employee-level rate if it thinks a freelancer might be

'falsely self-employed'.

There's one problem freelancers everywhere share, however: late payments. In fact, in the UK, our research has shown the aver-

age freelancer spends a shocking 20 days a year chasing up late payments from clients. And if you're a hard-working professional, for whom every day counts, that's time you can't really afford.

From health insurance and holiday pay, to late payments and labyrinthine tax systems, free-lancers face a range of different challenges on either side of the Atlantic. But, however varied the challenges may be, it's clear there's only one true solution: IPSE.

In the UK and the US, there is now an IPSE to champion freelancing. To face down the challenges. And to speak up for the self-employed in business and in government.

So, at IPSE UK, we're delighted we now have a sister organization in the US, working to make America a better place for independent workers – not just on one special day, but all year round.

August/ September 2019

# National Independent Worker Day #NIWD

8.16.19

To honor the nearly tens of millions of independent workers, contractors, consultants, freelancers, self-employed, gig workers, and small business owners in America who choose to fearlessly structure their work around their lives, iPSE-U.S., the Association of Independent Workers, established America's first National Independent Worker Day on August 16.

For far too long, independent workers, across every profession, income level, industry, party, race, religion, gender, and geography, have lacked national recognition. America's independent workers should be celebrated for their contribution to our nation. They embody the principles and values of our country's declaration of independence by truly representing what it means to be free.

Join us in celebrating America's first National Independent Worker Day as we, iPSE-U.S., continue to advocate for policy reform on behalf of America's independent workforce.



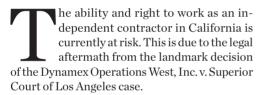




## Battleground: California

## The Dyanmex decision and its threat to the independent contractor status

By: Michael Mordarski Editor



Earlier in 2018, the California Supreme Court issued its decision, which essentially rejected the prior test for determining how workers should be classified (whether as employees or independent contractors).

In place of the prior test, the court established a new standard that all workers are presumed to be employees unless determined to be independent through a new ABC test. In doing so, the California Supreme Court shifted the burden of classification onto businesses attempting to utilize the highly agile, unique and skilled workforce of independent contractors.

This decision could have dire consequences for the future of independent workers in California. Under the new test, strict guidelines have been established to determine whether workers are truly independent contractors.

According to the bill, a worker can only be considered an independent contractor if all three of the following criteria are met:

- A. The person is free from the control and direction of the hiring entity in connection with the performance of the work, both under the contract for the performance of the work and in fact
- B. The person performs work that is outside the usual course of the hiring entity's business
- C. The person is customarily engaged in an independently established trade, occupation, or business of the same nature as that involved in the work performed.

In the case of Dynamex, a delivery and courier service that classified its drivers as independent contractors, the court's decision reclassified all of their workers as employees, entitled to all the benefits and tax obligations from full-time employment status.

Immediately following this decision, the California Chamber of Commerce, the Business Round-table, unions, professional associations and businesses such as Uber, came together to voice their concerns. Referred to as the California Coalition, the group argued that this new test could have extremely negative consequences for the economy.

CALIFORNIA

According to them, the implementation of the ABC test could effectively wipe out the independent contractor labor pool of California by restricting work to full-time employees only. Now required to provide full-time benefits, many companies would be unable to use independent contractors. The incomes for hundreds of thousands of Californians would disappear.

And currently, the California legislature is considering a bill that would codify this decision into law. If passed, the bill, known as AB 5, would solidify the court's decision limiting the ability to work independently in the state.

Due to the risk this bill poses, iPSE-U.S. recently joined in the California Coalition to demonstrate its support for the rights of independent workers. This bill and the court's decision pose a clear and direct threat toward a workstyle that hundreds of thousands of Californians rely on.

iPSE-U.S. joins the California Coalition:

"The government has chosen to take the approach that everybody should be classified as an employee. Appropriately, this decision has been met with fierce resistance from independent workers. iPSE-U.S. is proud to join in the coalition's support of independent workers. Rather than have a state government dictate what their employment status is, independent workers should be free to decide how and why they work."

Carl Camden, founder and president iPSE-U.S.

August/September 2019

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### From the lobby

## Change. Disruption. The new normal.



By Sage Eastman Senior republican strategist at Mehlham Castagenneti Rosen & Thomas

hese are the words being thrown around in Washington to describe our current state of politics. We've gone from President Bill Clinton, a "new" Democrat, to President George W. Bush's "compassionate" conservatism, to President Barack Obama's "hope and change" liberalism, to President Donald Trump's "Make American Great Again" populism.

In that same time — and often in opposition to those administrations — the United States House of Representatives has been led by speakers Newt Gingrich and Dennis Hastert (both Republicans), then Nancy Pelosi (a Democrat), then John Boehner and Paul Ryan (Republicans), and now, back to Nancy Pelosi.

Politics isn't the only place experiencing radical shifts. Given the explosion of independent workers — combining the traditional contractor and entrepreneur with platform workers like Lyft drivers — "change, disruption, and the new normal" might also be the best description of America's current workforce.

Over the past decade, millions of Americans have made the bold decision to opt out of the traditional employment model that defined the American economy for the last century.

But gone are the days of leaving high school

or college to spend the next few decades grinding out a 9-5 schedule with the same company.

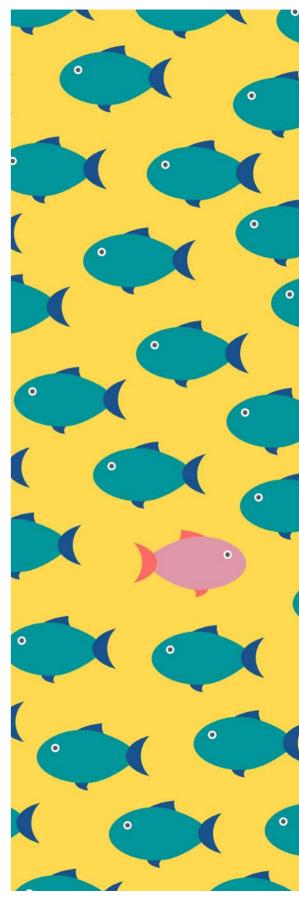
Today, Americans are innovating at a faster pace and demanding that their work fit around their life, and not the other way around. We want the freedom to schedule when we work, the ability to decide the type of work we do, and we want to control our jobs instead of our jobs controlling us.

This is the new revolution being led by everyday Americans. Soon, independent work will be the new normal and represent over half of the American workforce.

At Mehlman Castagnetti, we are working alongside iPSE-U.S. and America's independent workers to ensure the change, disruption and new normal in Washington aligns with the change, disruption, and new normal of the American workforce. Together, we've already begun to make inroads in Congress and with federal agencies that, in the past, almost exclusively focused on traditional employment models.

As your voice in Washington, iPSE-U.S. and Mehlman Castagnetti have reached into the highest levels of the Department of Labor and the U.S. Congress to drive change. Working with Republicans, Democrats, and the Trump Administration, we are putting a spotlight on independent work and getting you the rights and respect you deserve.

More is coming and we are proud to partner with iPSE-U.S.to shape a new normal on behalf of America's growing number of independent workers.







## Growing the 21st century retail workforce



By Evan Armstrong Vice President, Workforce (RILA)

s the nation's largest private sector employer, retail supports more than 42 million American jobs throughout our diverse ecosystem. From first starts, second chances, and third acts, retail provides flexibility, upward mobility, and the power to choose one's path more than any other industry.

Retail Industry Leaders Association (RILA) advocates for forward-thinking workplace policies at both the state and federal level that reflect the preferences and policies that it knows retail employees place a premium on. It is imperative that as the workforce changes, so must public policy.

**Issue** Action

Promoting modern, innovative and flexible workforce policies

WITH the emergence of the gig economy, the American workforce is evolving. Technology is empowering individuals, and disrupters like Uber and TaskRabbit are reshaping the employer-employee relationship. As a result, the expectations of job seekers are changing, as are the opportunities available to retail employees.

Research shows that flexible scheduling is the reason why millions of Americans choose to work in retail. From students to seniors, and everyone in between, those seeking part-time employment enjoy the flexibility that retail provides. Flexibility is the key to catering to what the twenty-first century retail workforce want, and retailers must have space to innovative in all areas.

OUR employment laws must adapt to accommodate the evolving preferences of the modern workforce. RILA encourages policymakers at all levels to promote policies that acknowledge changes to the workforce and support reforms that recognize the different needs of job seekers.

To promote this evolution in the marketplace to policymakers, RILA launched the Coalition for Workforce Innovation to highlight the need for a modernization of the federal workforce policies.

#### Issue

### **Preserving Benefits**

### **Action**

RILA remains committed to ensuring that employer-sponsored health coverage remains a viable option for the industry. RILA members are developing new, innovative approaches to encourage preventative health, improve outcomes, and lower health care costs.

RILA promotes a pragmatic approach to reforming our nation's health care system by working in a bipartisan manner and bringing real world, constructive solutions to the table. RILA urges Congress to enact streamlined, common sense reforms to burdensome and costly ACA employer reporting requirements.



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Principles vs. popularity

Tax deferrals: What is it and how will the current rate affect your business in the future



By *Jake Heikkinen* Contributor

onsider this principle: for tax delay or deferral to work, your tax exposure in the future must be lower than it is today. In other words, your tax bracket in the future needs to be lower than it is today to make tax deferral or delay an effective and efficient income strategy in retirement.

In general, do you think tax rates will be going down in the future or do you think that tax rates will most likely go up? Let me give you a hint: the National Debt is at an all-time high and the Trump Tax Plan recently reduced US tax rates for most individuals and businesses to the third lowest point in the history of taxation. Do you think that we will see further reductions? The current income tax rates are set to expire on January 1, 2026 and return to the higher rates of 2017. So, the answer is undoubtedly up, and we know the exact date!

When considering the facts above, does making contributions into a Tax-Deferred 401k or IRA today, only to take the money out at a potentially higher tax rate in the future, still seem like a good idea? Will the savings result in a higher or





### "When social security was established in 1935, 42 workers were contributing for every one worker drawing money out. Today, the ratio has fallen to 3 to 1."

lower income stream when it's time to take distributions?

What is popular is not always right, and what is right is not always popular...

Taxes will continue to be an issue. Understanding where you put your savings for the future will in fact determine the ultimate effectiveness of those savings. We need to be strategic about where and how our savings are allocated in order to create the largest income streams in retirement.

The goal of successful retirement planning should be to maximize your potential future income. It's not always the size of the pile of cash you accumulate; it's where that pile of cash is sitting when you take distributions from it that matters most. Critical thinking is required to look beyond popular opinions. Without utilizing a validation process, it is just that: an opinion.

If you were to describe a perfect scenario for retirement planning, it could sound something like this.

"I would like to substantially increase my wealth, reduce my overall financial risk and maximize my income with no change to my current lifestyle or out-of-pocket expenses". Sounds great: now how in the heck do you accomplish that?

Retirement isn't what it used to be. When social security was established in 1935, the average life expectancy was 62. Social Security was available beginning at age 65. 42 workers were contributing for every 1 worker drawing money out. If you did make it to 65, you only drew off Social Security for a few years.

Today, the ratio has fallen to 3 to 1, and within 10 years it's anticipated to fall to 2 to 1. In addition, Americans begin taking payments as early as age 62 and draw until age 85 on average! The math behind Social Security is very problematic.

We must look beyond simply increasing retirement assets. Investment diversification during the accumulation phase, the common solution touted by financial advisors, combined with tax diversification during the distribution phase (often overlooked by financial advisors) provide greater protection from market risk and tax risk.

In simple terms, investment diversification refers to creating a portfolio made up of various types of investments, from stocks, bonds and mutual funds. Tax diversification refers to keeping assets in a variety of accounts that are taxed differently upon distribution. You must hedge against the federal tax system to have more control over potential tax liability (income loss).

Understanding how your money is taxed upon contribution, while growing within the account and at distribution is critical to understanding if the plan will provide the maximum amount of income possible. A 'tax-preferred' retirement plan is one where contributions are tax-deductible, accumulation is tax-deferred and distributions are tax-free.

Let's examine three different types of accounts: taxable, tax-deferred and tax-free. Income generated in a taxable account is taxed each year to the account owner. Examples include bank interest, rental income and gains from the sale of investment assets, among others.

Income generated within a tax-deferred account is not taxed until distributions are taken. Examples include 401(k) plans, IRAs, 403(b) plans and profit sharing plans, among others. These plans are often funded by tax-deductible dollars.

Income within a tax-free account, assuming certain qualifications are met, is not taxed upon distribution. Examples include Roth IRAs, Roth 401(k) plans and Cash Value Life Insurance.

Given the instability of Social Security, disappearing pension plans, uncertainty of tax rates and increasing longevity, establishing a plan based on economic principle, and not by popular vote, is crucial to a successful retirement.

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### Independent workers: Entrepreneurship, courage and failure



By *Hollie Heikkinen* Contributor

o workforce in America embodies the spirit of entrepreneurship quite like independent workers. It takes real courage to pursue a

It takes real courage to pursue a profession independently. Absent are the resources often available in traditional career paths: there are no HR departments, no internal acknowledgements for promotions and, most importantly, no benefit structures or safety nets to protect you and your family.

Yet those challenges and obstacles are overcome by millions and millions of Americans every year who decide to structure their work around their lives and their families, around what is most important to them.

I have spent my entire career working independently and pursuing entrepreneurial startups. Over the past 25 years I have founded eight different businesses and, in the process, have developed strategies to overcome the fears associated with pursuing a professional endeavor all on my own.

With every new business, I would find myself asking the same questions: How will I attract customers? Is my product or service even desirable? What if this market disappears? What if I lose customers? Or miss deadlines? Or have an emergency without any safety nets or contingencies?

Essentially, with each step, there was the ever-present question of 'what if I fail?'.

And the answer is simple: fail.

If (or when) failure happens, despite your best efforts, planning and insight, take that expe-



rience and use it. Apply the lessons from negative outcomes to your future strategies.

Because every time you go down a wrong path, make a mistake or poor decision, you can use these negative experiences as building blocks. When you experience personal failure, you pay with personal equity: that cost may seem negative at the time but the lesson you learn, will help propel you toward greater success. Every instance of failure is an opportunity for growth.

It takes courage to choose an unfamiliar path and continually pursue your passion. But don't be confused: courage is not the absence of fear, it's a choice to keep going with the belief that you will make it, and trust that if we fail, we learn. It is not a loss.

This is one of the reasons why I founded iWorker Innovations, my most recent business endeavor. I hope to take the worry out of the workstyle by equalizing independent worker access to insurance benefits, retirement plans, and business services – all so you can continue to do what you love without fear.

To anyone who is thinking about, or already living the independent workstyle, use the energy of fear to motivate you to carry on. Any fear or apprehension you have is just energy that needs to be directed.

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### Market smarter, not harder

By Elizabeth Marshall

arketing. It's one of those terms that can strike fear into the hearts of independent workers. For those who are starting down the path of self-employment, or even fully fledged independent professionals, marketing your product or service can seem like a daunting process.

But don't fret: we've got your self-employedself covered with a few tips to help you step up your marketing game.

### FIND YOUR NICHE.

What do you do differently, or better, than anyone else? Once you find out what makes you unique, brag about it like it's your job. A product or service is only as important as you make it.

#### KEEP YOUR MESSAGING ON POINT.

Always ask yourself three things: Who am I? What am I selling? And who am I selling to? If you can't answer those questions, then you need to rethink your messaging. Workshopping your

brand and messaging with friends or fellow freelancers is a good start.

#### HAVE A VOICE.

If you have nothing to say, no one will listen. What does your voice sound like? How and what you say are equally important. Do you want your brand to be fun, sassy, smart or serious? No matter what you choose, make sure your voice is personal and unique to you and attractive to your audience.

### SPEAK TO THE INDIVIDUAL, NOT AT THEM.

Adopting the behavior and thoughts of your prospective client is more likely to get their attention than simply telling them what you want them to hear. Ask them questions, engage them, start a meaningful dialogue, meet them on their level, then introduce your product, business or service. Make your clients feel heard and they will reward you with their loyalty. Take it up a level and make your clients a part of your messaging, and they will

be the best ambassadors for your brand.

### MAKE SURE YOUR MESSAGE IS BEING HEARD BY THE RIGHT PEOPLE.

First things first, who is your target audience? What does your ideal consumer look like? What are your clients' main needs and how are you prioritizing them?

Second, do you provide a business-to-business (B2B) service? Or do you operate as a business-to-consumer (B2C) business? Or are you a combination of the two?

And third, are you marketing in the right places? Finding the right platform to share your message is essential if you're looking to scale up your presence.

Your website is your business's digital storefront. So, make sure it best represents your brand, your service or your product. See that it's functional, aesthetically pleasing, and loads quickly. If you're new to building a site, seek out a platform



that is user-friendly and cost-effective.

If you're seeking out businesses, try a business forward platform, like LinkedIn, where you can expand your network with other professionals. Build a community out from there. Are you more the creative type? Try a social platform that's visual, like Instagram. And don't forget direct mail; nothing beats a handwritten note.

#### BE SOCIAL

Every post you create should have an underlying goal. You should aim to engage, inform or entertain with each one. How this materializes is up to you, but ultimately your post should entice people to either like, share or take action (like making a purchase!).

#### CULTIVATE YOUR FOLLOWING.

Nothing creates a following faster than quality content. Whether it's excellent photos, killer copy or engaging stories, make sure you are feeding your following. As your audience grows, you'll be able to determine what posts they like more than others by analyzing post insights.

#### AUTHENTICITY IS TRENDING.

If you pay close attention, companies are promoting honesty. Disruption in the form of authenticity is the go-to for marketing and advertising agencies.

Companies are trying to be 'authentic' by

being transparent about the ingredients in their products, highlighting wellness and ensuring their messaging is inclusive towards all people. Making your brand authentic allows you to seem trustworthy, and gaining a customer's trust is priceless.

#### WORKS WELL WITH OTHERS.

Do you know someone who runs a complementary business? Have you thought about creating co-branded content? What about cross-promoting services? Sometimes joining forces gets you access to a larger audience and helps solidify vital business relationships.

Think about working with someone you trust who can help you grow, while also supporting them. Not only can you divide and conquer the marketing game; it's also a great way to grow your network and maximize brand awareness.

#### SPEND SMARTER, NOT HARDER

Avoid the temptation to "boost" your posts unless you know what you're doing. Take the time to learn how to use paid social ads. Facebook still has the cheapest advertising platform, so do test paid social runs. There's no cheaper way to build brand awareness than with social ads.

If that's not your thing, try attending networking events or even throw a small party to say "thank you" to friends, family and clients who have supported you during your self-employment journey. It's a great way to keep attention on your brand and get some quality face-to-face time with your best customers.

#### RETARGET, REBRAND, REMARKET.

Interpreting analytics can seem difficult, especially at first. But it's an important tool to guide your marketing actions. If something's not working, reassess, and decide if it's worth your time and effort.

#### A FRIEND OF A FRIEND.

Ask your past and current clients how they found out about your business, product or service. Was it a referral from a past client, a friend, a social ad, a post or word-of-mouth? Find out where the majority of your clientele is coming from and own that channel.

#### REPUTATION IS EVERYTHING.

While you can't control every aspect of your business, especially the human element, make sure your online reputation is pristine. Negative reviews can be difficult to recover from so while it's important to get feedback, make sure you are controlling the message. Don't be quick to delete or report unfavorable comments; instead, mitigate the damage by responding with a calm, cool and collected answer.

Remember: when it comes down to it, you are your brand. So embrace it, unapologetically. And get out there and market your business.

August/ September 2019

## Taking the independent workforce to new heights

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## Self-imposed limitations and productivity

By Azariah Lehman

ongratulations, you have hired the best person for the job, you! Steve Jobs said: "It doesn't make sense to hire smart people and tell them what to do; we hire smart people so they can tell us what to do."

As an independent worker you are the best and smartest person for the job, so it has always been a bit surprising that some independent workers spend a significant amount of time trying to conform to the societal norms associated with employment.

The employer/employee model is to a large extent based on the idea that productivity is best measured by the number of hours worked.

A lot of this comes back to Fredrick W. Taylor who, in the early 1900s, popularized the concept of scientifically measuring productivity by dividing output (or the work produced) by the number of hours put into it.

This model is still influential – and may even be effective – for measuring mechanical work.

Humans, however, cannot be reduced to a set of mechanistic vari-

ables and processes, particularly when it comes to non-mechanical work. And when you try and force people into that mold, it can have serious consequences for their wellbeing and happiness. It's no surprise, then, that in 2019 millions of Americans are turning away from the employee workplace model altogether, and striking out on their own as

independent workers.

As an independent worker, you have already chosen (however subconsciously) to be a satisfied worker: you have chosen a workstyle that affords maximum flexibility, creativity, and freedom. The harder part, however, which many self-employed people struggle with, is defining what exactly constitutes a productive workday outside of the Taylor employee model.

Some might still establish a set number of working hours for themselves, regardless of where they are. Others may decide that they have to put in a 9-5 day no matter what. For some, imposing constraints on themselves might lead to maximum productivity; but for others, these kinds of limitations can hang overhead like a storm cloud.

It is no secret that a sense of autonomy, mastery and purpose brings you the most productivity, but none of these variables are necessarily connected to the number of hours you work. As an independent worker, you might want to examine your workstyle to see if you do in fact feel a sense of autonomy, mastery, and purpose in your work life.

Autonomy as an independent worker should be a given – otherwise why are you really doing it? And hopefully you feel a sense of purpose because you are doing what you love.

You might not, however, feel a sense of mastery. Even if you have mastered your profession, you might not feel like you have mastered your work life.

And one major reason for that could be that you are pushing yourself to conform to societally ingrained norms like working more hours to boost your productivity. You might, in fact, work better if you do just a few hours of high-quality work instead of pushing yourself into eight-

hour days.

The key is to master yourself and how you can be most efficient, whether that takes four hours or 10 hours each day – or if your hours are 9am to 5pm or 10pm until 2am. Mastering the way you work best is one of the biggest luxuries that working independently affords you.

You are the best and smartest person for the job, so do what you do best, and do it your way. You're an independent worker because you believe in yourself enough to work this

way; don't let outdated societal norms and employment standards dictate how and when you work.



August/ September 2019



## Living to work vs.

## Michael Mordarski explores America's so-called cult of 'busyness'

usyness. For most of us, it's a stressful and exhausting constant throughout our careers – the result of our need to survive financially and professionally. And because of this busyness, our work often filters through into our free time, our family life and even our vacations. We end up just doing the best we can to balance our work with the lifestyles and experiences we want.

For some of us, however, this professional busyness isn't an unwanted side-effect of our professional lives; it's a sought-after status symbol.

To many Americans today, acquiring large amounts of wealth is no longer enough to convey status. Instead, they gain a sense of importance by making sure they are seen to be continuously busy.

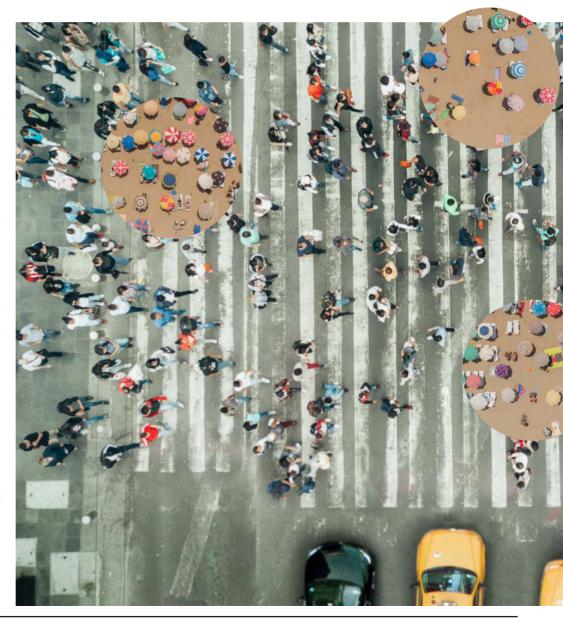
And most of us have been there, whether we realize it or not.

We like to imagine ourselves as rare commodities – scarce, finite and with limited but extremely precious time. Tightly packed schedules in color-coordinated calendars balance our lives between projects, meetings, conferences and training.

Three different emails are synced between four different smart devices as we engage in a never-ending professional competition. And all the while, we are broadcasting every achievement, experience and bit of recognition through social media and digital professional networks.

Important people are, the thinking goes, ostentatiously busy.

This pursuit of perceived busyness is a big factor in the USA's extremely high average working hours compared to other developed countries. In this country, we work an average of 20 more hours per week than our European counterparts. A third of our workforce clocks in more than 40 hours a week, and some 10 million of us are working 60 hours or more every week.





## working to live



Combined with the lack of paid time off and ongoing economic anxiety, it is no surprise that many of us end up living to work, instead of working to live.

So, at what point does a career become something more than a means for financial and professional fulfilment? And to what extent does constant competition and the quest for busyness encroach on other aspects of our lives? Essentially, what does the disappearance of the line between work and life cost us?

The answer is something that cannot be

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measured in dollars or productive output. Living in a near-permanent state of work alters and affects our very character. The pursuit of status through permanent busyness doesn't just constrain our experiences and relationships; it limits our entire lives.

It changes who we are as a person and

compels us to measure ourselves solely based on our productive capabilities and the dollars we generate. People come to be exclusively defined by their jobs, the positions they hold and the money they earn.

Entire aspects of what makes life enjoyable are lost and forgotten. We restrict ourselves to the professional environments we hope define us and, in the process, see and understand less of this world and the lives of others.

Problems with work-life balance are worse among independent workers in America.

Yes, independent workers can decide when, where and how they work, but this can often mean that instead of working less, they are among the busiest victims of America's competitive work culture.

The boundary between their careers and their lives can almost disappear in many cases. There is always another client who can be pursued, another project accepted, another idea fleshed out at the dining room table or on the beach during a summer vacation.

Sixty hours a week is nothing when the workday has no definite ending.

iPSE-U.S. founder and president Carl Camden said: "People should be able to struc-

> ture work around their lives; not their lives around work."

> For this to happen, independent workers must set the necessary boundaries between their work and their life. They need to understand that if you become an independent worker, it doesn't automatically free you from the USA's

busyness cult: you have to take that step yourself.

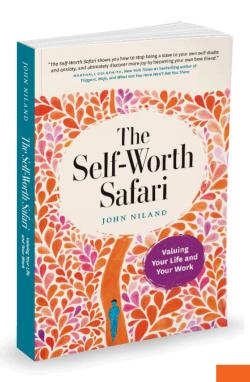
If you are an independent worker, it's essential that you draw a hard line between your work and your personal life. And make sure that when you're not at work, you're pursuing aspects of your life that are truly enjoyable and beneficial to you – whether that's hobbies and traveling or simply spending time with family and friends. There really is a world out there beyond the borders of your resume.

Be passionate about your work and proud of what you accomplish, but remember that you need those boundaries: the times when you say, "I am going to be a human being right now and experience something other than work."

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### **ABOUT THE AUTHOR**

Since 2000, John Niland has coached over 950 independent workers. He is one of the co-founders of the European Association of Independent Professionals and is a popular speaker at international conferences, professional meetings and webinars, where John blends humor and practical tips to inspire attendees. Books include "The Courage to Ask" (2012), "The Self-Worth Safari" (2019) and "Hidden Value" (2006). Typical focus areas include: energizing business development, empowering professionals to charge higher fees and adapting value-propositions for the future.



Find more about the Self-Worth Academy at: www.SelfWorthAcademy.com







## Ask the expert





### How are independent workers changing entrepreneurship in America?

In many ways, the independent worker – be they an independent consultant, a worker on temporary assignments, a small business owner, a gig worker or a moonlighter – is one of the great expressions of what we like to refer to as human agility. The independent worker of today is demonstrating the confidence and resilience that was once attributed only to entrepreneurs. Today, we see an increasing number of people choosing a different approach not only because it fits their personal interests, but also because more and more businesses are accepting how useful it can be to engage independent workers. And, as more people accept independent workers, so social protections for them are becoming more widely available too.

#### How do you see rapid advances in technology affecting the independent workforce?

The media is full of stories about the threat of automation and the jobs that may be eliminated because of it. While we believe there may be some truth to it, we believe automation will create many opportunities too.

We are facing interesting dynamics in the market today. Namely, that we have more open jobs than we do available workers. We must recognize that technology may become a point of leverage to automate repetitive aspects of jobs. This will allow workers to prioritize higher value work, and therefore their earning power. That said, we should acknowledge that in many cases, it will also require the worker to develop new skills. Here is where we see independent workers as having the characteristics that we associate with momentum, people who are constantly considering what comes next and how they can be a part of that.

### Why are independent workers described as being 'agile', and why is that important to companies?

Agility is most often associated with being able to adapt quickly to changing conditions or circumstances. When we explore the future of work, we study four dimensions: the workforce, the workplace, technology and social norms. Today, all four of these dimensions are changing rapidly.

Experts believe that companies who are able to adapt their culture will have a distinct competitive advantage. If you believe that, then you will also recognize that people who embrace this type of environment are best positioned to deliver the results associated with an agile business. This is a point of interest for businesses of all sizes or those who are looking to disrupt a market, whether as a start-up or through deploying an alternative approach.

#### How can we ensure equality among the independent workforce?

Everyone should be aware of the laws of supply and demand. At one end of the spectrum, we have very low supply and very high demand, such as emerging technology, which is allowing individuals who have those skills to decide how they want to work.

At the other end of the spectrum, we have areas where we have excess supply and decreasing demand, such as production work that is being automated. In this sector, it is important that workers re-skill to stop them being disadvantaged.

The good news is that we see a large amount of investment into re-skilling platforms, and an increasing number of local governments and foundations making funds available for people. That said, there remains a need for a stronger social safety net for individuals who are working through that transition.

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