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Your future employer – yourself

Ken Phillips



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Ken is a published authority on independent contractor issues and directs research on related commercial and competition issues. He has been a contributor to several books on economic and management issues, and he wrote *Independence and the Death of Employment*.² Ken was ICA's representative at the 2003 and 2006 International Labour Organisation (ILO) debate on the 'Scope of Employment Relationship'. The ILO outcomes formed the conceptual basis for Australia's *Independent Contractors Act*.

In partnership with the Canadian-based Frontier Centre for Public Policy, Ken conceived and developed the *Entrepreneurial Index*.³ Launched in late 2013, the Index measures and compares across jurisdictions the extent to which regulations affect the ability of individuals to be self-employed and hence entrepreneurial.

Introduction

More and more, self-employment is becoming the way of doing business. Look at the challenge to the taxi industry occurring because of the ride-sharing systems of Uber, Lyft and others. The ride-sharing business model is not just the result of a technological application. The business model is structured around their driver workforces being entirely self-employed independent contractors.

The Uber/Lyft development is just one example of exciting but also challenging times. What's happening globally is that technological change combined with attitudinal shifts in the worker–boss relationship are resulting in new business models that are competing with the traditional command-and-control employment pyramid structures of firms.

Seen through one prism, command-and-control firms were in large part products of military-style organisational thinking born of persistent war environments of the first half of the 20th century. Such organisational thinking at the firm level, combined with free-market macroeconomics, produced spectacular economic results post-World War II. Yet it can be argued that the command-and-control firm has reached the limits of its productivity-delivering capacity.

Self-employment can be seen as a 'rising-star', not just because of increasing numbers of self-employed people. It's more because self-employed individuals are at the cutting-edge of cultural and attitudinal change in global workforces. The supremacy of the organisation is fading and being replaced with the authority of the individual. It's a confronting idea particularly for corporations, government organisations and macro-policymakers.

However, this chapter is not primarily intended to argue or defend this assertion. Rather, the chapter looks at the statistics, profiling and trends apparent in the world of self-employment. For example, across Europe, the number of professional self-employed independent contractors has risen 45 per cent since 2004 – a statistic that should cause interest in the sector. This chapter aims to bring some facts to an investigation and discussion of self-employment that so far is cursory and has barely started to stir.

Statistics and trends

Australia

The Australian Bureau of Statistics (ABS) identifies self-employed people as those people working for themselves, that is, they are not employees. This is about 18 per cent of the Australian workforce. Surprisingly perhaps, given the public impression that self-employment is rising, this figure is down on the numbers of self-employed in 1998, which stood at more than 20 per cent of the workforce.

What has occurred, however, is an increase in the number of independent contractors, defined by the ABS as self-employed people who do not employ others, that is, sole traders. These people are often referred to as micro-businesses, freelancers, contract workers and other terms. The numbers in this group rose from 6.7 per cent of the workforce in 1978 to approaching nine per cent in 2013, after peaking at 10 per cent in 2010.⁴ The number of self-employed people who are employers was down from 11.8 per cent in 1998 to 8.7 per cent in 2013.

When looked at in the broader context of the total workforce, the picture portrays an Australian economy dominated by the small business sector, with the structure in Table 1.

TABLE 1
BREAKDOWN OF THE AUSTRALIAN SMALL BUSINESS SECTOR

	Million people
Self-employed independent contractors (non-employers)	0.9
Self-employed employers	1.0
– Employees working for self-employed employers (1–5 employees)	3.3
– Employees working for self-employed employers (6–20 employees)	1.9
Total workers in small businesses	7.1
– Workers in large businesses	2.6
– Workers in public sector	1.8
Total workforce (2010)	11.5

Specifically, what can be seen is the importance of the self-employed employers because, even though their numbers are down on a few years ago, they still do the heavy hauling when it comes to employing others. This group consists of people operating the (easily understood) notion of ‘small business’, for example, retailers, tradespeople, small manufacturers and those in the hospitality sector.

A recent review of the Australian Taxation Office treatment of self-employed people gave some further illuminating statistics on the small business make-up. The Board of Taxation identifies that:

- 97.5 per cent of businesses (around 2.7 million) have a turnover of \$2 million or less; and
- Only 72,000 businesses have a turnover between \$2 million and \$5 million.

Of all small businesses:

- 36 per cent are sole traders;
- 13 per cent are partnerships;
- 23 per cent are trusts; and
- 28 per cent are companies.

In addition:

- 61 per cent of small businesses are non-employing;
- 28 per cent employ between one and four employees; and
- 10 per cent have between five and 19 employees.⁵

The Board of Taxation says:

“The profile of Australian workers is also evolving more generally, with more ‘white-collar’ workers adopting forms of contracting and self-employment in many sectors such as management consultancy and financial services. Closely connected to the proliferation of contractors is the growth in the provision of personal services.

“... employment structures and work patterns evolve over time (with contracting and other forms of self-employment becoming increasingly widespread in the Australian workforce)...”⁶

The trend identified by the Board of Taxation and highlighted in the ABS figures is something that’s emerging globally, at least in developed economies.

World overview

According to a Kelly Services report⁷, 20 per cent of the workforce is self-employed across 29 countries in Europe, North America and Asia/Pacific. Furthermore, an additional 50 per cent of employees indicated they would like to be self-employed. This shows that the desire to be self-employed is higher than the actual incidence.

This perhaps may partly explain why there’s a growing interest in policy and public debate about self-employment. Looking at the Australian data, the percentage of self-employed is not actually substantially larger than, say, 20 years ago and I suspect, although can’t be sure, that this is the global situation. What has happened perhaps is a shift in attitudes among employees somewhat against employment with self-employment increasingly seen as an aspirational goal. That is, self-employment has become a ‘desire’ as much as it is a reality.

But still the Australian shift in self-employment, at least, from being employers to being independent contractors (non-employers) is important. Further, the evidence is overwhelming that independent contracting is heavily dominated by white-collar, high-paid, professionals. This destroys the long-held belief (almost myth) that independent contracting is located in low-paid, blue-collar jobs.

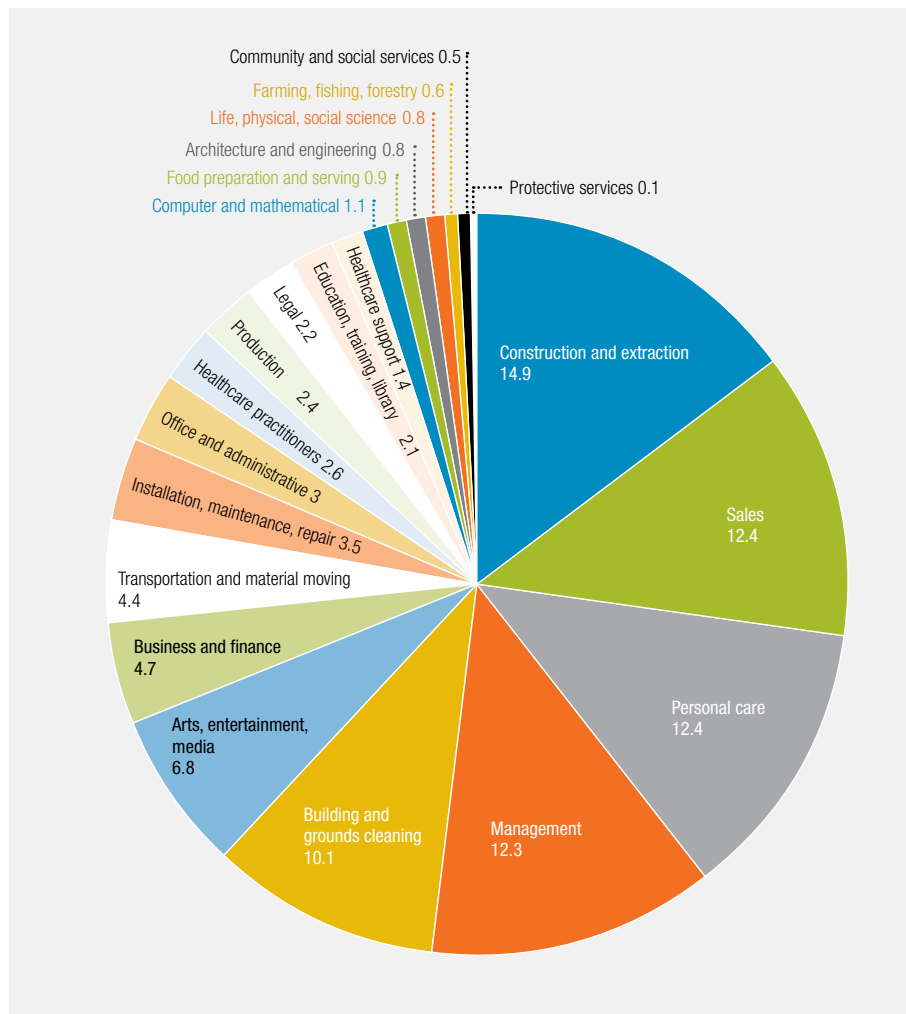
Put these two factors together and where independent contracting has become significant is in the high-end servicing of, quite often, large firms and government departments. These days there’s probably not a multinational business across the globe that doesn’t have a significant dependence on independent contractors in vital areas of the business. The ‘norm’ has rapidly become firms with blended workforces of employees and independent contractors. This is most apparent in the United States (US).

United States

In the US, much of the commentary in this area refers to ‘freelancers’ – defined as people who work for themselves and don’t employ anyone. As mentioned earlier, in Australia we use the term ‘independent contractor’ for this group. The US figures can vary substantially depending what data sources and definitions have been used and how the data are interpreted.

For example, a 2013 report⁸ estimates there are about 17 million US fully engaged freelancers/independent workers. However, that number “swells to more than 40 million, roughly a third of the workforce, when you include temps, part-timers, contractors, contingent workers, and those who are under-employed or work without employer-sponsored health insurance, 401Ks or FLEX accounts”⁹, according to the *Harvard Business Review*.¹⁰

FIGURE 1
TOTAL US INDEPENDENT CONTRACTORS BY OCCUPATION (% OF TOTAL)



Another report¹¹ says that slightly more than 10 million American workers, or seven per cent of the workforce, are freelancers. This figure is based on data from the US Census. The break-up of the group is shown in Figure 1.

This occupational split is similar to that in Australia. Note further that with construction and extraction being the largest occupational group, based on Australian data, my expectation is that the much larger percentage in this group is white-collar professional engineers and other consultants. In other words, look through the occupational spread and independent contractors are dominated by the professional groups.

A 2015 survey report¹² by the Freelancers Union, a lobby group for the self-employed, says that 34 per cent of US workers are freelancers. Their break-up of the data shows how confusion can occur because of selection of different parts of the same data and the application of the same terminology in different contexts. For example, the Freelancers Union says that of the total US workforce of around 155 million:

- 21.1 million are independent contractors;
- 14.3 million are 'moonlighters' (also have traditional job);
- 9.3 million are 'diversified' workers (multiple mix of incomes);
- 5.5 million are temporary workers; and
- 2.8 million are freelance business owners.

Again, the data reflect that the shift away from the permanent, steady status of 'employment' is more widespread than simply a move towards independent contractors. There is an entire mix of terms being used to describe this move, but it highlights perhaps the reason why 50 per cent of employees report a desire to be self-employed. Many are classified as employees in one way or another but their work environment has most of the features of self-employed independent contracting.

United Kingdom

In the United Kingdom (UK), there is a shift directly to independent contracting and it's causing quite a fuss in some circles.

The UK is experiencing a jobs resurgence as it pulls out of the 'great recession' of 2008. Over the last four years, all new jobs the UK added to its workforce have been accounted for entirely by self-employed people. The self-employed sector has grown by 570,000, to around 4.5 million, a 14.2 per cent increase compared with a 4.3 per cent increase in the number of employees. Of the UK workforce, 14.7 per cent is now self-employed – the highest percentage since records began.

It's difficult to extract from the data whether the growth is with (non-employing) independent contractors or the employing self-employed. However, I surmise that given actual employment has grown at only a fraction of the self-employment rate, the self-employment growth is mostly from independent contractors.

Whatever the trend, it signals a significant shift in the nature and make-up of the UK workforce, probably reflecting a structural shift in the nature of the economy itself. Margaret Thatcher once proudly described the UK as a nation of shopkeepers. Now it seems to be changing, as it is in Australia. Is the UK moving towards a nation of lone entrepreneurs?

This trend needs to be kept in context. Clearly the economy is dominated by 'employment' relationships, but there's a movement going on at the core base of the economy. And this movement has attracted criticism and generated a major debate in the UK.

The criticism¹³ comes principally from UK unions and left-leaning academics and media outlets. Their argument is that self-employment is low paid, that people are forced into it because of a 'conspiracy' among employers not to use employees, and that the shift threatens the institutional and moral structures of society.

Canada

This UK debate has emerged in Canada as well, where a similar but more recent surge in self-employment has been witnessed.

In Canada, the percentage of self-employed employers is markedly lower than in Australia – with self-employed in Canada making up 6.5 per cent of the workforce, and 8.7 per cent in Australia (2012 comparisons). But the percentage of independent contractors is identical at 8.5 per cent of both workforces.

However, in January 2015, the Canadian jobless rate dropped to 6.6 per cent adding 34,500 jobs. This was entirely accounted for by the fact that self-employed numbers had risen by 41,000. But again, and as in the UK, the shift is proving controversial with claims¹⁴ that this is all about low pay and the undermining of society.

Europe

Across Europe as well there appears to be a steady increase in self-employment, but from a lower base than seen in the UK, US and Australia. What's helpful in this analysis is some research that's looked deeper into the self-employed makeup. The research¹⁵ looks at only one part of the independent contractor sector: independent contractors (non-employers) who are professionals. The research refers to these people as iPros (i.e. independent professionals).

What's been observed is that the growth in iPros in the European Union (EU) since 2004 has been remarkable. Numbers increased by 45 per cent from just fewer than 6.2 million to 8.9 million in 2013, making iPros the fastest growing group in the EU labour market (refer to Table 2).

TABLE 2
GROWTH IN IPROS BY SELECTED REGIONS

Region	%
EU	45
Belgium	53
Finland	56
France	85
Germany	43
Italy	12
Netherlands	93
Poland	88
Spain	51
UK	63

TABLE 3
INCIDENCE OF IPROS BY PROFESSIONAL SECTOR

Sector	%
Administration support	9
Arts and entertainment	22
Education	4
Financial insurance	6
Human health	6
Information technology	12
Professional, scientific and technical	25
Real estate	16

This research also identifies the reasons for self-employment. When asked why they wished to be self-employed, the iPros responded as follows:

- Independence and fulfilment (68 per cent);
- Flexibility over work (35 per cent);
- Income prospects (20 per cent); and
- Business opportunities (nine per cent).

The high score for 'independence and fulfilment' is consistent with all other research available on the motivating factors for being self-employed. This shouldn't be a surprise because independence and fulfilment are near identical attitudinal drivers of democracy and consumerism for example. People's attitudes under 'private' aspects of their lives are transferring to their work attitudes.

Self-employed demographics and motivations

When the demographics and motivations of self-employed people are studied, many myths and misconceptions are exploded by the facts. In this section, I draw on research from Australia and the US, both of which reinforce the evidence from the EU.

Contrary to what is often stated, self-employed people are overwhelmingly:

- Older (i.e. not young highfliers);
- Highly experienced in business;
- White-collar and professional (i.e. not all tradies);
- Active seekers of information and analytical (i.e. not needing to be mollified by government); and
- Above-average income earners.

But it is true that self-employment is heavily skewed towards males.

A combination of research in Australia¹⁶ profiles the self-employed as:

- Two-thirds male and one-third female;
- Mature – people predominantly become self-employed from age 35;
- Working longer hours than employees;
- Having a higher skills base than employees;
- Often having been in business three years or more (57 per cent);
- Operating across all industries but mostly in the services areas – even when in construction, for example, which is the highest sector;
- Often having no children living at home (51 per cent); and
- Overwhelmingly choosing to be self-employed.

Other features of the self-employed include:

- They are motivated to control their own destiny;
- Self-employment gives them lifestyle flexibility;
- Their business cycles do not follow traditional patterns of business cycles but instead are tied to their life cycles;
- They are big spenders and optimistic and willing to spend;
- Business competency is high; and

- They take a holistic approach to their work and see a need to be multi-skilled and knowledgeable.

It's interesting to observe how large organisations (government or private sector) need to relate and communicate with the self-employed, particularly where the large organisations use the self-employed as service providers. Large organisations have to operate in 'silos' of responsibility and decision-making; employees specialise.

Self-employed people operate with different decision-making processes. They must take in everything and be holistic in understanding business. In this respect, self-employed people must develop and have high-level business competency in every aspect of business. Problems happen when the systems used to run large organisations limit the control that self-employed people are able to exercise over their business.

US research from 2013¹⁷ quite closely replicates the Australian observations. The research looks at the self-employed who do not employ others (independent contractors).

The report says of independent contractors:

"The simultaneous growth in size, satisfaction, commitment and intent to choose the path, together suggest independence is far from a cyclical economic choice. It instead appears to signal a conscious structural shift and recognition of a new model of work and engagement by innovative Americans.

"... independent workers continued to creatively forge their own economic opportunities and perceived that the drawbacks to independence were less daunting than the anticipated benefits.

"In 2012, it is clear America continues its march toward a new age of career independence where individuals will not just move from job to job, but rather move from engagement to engagement and client to client as masters of their own career destiny."

The research report says that its findings "debunk the popular misconception that workers are forced into independence due to job loss or lack of alternatives".

These findings include the following:

- 86 per cent of independent workers are satisfied with their work;
- They know the challenges of independence – uncertain income 51 per cent, retirement 40 per cent, job security 36 per cent – but are up for the challenge;
- 57 per cent say it's their choice to be independent;
- 75 per cent want to continue as an independent worker;
- Only 12 per cent will build their business into an employer business (this unsettles the public policy notion that policies to grow small business ought to be about creating employing businesses; much of the growth in fact will come from non-employing small businesses); and
- One in 10 intend to grow their business to engage more independents.

The US profiling follows that identified in Australia, namely:

- 21 per cent are aged 21 to 32, and this increases as people become older, peaking at 36 per cent for 50–66 years;
- Independent workers have a higher level of skills specialisation than employees do; and
- Younger independents have the highest education.

However, the gender mix is different from Australia, with:

- 48 per cent women and 52 per cent men; but
- There is a smaller percentage of women who become employers (one-third).

The overwhelming motivation is the same as that found in Australia, the UK and Europe: “Independent workers actually choose the path because they want to be their own boss, control their own schedule and sculpt their own professional path.”¹⁸

The report classifies this large group as entrepreneurs but entrepreneurs who work on their own:

“There is no employer providing a steady income, benefits, retirement programs and job security. They are on their own and responsible for all aspects of their professional lives ... Only 13 per cent stated that they would rather have a regular, permanent traditional job than be on their own. This is down from 19 per cent in 2011.”

What’s truly interesting is the take independent contractors have on security. The report observes:

“First, because they’re their own boss, many independent workers feel in control of their destiny and free from random corporate actions, such as layoffs, reorganisations, and relocations. They also feel they are no longer at risk from the behaviour of bad bosses.

“Second, independent workers have multiple clients and feel more secure because they aren’t tied to the fortunes of a single company.

“Third, many independents feel that, while their income may go down, they are unlikely to see their income go away entirely as it would if they were laid off from traditional employment.”

This alternative view of job security reflects the continued breakdown in the traditional employment contract. It tears apart the thesis of the commentaries mentioned earlier that view self-employment as dangerous for society because it challenges the social fabric built around job security. Self-employed people seem rather to be acting on the idea of job security (with one employer) being a social myth. Self-employed people see themselves as more secure because they control their own destiny and spread the job risk across multiple clients.

Technology interfacing with shifting attitudes and aspirations

The data and research indicate there is a perceptible shift in the way work is being organised. Permanent, full-time employment, particularly the idea of ‘a job for life’ is very much a ‘yesterday’ idea.

People working in the public sector are probably living remnants of a work concept that is crumbling, if not crumbled, in the private sector. Even in big businesses, the idea of permanency is more imagination than reality. There are few CEOs of large listed companies who last more than five years, for example. Permanency for employees in those companies lasts as long as the next downsizing or restructuring as firms adjust to the dictates of the market.

In small business, this is much more so the case. For small businesses, the impact of market changes is immediate and personal. There is no ‘protection’, theoretical or real, from the realities of the market, best explained as the whims of consumers. And

it's small business that is most important because it's here where the major percentage of people work by a significant factor.

Within the small business demographic there's one group that probably best highlights the reality of change in market economies: the independent contractor. These people work for themselves as 'businesses of one'. They operate by being entirely adaptable to their clients' needs. They are and have to be, personally and individually, one with the market.

The statistics show that this group – independent contractors – is growing. The growth is not as large as some might think, particularly seemingly panicked social commentators who oppose the development. It's a relatively small but identifiable trend yet it reflects a much larger shift in societies: the death of employment long-term, perhaps?

The significant reasons for this are the existence of freer and better functioning market economies where no one can ignore consumers. There's a major attitudinal shift that recognises 'secure' work as myth and that instead security comes from the self. And there are technological developments.

Technology is creating massive economic freedom for the individual. The impact of the internet and all that goes with it, such as mobile and cloud technology, cannot be understated.

People can and do run businesses from home or their local coffee shop. Skype enables phone and video phone communication across the globe at almost less than the cost of local calls. Any individual can run a consultancy, servicing business from home with clients around the world, and they do.

Mass media has become truly 'mass'. The big newspaper, television and entertainment giants are all challenged and threatened by what individuals are able to do on YouTube, Facebook, Twitter and more. Anyone can be a media business of one. Individual musicians, bloggers, comedians and whoever else do their own thing in direct competition with the multinational giants. People make money out of this. Some people make substantial money. These technologies mean that the size of the collective mass of individuals overwhelms the big conglomerates.

Online and mobile banking, insurance, credit cards and other financial services have reduced the risks of being in business as an individual. Anyone can provide a service and have their customer pay on the spot, almost eliminating bad debt risk and also invoicing delays and record-keeping.

The online shopping breakout means that individuals can create their own product, market it online, have it manufactured anywhere in the world it is cheapest, have it shipped and delivered without ever touching the product. There's no need to fund stock build-up because there's no need to hold stock. Payments happen online instantly, significantly reducing credit and debt risk.

So far, commentary about online shopping has focused on the big players such as Amazon. But no one looks at what's happening at the micro level. Watch this area explode for independent contractors with the full development of 3D printing.

Conceive of a time, not many years away, where every home will have a 3D printer. For example, if someone needs a button for their shirt, they will go online and find the button they need, print it and pay for it faster than going to the shops. I predict this will result in an explosion of new micro 'manufacturers'. Individuals will design products, showcase them online, sell the products, but not hold stock or have to 'manufacture'. Big business will rush into this, but individuals in their millions will do the same. 3D

printing is about to liberate the individual as a business, shattering the manufacturing sector in the same way that the internet and mobile technology turned the newspaper and music industries upside down.

Macro and micro policy challenge

In all of this, there are pretty substantial challenges. The big challenges don't really affect the small business sector. People in this sector (the significantly larger numbers of workforces) individually adjust, re-orientate and shift their attitudes and activities to reflect market (their individual customers) demands on a constant basis. It's not easy or 'relaxing'. But it's what they have to do to survive and financially succeed.

For large firms, the challenge is huge. The idea of maintaining the authority of the firm while the individuals within or supplying to the firm 'rule supreme' is a total conceptual conflict. Yet I observe many (not all) at the 'big end of town' recognising the trend and adapting. They do this because they are listening not just to the consumer marketplace but to the workforce marketplace as well. Some unusual examples, such as Koch Industries, have moved ahead of this idea and they claim to have grown as a result.

For government organisations however, the idea of the supremacy of the individual worker is a conceptual threat to their very existence. Again my observation is that government entities are failing to even attempt to adapt, and are in fact resisting adaptation.

The challenge to macroeconomic policy and policymakers is huge. Since World War II at least, macroeconomic thought has largely held the line that free-market competition is made up of command-and-control firms competing for consumers' largess. But globally, around 97 per cent of businesses are small (with fewer than five employees) and around 60 per cent of businesses are non-employing businesses of one. The people who run the dominant number of businesses are not command-and-control firms. They are more 'consumer-like' than anything else in the way they behave. This must turn on its head the prevailing acceptance by economists of how a market economy operates. To date, there's little evidence that economic policymakers see this, understand it or have even adapted any of their thinking in this direction.

Conclusion

This is a brave new world of work. There's a challenge to established local and global institutions built around the presumption of employment and the suppression of the desires of the individual to the dictates of big organisational structures. Just as individual consumers are the heroes that drive competition, there is a refocusing on the supremacy and authority of the individual in the work environment. This is happening in a layered way through the work situation. However, it's independent contractors who most highlight the social and economic movement underway.

 Endnotes

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