

Yurii Lazaruk: [00:00:00] Welcome to the Independent Workforce, a podcast where we explore the now and the future of work with a lens of temporary employment such as freelancers, contractors. Fractional experts, you name it, he'll speak with CEOs, recruiters, founders, and industry leaders about how they work with independent talent, the wins, the challenges, and the lessons learned.

My name is Yuri. I'm growing the freelance market at Freelancer Map and International Platforms, has been connecting top independent professionals with companies for over 20 years. And my guest is Jeff Nugent, a global contingent workforce strategist, managing editor at Contingent workforce Strategies.

LinkedIn's who? Largest just community of hr, procurement, and contingent workforce professionals. One of the leading voices in independent contractor compliance, and the founder of Independently ai, the World's first compliance as a service platform for independent talent who has spent decades. Helping enterprises manage billions of dollars in contract, freelance and temporary workforce spent while turning compliance and risk [00:01:00] into strategic advantage.

So welcome Jeff.

Jeff Nugent: Thanks so much, Yuri, for having me on the show. It's awesome. I

Yurii Lazaruk: can't wait to learn from you. You have so much experience and you've been on this market for such a long time. So tell me a little about your contingent workforce story and also how, how you started, what happened next, and what do you focus on at the moment?

Jeff Nugent: Oh, it's funny. How you get into an industry, you don't really predict it. Right. And so I was educated. I have a business degree and I really, when I started, I knew I wanted to do something with technology and I loved people. And so I bumped into a consulting house that said they were doing. Technology consulting, but it turned out to actually be a staffing and recruiting firm, primarily providing, you know, placing independent contractor IT consultants [00:02:00] on jobs at large corporations.

And so I got really good at it doing it, and I just loved that. And that's kind of early to mid nineties when I got into that. And then that was on that run up to, uh, a thing that you may not have even heard of Y 2K. Right where it really changed. That was one of the first big shifts, right in this world where we had a definite timeframe and we needed a specific skill.

And so huge amount of contracts and contractors, consultants, freelancers were working on this problem. And so companies were bringing them. In, in drones, and that's how I started it in the business. Then as, as it matured after that, you know, Y 2K issue, more and more companies were using consultants, freelancers, contractors, and so got into the space of helping organizations [00:03:00] not just recruit, but manage the whole contingent workforce.

So bringing in technology and support tools like. The vendor management systems that you see today, the MSP programs, et cetera, on an enterprise scale, right? And so got into that space. And then one of the key things that I was starting to really understand was this thing called the internet, right? When you think about the internet coming in the late nineties, mid to late nineties, I thought, wow, companies are, and people are gonna find themselves.

Jobs and they're gonna, companies are gonna find people directly, but the complexity is in compliance. Employing them and engaging them compliantly. And so I started one of the world's first. Employer of records and, uh, that was in Canada. We, we worked in the US quite a bit and then merged with a company [00:04:00] called People 2.0.

And then I went on to lead People 2.0 sales and marketing efforts. Uh, as well as, you know, we ended up doing a lot of m and a. Bought about 14 companies around the world to be the world's largest employer of record on the enterprise scale for contingent contract and freelance workers. Uh, and then sold that company.

And then the last couple of years, um, I said, what am I gonna do? I'm too young to retire. So, you know, and I love this world and I see the future of work going towards freelance consultants contract, fractional executive. We talked about, you know, it's, it's the future of work, but it's hard to put a name on it.

It's got so many different names. And so staying with the compliance side of things, we built independently, which is like a background check essentially when you're onboarding for freelancers and independent contractors. To validate their small businesses [00:05:00] while onboarding with large enterprise customers.

So builds trust with workers finding jobs in this freelance world.

Yurii Lazaruk: Yeah. You know, the future of work was like five years ago. The future of work will be five years afterwards. So for you, especially as

you've been in this industry for decades, what exactly is the future of work is and what is happening right now at the moment on the market?

Jeff Nugent: Yeah, it's a very, we're in a very. The next transition phase, right? So if you think of the industrial revolution, bringing in technology around the printing press, how it was gonna change jobs forever and everybody's gonna be unemployed, right? It ended up growing jobs. Right. Um, but in that world it tended to be more full-time, et cetera.

Then we've had things like the big economic busts and booms and the web bust and boom, and the internet coming along that's gonna take away jobs and it ended up growing jobs. Right. And I think we're on that next phase. And I, you know, AI [00:06:00] is, uh, over talked about quite honestly. I think there's a lot of hype, uh, around it.

It is fantastic and amazing. And it's going to take away jobs, but also create a ton of jobs. Um, and we're in just the early, early stages and it's a lot more complex than, say, using just the internet. Right. Uh, because it's not only helping. Talent do work more efficiently and productivity wise, um, it's actually starting to become the talent as well.

So we're in a really interesting, complex situation where I think the future work continues to drive towards freelance because loyalty between large corporations and enterprises and individuals is at an all time low. Um, and on both ways, right? As well as the demographic [00:07:00] trends of both say the baby boom and, and the XY generations and the younger generation, millennial, et cetera, et cetera.

Everybody's. After the pandemic, taking a step back and saying, do I live to work or do I work to live? What is, what is it? And I want balance and freelancing and contracting allows you to have that flexibility and, and manage your, your career versus having your career managed for you. Right. And I think that's really important to know that.

Workers and the talent, especially the top talent, are choosing to be independent. Right? And so companies are starting to realize that as well as them wanting to have the flexibility of not being loyal to workers and bringing in workers when needed for projects, and then not having worked for them afterwards, letting them.

[00:08:00] Go freely. Right? And so I think both the corporations and the, and the, and the talent are looking to have that flexible work arrangements, and it's a

perfect time for that. Um, so I think that's where we're going. But adding in this AI. AI is caused companies to say, well, let's just let go of all of our full-time staff.

Okay, but who's gonna actually, when they, the robots don't do the work, who's gonna actually figure it out? Well, I, this is where there's gonna be a certain amount of free full-time, but a whole whack load of experts or freelancers to come in and help implement this for the next. As long as I know, uh, where work is going gonna be that way.

Right. The other side of it too is how work is getting done. Right? Used to be hourly, right? You put in your time and you get paid for the [00:09:00] time. Now it's starting to move back to the, it's moving into a transition where it's about the work projects getting done, right. Companies are looking for results, and if you can get that done in 10 hours versus the a hundred hours it used to, it's the same end result and cost.

You have that cost certainty for the companies and for the workers. They actually get paid more. If you can get this result done in one hour because you're using technology and tools to be more productive, you still make that same amount of money because the value of getting that done is there. Right, so it's, it's a very interesting transition to this new world of work.

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Just direct access to verified experts and opportunities across the globe. Visit [freelance map.com](https://freelancemap.com) and start building your next success story. Today, companies are still not understanding this transition because they still want to charge for hours and they ask how much hours it'll take you. I'm like, why should you care?

Do you want the result or do you want my hours? Like I can do it like in one hour, but I have 10 years of experience. Someone else will do it like for 10 hours with one year of experience. Why do you care? Like if you want result, if you have a budget, let's go for it and let's work for it. And still, once again, there are so many blockers, there are so many challenges.

So I'm curious, from your experience, what are the biggest concerns or maybe the biggest blockers that companies raised before and while working with freelancers?

Jeff Nugent: Yeah. Well, large companies are built on control systems, right? Control systems and freelancers are scary because you [00:11:00] can't control them as much as you can control your employees.

At least perception of control.

Yurii Lazaruk: Yeah.

Jeff Nugent: Right. Of your employees, because they're subservient to you, you know? And they, they'll do what you say, et cetera, because you're employing them. So the freelancers, it's a perce, it's a misperception, I think, personally, because the best freelancers are the most loyal if you're treating them well.

Paying them well for their work that they're completing. They're super loyal and, and they get you more results, right? So I think it's a misperception of that. But when you think about that and the historical control mechanisms, um, that's one of the obstacles is how do I know I'm going to get these results right?

Like this? And then when it comes to the old way of thinking. Okay, how many hours is it gonna take you to get this done? That's how they scoped work and costs, right? [00:12:00] So that's just a, a former perception of how work got done was man hours, and that's how they could scope out the cost of it. So it's a balance.

I would continue to say it's 10 hours worth of work just for them and price it that way. Right. And. And it's guaranteed, but this is, this is, I'll take on the risk, right? If I go 11 hours, that's my risk, right? If it's nine hours, that's my gain, not your loss, quite honestly, right? Other than that, you can have an employee sitting in that chair that will just has no accountability.

If they don't complete that task in time, that's your issue, not mine. Right? And so it's, it's just a perception, but you're starting to see companies want certainty. And so if you can get that price certainty and, and get that work done where it's guaranteed and [00:13:00] consistently showing that that happens.

That's where that starts to take off in the usage of freelancers. The other is compliance, right? So no company wants to be on the wrong side of government laws, et cetera, right? And when you're talking about work, this has been the

way, you know, it's been regulated for decades and hundreds of years. And so employment laws exist.

For reasons to protect workers and protect governments themselves because the number one revenue stream for government is. Taxes, employment, taxes, et cetera, right? And so everything tended to be a percentage of that payroll that goes to this tax or that tax to fund this government program that protects [00:14:00] workers, runs the government, et cetera.

So they also, not only watching the protection of workers, they're looking to also looking at their revenue streams in this and wanting to protect that. And so it's, companies are really protective of that because the liability for employment, payroll, taxes. For proper income tax deductions and remittances being paid to the government is all through the large enterprises and the employers.

So if as a freelancer you may say, well just pay my invoice, that's fine. But if the government comes into the enterprise and says, Hey, listen, that person was misclassified and should have been your employee for the purposes of you paying my taxes, guess who they chase down? For those taxes, the large employers.

So they wanna make sure that dealing with these freelancers, consultants, fractional executives, [00:15:00] things are done compliantly because it's a huge liability if they don't, but it's also re reputational liability. Nike doesn't want to have. Their name in front of the papers saying they mistreated workers.

Right? So it, it's really important for them to have compliance and so the freelancers have to start to think that way and don't see it as friction and overhead and, ah, big corporation crap. Right? You gotta think of it is, it's just their responsibility. So how do you reduce the friction by. Understanding what they need and, and then preparing for it as you, as you look to get into the engagement,

Yurii Lazaruk: what both sides have to do to ensure that everything is classified correctly, like, I mean from both sides, from organization side and also from this independent talent side.

Jeff Nugent: Yeah, so at the end of the day, [00:16:00] although Uber is looking to try to create different laws around this, and I say, try they, I don't think they, they'll be successful, quite honestly, in creating third. And fourth and fifth types of workers. There's an employee that works for a company that has

protections under employment standards, laws for overtime, severance pay, et cetera, et cetera, et cetera.

Holiday pay, those types, worker compensation, et cetera. And then there's self-employed independent contractor. So the independent contractor is a business, right? So if you think of a business, it could be a. Deloitte providing services to a large company too. Deloitte, in their contract or that master service agreement, it calls Deloitte an independent contractor.

Deloitte happens to be a very large, independent contractor, right? But it's a business. And so if freelancers start to think that way. [00:17:00] That is very helpful, uh, because the companies need that certainty that the government's not gonna come in and audit. Or worse, a lawyer is going to raise a class action lawsuit to say, you didn't pay all these taxes to these people, and then get hundreds of thousands of contractors that have been engaged by Google over the years.

Together and then sue them for a large class action lawsuit against overtime pay, you know, payroll remittances that weren't done, uh, worker compensation, personal injury issues, et cetera. And so you don't want to have those, those class action lawsuits either. So for them to protect themselves. It's about properly classifying these workers and properly understanding that they are truly running a small business.

And so the government regulations and the legalities look at it that way. There's a lot of nuances of [00:18:00] course, and tests and factors depending on the jurisdiction. Um, so in one country you may have these laws that say, you know, behavioral control. So do I behave, uh, independently? Do I have day-to-day supervision?

Uh, do I have the expertise to do the job without that supervision? So you just say like, if you think of an independent contractor, I always use the example of a plumber, right? When a plumber comes into your house or electrician comes into your house, right? A trades person. You just say, fix that pipe.

It's, it's leaking, right? The plumber has the skills, the knowledge, the training, all of that to come in and say, fix the pipe. The plumber often also says, oh shoot. I personally am not available tonight at 12, as your pipe is leaking. But I've got an associate, right that is trained expert. I trust him. He's gonna fix your pipe.[00:19:00]

Substitution is often the ability to substitute someone makes it look more like a business than an individual or an employee. So there's a lot of these nuanced kind of situations, um, and regulations that across whatever jurisdictions, if you're truly running a proper business. And acting as a small business, like having insurances and a business set up, paying your taxes properly, et cetera, then it, it makes it more compliant.

And so that's what we do it independently is we're just a, a validation tool that allows. Large enterprises, staffing firms, employer of records to validate the freelancers, small business, uh, and insurances. And a business is set up. They know how to behave. Et cetera, uh, so that it builds trust and then the worker knows how [00:20:00] to come through our workflow, knows how to work and what they need to do.

And then, uh, the large enterprise knows, oh shoot, if it meets the regulations here, then it's good to go for us because we're engaging them as small.

Yurii Lazaruk: You know, sometimes coming to your, uh, plumber example, sometimes companies are acting as if they are inviting a plumber and they, they tell, oh, by the way, this pipe is somewhere in the house.

Uh, you have to find it. I have no idea where it is. And by the way, we are out of home, uh, for the whole weekend and we don't know when we will return, so please come when we are at home. And also, you have to find a pipe. And sometimes companies are doing. Exactly that way that they are not given anything to independent talent to really make like work on their task because they think, okay, you are B2B, you have to understand how to make it.

We're not helping you, we're leaving you alone. And also like this independent, like freelancers, independent talent, contractors, whatever you [00:21:00] call them. They cannot do it by themselves. They are not your full-time experts. So you cannot, cannot manage them and tell them what to do. Like, I mean, like you have a task for them, but you don't have like, do this, click here, go there.

So that's their task to understand. And also they are not, as you've mentioned, Deloitte. Yeah. There is not this huge. Business corporation who have their own rules. And it's not like they ask you like how to do, but you kind of like comply under their rules when you work with Deloitte. So how companies should treat this freelancer, this independent talent in a way that they are somewhere in between full-time experts and as we call it, like usual big B2B business, like how to deal with them.

Jeff Nugent: Yeah, so that's the other obstacle, right? If that we mentioned is actually engaging and, and being productive in the engagement of individuals and teams of freelancers, right? Um, [00:22:00] even a Deloitte will say, here, here's a list of things you need to prepare for us. In order to, for us to be productive. And so my, um, my advice to both sides is to think like that they have a good methodology, right?

And the tr and other consulting firms will have a methodology of saying, here's your roles and responsibilities and the information you. To provide us and, and then if you provide those, then we can take it away and do the job. And so as a freelancer, that's my advice to the freelancer is also. Start to think about what you need to do your job.

And it's not always going to be template, right? Because every job is, is customized and different, et cetera. But thinking that way to say, what do I typically need to be successful? And usually it's data, information access, et cetera. So start to meth, [00:23:00] make that a methodology. Uh, of, of an engagement. So instead of having a mindset of, Hey, I'm just Bob the freelancer, or Susie, the consultant, right?

And you tell me what to do, start to take a step back, think it yourself as a professional business and have a methodology to engage me. It may not be the same every time, and, and the enterprise may have a way that they want to engage you. And, and their methodologies and project management methodologies, et cetera, and their security needs, you know, but if you come with a methodology already, it makes you a more professional consultant or freelancer.

And then vice versa, the, you'll meet in the middle with the enterprise to say, okay, this is how we can engage each other. Right and be productive. And so, you know, there's the compliance, uh, side of it, but then there's also how you're gonna work together to [00:24:00] be productive to get the job done. And so I think both sides have to think about that engagement methodology.

Um, so that there is productivity. Um, but that's with any new consultant or external, uh, consultancy, there's always that first, how do we, how are we gonna work together to get to up to productivity?

Yurii Lazaruk: Yeah. From freelancer side, it's easy. There is just one person who has to think about it, but who has to think about it from the company side?

Jeff Nugent: So it's, it's interesting when you look at the contingent workforce or, um, you know, the, you've got the operational team that's actually doing the work and they just want a person in to get the job done right. And that's often what freelancers are like, oh, I know my buddy is now working at that company, so I'm gonna go work for them as a freelancer.

So there, that's the, the cleanest way to do it, typically, but [00:25:00] then it, you need to also understand their methodologies, their compliance needs, et cetera. And so as soon as that. Steps out of the operational freelance to operational hiring manager that just needs work done, then it becomes often an hr, a procurement, and a legal situation and information security, right?

So if you think about those as stakeholders in large organizations, it's all of those parties that are kind of like looking out for the company's best interest and they will say, Hey, listen. For you to get paid, you need to come through this process. Legal will say, for you to get paid and for us to protect ourselves and you to protect yourselves.

Here's our contract. Right? And HR will say, um, here's some policies around this, this, and this. Um, when working and engaging with independent [00:26:00] contractors, you, you must follow these rules, et cetera. And so there's a whole bunch of different stakeholders in, in engaging with a large enterprise, more so than just engaging with that hiring manager that you knew from the last project, right?

And so it's important for freelancers to understand that, that there is going to be a little bit of overhead. And let's call it friction in, in getting onboarded, um, to make sure. But they're also looking out for the interest of the best, uh, best interest of the organization. So things like retaining knowledge too.

Okay. What you've produced, how do we retain that and make sure it's secure and it's the property of the, the enterprise going forward. Sometimes the managers are thinking that way. Sometimes the managers aren't, they're just wanting their day-to-day project to get done. That's their role. Right? Right. And so you're gonna see these other stakeholders coming in, in, into the, the [00:27:00] play.

And so corporations have a lot of this set up. Right, so that it's easy to engage and then retain knowledge, et cetera, and have business continuity looked after. Um, so it's really important for, um, freelancers to understand there's gonna be some of this, and then companies to make that as simple as possible, right?

Because if it's not simple, guess what freelancers and managers will do. They're gonna avoid it and just try to get the work done quicker, and that doesn't help the organization in the long run. It may help the manager on the short term get that job done, but if the, the talent is brought in and not paid properly or engage properly.

Or if the, um, the work that is done isn't secure or security issues arise because they're accessing a system that they [00:28:00] probably shouldn't have, in a way they shouldn't have, that gets the larger enterprise in trouble. And so, you know, there's a balance that you have to, to, uh, as a centralized. Solution make it easy so that there isn't a lot of friction.

But on the other hand, the freelance and the project managers gotta understand that it's in the company's best interest to do some of these things too.

Yurii Lazaruk: Sometimes it's easier for companies just to avoid it. They just go and they, oh my God, there are so many things to do. We'll just leave it as it is and we'll just go and hire full-time experts.

Whatever, we'll spend six months to fill the position and then we'll, uh, put the project on hold instead of just create and developing a system for hiring independent talent. So I'm curious, if you could design the effective three step system for bringing freelancers in, what would it look like?

Jeff Nugent: Helping in the procurement [00:29:00] process, right.

And the evaluation, but not getting in the way. So letting the workers and the managers interact know that the, and helping. So helping from the standpoint of if there's any tools to screen that the person actually has the skills and the knowledge and capability. That they say they, they do. So verification of those types of things that you're starting to see systems out there, uh, AI type systems to help with vetting that skillset and knowledge and then grading it so that the manager who's interviewing you says, okay, I like you, you fit with the team.

Uh, I think you, I think you've got the knowledge, but I'm not a hundred percent. So there's some systems that help with that, right? With that selection. So help not get in the way of, though, that's the key then. Then it becomes an onboarding, right? An onboarding process. So what are you looking for?

Onboarding? Well, what do you need from a legal perspective? [00:30:00] Contracts, terms and conditions. From employment and law compliance perspective, um, and then onboarding to make sure they have all they need to

get you paid, right? So it's that process there really to streamline that process of onboarding someone.

And then once that's onboarded and started, it's. Helping the manager with check-ins is everything okay. Just but very light check-ins and then that payment. So how do you get paid as a freelancer if it's hourly tracking time, if it's by project or, or milestones tracking those. Um, and, and then making payment really easy too, right?

And quick. So I think, you know, that's. That's the ideal world, right? Is, is doing quick in the that upfront screening and procurement process [00:31:00] really quick in the onboarding process, getting up to speed, and then facilitating easy tracking of milestones and payment.

Yurii Lazaruk: You know, the fun thing that it sounds pretty similar to hiring a full-time expert with some deviations, of course, here and there, but overall, you just can copy, paste and adjust.

It's not that hard if companies really want to invest in it, but for some reason companies are still struggling in investing in it. And you know, Jeff. I really wish to have. The sky is the limit, but time is a limit to our conversation. So what advice would you give to companies just starting to use freelancers and to freelancers just entering the market?

Jeff Nugent: Yeah, the key is to put in the time and do it because the value of bringing in freelance, um, talent is immense. So [00:32:00] traditional employment was, Hey, if you live in a 45 to an hour. You know, drive radius of my office, you are the talent that would come into my company. Now with this remote work. Talent is global and for freelancers, jobs are global, right?

And so when you think of the real ROI drivers for enterprise. There is talent that is at lo much lower costs that are very high, uh, in their quality. That if you, if you do this right, there's a cost savings initiative, but almost more importantly, you have your talent pool as everybody in the world.

Versus everybody within Wisconsin, right? Let's say. And so the quality of resources that you do by bringing in freelancers, you're getting the [00:33:00] top people in the world. Think of the Olympics of talent. You will get the top in the world by using freelancers. So there is, there's such value in, in engaging this, this community.

Um, it's just you have to prepare for it in, in understanding that yes, it is a little bit more wild west. So how do you streamline that on both the, you know, the procurement. That onboarding and payment side, and then helping, getting the work done and and securing the knowledge that was, was brought to the table by engaging a freelancer.

And so from a freelance perspective, you're not recreating the wheel. You are, this is not new. There's been an ecosystem built for. You know, my 30 years and 20 years before that, right? So there already is processes [00:34:00] in place, there's systems in place, there's methodologies in place. You may not like it because you think it's, you know, old and slow and these types of things, but you have to fit in.

To that. And the sooner you think about that, the quicker you'll get through those, those steps of processes and get to work to get paid, right? And so I think that's really important. Um, and then really do think of yourselves as businesses. Both sides have to think of freelance independent talent. As small, you're engaging small businesses.

And so on the worker side, that means set up a business. Get a commercial bank account that's different than your personal bank account. Get insurance if you're a white collar for professional errors and omissions. Worker compensation, insurance, these types of things. [00:35:00] If you ran a small business like a, a flower store on the corner, you would have insurances.

I see it all the time that freelancers, oh, what do I need insurance for? If something happens, you would personally lose your house.

Yurii Lazaruk: Yeah.

Jeff Nugent: And so having that is so important on the flip side. You having that insurance protects the client and it also protects the client from employment and tax law issues when it comes to this misclassification.

So that's some of the advice, and that's where enterprises are going, is getting that head space, that this freelance talent are actually small businesses too, and we need to treat them like vendors, but help make it easier for them than the larger vendors that we typically procure from.

Yurii Lazaruk: Last, but not least, name two people I should reach out to to talk about the independent workforce.[00:36:00]

Jeff Nugent: Well, the, there's so many in my network that would be really cool if you haven't talked to John Healy. John Healy is brilliant. He was formerly, uh, a senior executive at Kelly Services, one of the world's largest staffing firms on a global basis. Uh, and he. Was one of their drivers of a lot of innovation, and he is a freelance, uh, consultant, fractional consultant, I would say fractional executive in this freelance terminology world.

Uh, he's an amazing person and really sees where the future of work is going as well and really balances the idea of the independent contractor and what's needed to fit into large enterprise and on a scalable basis. And if you haven't talked to Brian Pena. Brian Pena was a contingent, uh, is a contingent workforce leader.

He was a procurement person, right? Um, but [00:37:00] then a few years ago went and started his own freelance business consulting out there to both enterprises and the vendor community, uh, around independent talent. And, uh, so two great people to also engage with.

Yurii Lazaruk: Got it. Got it. Jeff, thank you very much for, uh, those amazing humans and thank you Aton for this conversation.

So first of all, for what you are doing as an expert for growing this market, and especially for not just doing from this business perspective, but also creating the LinkedIn community of experts in this world. So you kinda like educating them and moving the industry forward. And thank you so much for sharing your.

Not all the experience. Of course, it's impossible to, to fit all your experience in such a small conversation, but at least a, a small part of this and we'll definitely continue this conversation. So thank you very much for that.

Jeff Nugent: Thank you. This is always fantastic. Uh, I love your [00:38:00] energy and I love what you're doing for the community as well.

Yurii Lazaruk: Jeff, thank you very much and, uh, yeah, see you in the freelance world. And for listeners, thank you for joining us on this episode of The Independent Workforce. I hope you've taken one step closer to working smarter with freelance talent. If you enjoy this conversation, subscribe to, learn even more and share it with your colleague.

And remember, the future of work is now.