

The Five Things Every Freelancer Worries About

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Freelancers say they love the flexibility, but what are the downsides? We talk to freelancers about the five things they all worry about.

-Words by Deborah Talbot, Illustration by Will Francis

More and more people are 'opting' (or being pushed) to abandon traditional work in favour of freelancing. Kalido asserts that, by 2050, half of the world's workforce will be freelance. That's a significant social change.

According to the [research by Kalido](#), 64% of UK businesses rely on freelancers – and more plan to do so in the future. And it works for freelancers too, with 79% citing greater work-life balance as one of the positive elements.

But trading in security for freedom has its hazards. We talked to freelancers about the five things they fret about the most. (Though, if the response by Lucinda, who said "Only five? Lol," is anything to go by, it could be much longer).

Getting paid

[Figures from the TUC](#) show that while self-employment is on the rise – now accounting for 4.8 million people in the UK – around half of those earned on average around £12k a year. Unsurprisingly, getting paid was top of freelancers list of worries.

Earning money as a freelancer is a frustrating business. Work can be irregular, and there can definitely be 'dry spells' where not much is coming in.

“Cashflow,” says Heidi, “if you’ll ever work again during quiet periods, if you’ll ever sleep again during busy periods, if you’ll regret the things you say no to, if you’ll regret the things you say yes to, whether you’ve left enough for your tax bill, whether you’ll ever be able to retire...”

And then there’s the issue of getting paid for work that you’ve already done. A [study by Ormsby Street in 2016](#) revealed that UK freelancers are owed, on average, just over £5k in late payments and that one in ten freelancers have struggled with bills because clients don’t pay up on time.

Sarah, a journalist, commented on the luxurious payment terms of some publications: “Like when a magazine says their “official policy” is 90 days payment terms,” she says. “And I really want to say, ‘your policy is illegal,’ but also don’t want to do myself out of the repeat work.”

The cost in time and money of tax assessments, other administrative costs and the absence of paid maternity leave were all mentioned by seasoned freelancers.

Regular clients

The holy grail of freelancing is the “better paid and more regular clients,” said Lauren.

One of the frustrations of freelancing is that looking for clients can take up a lot of time. And sometimes those clients only want one piece of work, and you never hear from them again.

Working piecemeal can also add to the anxiety of cash flow, says Kate: “When you’re in a drought wondering where your next commission will come from – or indeed if there will ever be another commission at all. Bit dramatic but you know what I mean!”

Some freelancer’s ideal is two to three clients (or more, if you want to work long hours) which give you regular, predictable work – and preferably a retainer.

Clients behaving badly

While no-one necessarily wants the full security of a full-time regular job, everyone wants clients to behave better. And that means some respect and appreciation for what the freelancer offers – a ‘no or few strings’ service which enables businesses to complete particular tasks outside of their existing employees’ expertise.

In return, it makes sense to treat freelancers as freelancers, that is, independent contractors. But that doesn’t always happen.

“I am a careers coach,” says Helen, “and one big issue is when clients want freelancers in their office instead of trusting people to work from home.”

All freelancers have experienced jobs spiralling out of control. “One of my worries,” says Lara, “is those jobs that seem to get bigger and more unwieldy as you are working on them...just urgh!” And that problem is often due to the clients, argues Me, because “the clients start acting up mid-job.”

Experienced freelancers know the value of turning down work. “It’s hard to say ‘no’ when you need the money,” says Fiona, “but it also is a very powerful word. It can allow you to walk away from arses, be honest when someone’s expectations are utterly ridiculous and can actually lead to more work which is more fulfilling.”

Stress

Psychological and emotional pressures come high on the list for freelancers.

Freelancing can be very isolating, and the negative impact of working in seclusion can range from not getting regular feedback on your work, to imagining everyone else is being more successful than you, to just plain loneliness.

One pressure many freelancers talk about is ‘impostor syndrome’. Flo, a journalist, said “I worry about not getting interviews people in some people’s minds I’m not a ‘real journalist.’”

Dealing with impostor syndrome is possibly more important than cash, argues career coach Helen, because “it can affect people’s confidence around setting a price or even sending the first invoice.”

Work-life balance

Women, carers, and people with disabilities often favour freelancing because it gives them the flexibility to work when and where they want. A survey by Demos in 2014 showed that the number of mothers choosing to freelance had risen by 24% over two years, and they cited flexibility as the reason.

But getting a good work-life balance can be just as tricky in freelancing. Hilary, for example, sums it up when she says “Only two worries. Having not enough work. Having too much work.”

Freelancing can be unpredictable, and for those with caring commitments a big rush job can mean frantically searching for emergency childcare – or turning down lucrative opportunities.

And lack of regularity can also add to the psychological pressures, says Louise. “I’m always ‘at work’- I can’t turn my brain off.”

While freelancing can be a great way of earning a living, particularly if you need flexibility, there are plenty of downsides. Are there ways around it? Yes. Experience, networking, and careers advice can help negotiate the trails of the freelancing life.