The State of Independent Creative Work 2026

A research brief on the size, earnings, tools and money problems of independent work

COMMONPLACE RESEARCH, INDEPENDENT WORK SERIES



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The State of Independent Creative Work 2026

A research brief on how many people now work for themselves, what they earn, how AI is changing their market and what still goes wrong with the money.

1 Executive summary

Independent work in 2026 is larger, more deliberate and better paid at the top than at any point in the series we draw on. It is also more exposed: to clients who pay late, to income that swings from month to month, and to an AI market that rewards some creative skills while pushing down the price of others.

Key findings

1. **A record workforce.** The US independent workforce reached a record 74.9 million in 2026, and full-time independents are 22% of all full-time US workers (MBO Partners, 2026).
2. **More earn a professional income.** 5.8 million US independents earn more than $100,000 a year, nearly double 2020 (MBO Partners, 2026).
3. **Demand is growing.** UK creative industries GVA grew an estimated 4.6% from 2023 to 2024, vs 1.0% for the whole UK economy (DCMS, 2026).
4. **AI cuts both ways.** Upwork freelancers doing AI work earn 34% more per hour, yet in generative AI and creative production, per-contract earnings declined 13% (Upwork, 2026).
5. **Late payment is costly.** In the UK it costs the economy almost £11 billion a year (London Economics for the Department for Business and Trade, 2025).

What we conclude

Our reading is that independent creative work is no longer a stopgap between jobs. People are choosing it, staying in it and, in growing numbers, earning well from it. The infrastructure around them has not caught up: payment terms, income smoothing and social protection were built for employees, and AI is repricing creative tasks faster than contracts and rate cards are rewritten.

> **NOTE**
> Figures here come from different publishers using different definitions, samples and years. We report each as its publisher worded it and never join them into one trend.

2 The size of the independent workforce

How many people work for themselves depends on who is counting. The largest US sources agree on direction, if not on definition: independent work is growing, and more of it is full-time and chosen.

United States

74.9M

INDEPENDENT WORKERS

in the United States in 2026, a record, up from more than 72 million in 2025 (MBO Partners, 2026)

Two ways of counting

MBO Partners counts everyone who did any independent work in the past year. The Upwork Research Institute measures skilled freelancers among knowledge workers. The figures are not comparable with each other.

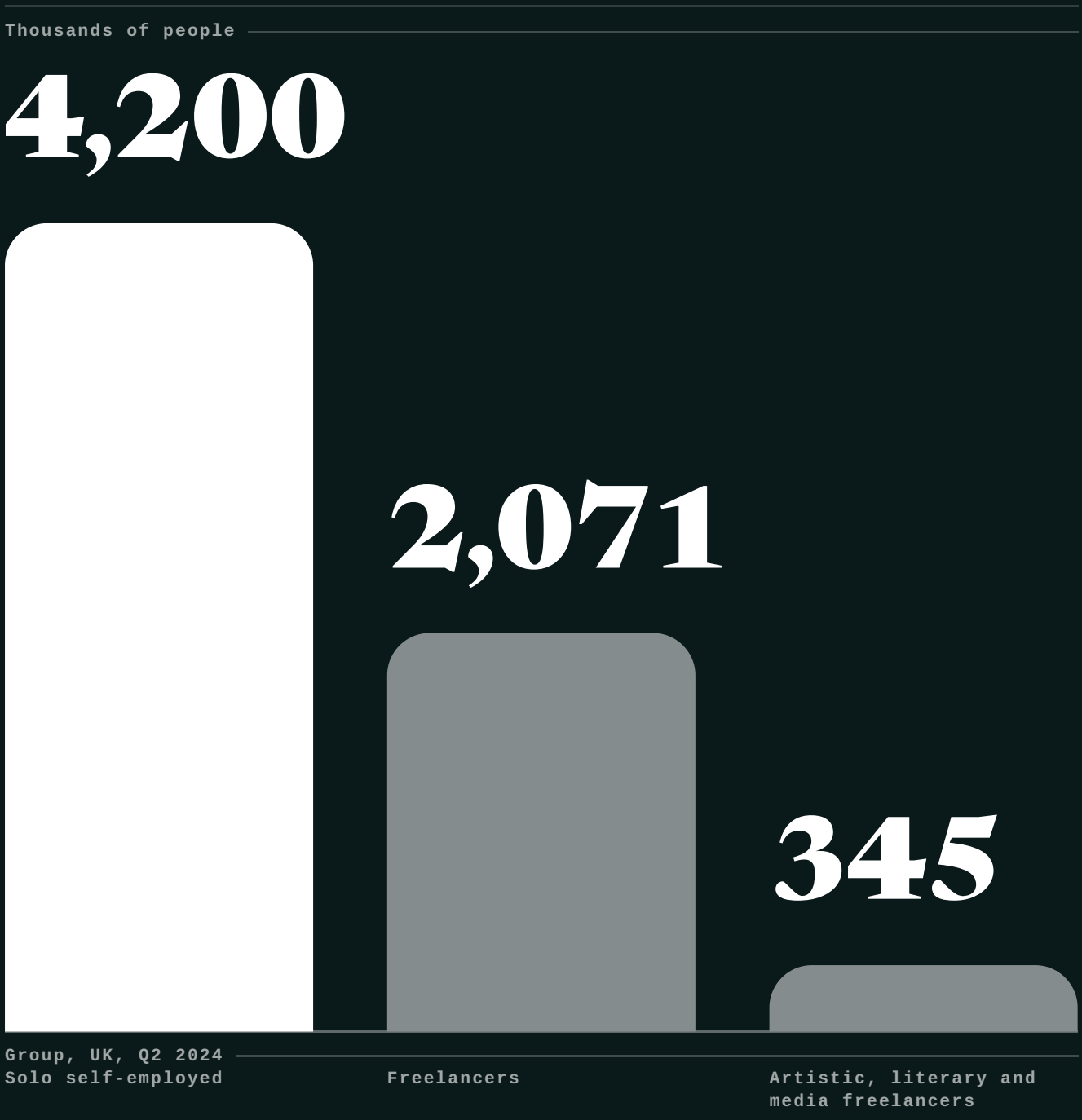
Measure	Figure	Publisher	What it describes
US independent workforce	74.9 million, a record	MBO Partners, 2026	All adults doing any independent work in the past year
Full-time independents	22%, nearly double the 2019 share	MBO Partners, 2026	Share of all full-time US workers
Skilled freelancers	38%, up from 28%	Upwork Research Institute, 2026	Share of US knowledge workers
Employees considering freelancing	58%, up from 36%	Upwork Research Institute, 2026	Share of full-time employees

United Kingdom

IPSE's analysis of the Office for National Statistics Labour Force Survey counts 4.2 million solo self-employed people and 2,071,000 freelancers in the UK. Artistic, literary and media occupations are 17% of all freelancers, or 345,000 people: creative work is one of the largest single groups in the freelance population.

The UK independent workforce, nested

IPSE, The Self-Employed Landscape 2024, from ONS Labour Force Survey Q2 2024. Each row is a subset of the row above. Thousands of people; the first total is published rounded as 4.2 million.



Going full-time and earning more

The most important change in the 2026 data is not the size of the independent workforce but its shape. More independents work full-time, more of them earn a professional income, and most intend to stay.

Full-time, by choice

114%

GROWTH IN FULL-TIME INDEPENDENTS

since 2020, according to MBO Partners' State of Independence 2026

5.8M

EARNING OVER $100,000

a year, nearly double the 2020 figure (MBO Partners, 2026)

More than three-quarters of independents report high satisfaction, only 1% are dissatisfied, and 78% plan to stay independent or build a larger business (MBO Partners, 2026). The pull is visible from inside employment too: 58% of full-time employees are considering freelancing, up from 36% (Upwork Research Institute, 2026). Considering is not resigning, but the idea has clearly become ordinary.

What is driving the shift

The sources do not ask one shared question about motive, so this is our interpretation, not a finding:

Control over the work.	High satisfaction points to autonomy over clients, hours and projects as the main reward.
A thicker market.	Platforms, agencies and in-house teams now buy specialist work routinely.
Cheaper tools.	Software that once needed a studio now costs a solo worker a monthly subscription.
Weaker job security.	When employment feels less secure, working for yourself looks less risky.

4 The creative economy independents feed

Independent creatives supply some of the fastest growing industries, at home and across borders. The demand side of their market is strong.

A sector outgrowing its economy

5.5%

OF UK GROSS VALUE ADDED

came from the creative industries in 2024, an estimated £145.8bn (DCMS, February 2026)

On the Department for Culture, Media and Sport's provisional estimates, creative industries GVA grew an estimated 4.6% from 2023 to 2024, compared with 1.0% for the whole UK economy. The figures may be revised, but the gap is wide.

A global trade in services

12%

GROWTH IN CREATIVE SERVICES EXPORTS

worldwide in 2024, to a record $1.7 trillion (UNCTAD, data updated April 2026)

That is more than twice the value of creative goods exports, which stood at $709 billion (UNCTAD, 2026). UNCTAD does not split the total by type of supplier, so we cannot measure the independent share. In our view, though, the UK's 345,000 creative freelancers (IPSE, 2024) and their peers elsewhere are part of the supply chain behind both totals.

> **KEY TAKEAWAY**
>
> The fastest growth is in creative services that small teams can deliver from anywhere. That is the market independents already work in.

5 AI as tool and as competitor

AI appears in the 2026 data in two roles at once: a productivity tool most independents already rely on, and, for some creative specialisms, a competitor that lowers what a client will pay.

The tool

In MBO Partners' 2026 study, nearly eight in 10 independents say AI complements their work and improves productivity, and generative AI users report saving nearly 10 hours per week. A year earlier, 74% of independents used generative AI to improve productivity and output (MBO Partners, 2025). On Upwork, freelancers doing AI work earn 34% more per hour than those not incorporating AI (Upwork marketplace data, 2026). That compares two groups on one platform; it does not show that adding AI raises any one person's rate.

90%

more contract starts

in generative AI and creative production on Upwork, year over year (Upwork marketplace data, 2026)

13%

lower earnings per contract

in the same category over the same period (Upwork marketplace data, 2026)

More work at a lower price per job is what commoditisation looks like from the inside. Our interpretation is that clients are buying more creative output but paying less for each piece, because some skilled production is now quick to generate. Earlier evidence points the same way: a Society of Authors survey of 787 members in January 2024, as reported by The Bookseller, found that 26% of illustrators and 36% of translators had lost work to generative AI. We could not verify that figure against the original survey.

> The question for 2027 is not whether independents use AI. It is who keeps the hours it saves.

Our view is that value is moving from execution to judgement. Independents who sell direction, editing and accountability can capture the hours AI saves; those who sell volume of one output type face the per-contract pressure the Upwork data show.

6 The money problems

Growth sits alongside persistent financial strain. Three problems recur: clients who pay late, income that is hard to predict, and safety nets built for employees.

Late payment

The UK government's 2025 research covers all businesses, not only freelancers. In our view, sole traders are among the least able to absorb the cost.

Late payment costs the UK economy almost £11 billion a year, and affected businesses spend on average 86 hours a year chasing it (London Economics for the Department for Business and Trade and the Office of the Small Business Commissioner, July 2025). For a solo worker, that is more than two working weeks that cannot be billed.

Income volatility

Experian's May 2026 survey of 503 US gig workers is a small commercial sample, so read it as indicative.

What gig workers report	Share of respondents
Their income is unpredictable	More than 80%
Income swings of 25% or more	Nearly 3 in 4
Neither timing nor amount is predictable	43%

14,000

business closures a year

in the UK as a result of late payment, 38 a day (London Economics for DBT and the OSBC, 2025)

1.5M+

businesses affected

each year in the UK, 28% of all businesses (London Economics for DBT and the OSBC, 2025)

Protection gaps

A January 2024 Eurofound study, as reported in coverage of its findings, estimated that 16.8 million self-employed people in the EU lack unemployment benefit coverage, more than half of around 28 million, and that gaps in sickness benefit affect 5.3 million.

> **IMPORTANT**
> Higher rates alone solve none of these problems. A well-paid independent with slow-paying clients, lumpy income and no sick pay is one bad quarter away from trouble.

7 What this means

These recommendations are Commonplace Research's view, drawn from the evidence above. They are judgements, not data.

For independents

Price the outcome.	Where AI shortens production, an hourly rate shrinks your income. Quote for the result.
Sell the judgement.	Lead with direction, editing and accountability, the parts a client cannot generate.
Treat cash flow as a product.	Take deposits, invoice on milestones and agree payment terms in writing first.

For clients, studios and platforms

Pay in days, not months.	Short, honoured terms are the cheapest way to keep good independents.
Brief for judgement.	If AI handles first drafts, commission people for the direction that makes drafts usable.
Be clear about AI.	State whether AI may be used, and whether your material may be used to train it.

For policy

Enforce payment terms.	Late payment rules need penalties a sole trader can use without a lawyer.
Count independents properly.	Publish regular, comparable freelance statistics by occupation, creative fields included.
Close protection gaps.	Offer sickness and income-loss cover the self-employed can join on fair terms.

8 Methodology and sources

This brief is a secondary analysis of published research, checked on 8 November 2026; Commonplace Research ran no survey of its own. Primary means read on the publisher's own page or file, wire means the publisher's release on a wire service, and secondary means seen only in third-party coverage. We never combine sources or measures into one series, and all interpretation is our own.

Sources: workforce and earnings

Source	Report, date, basis, status and link
MBO Partners by Beeline	State of Independence 2026, 28 Sep 2026. 4,557 US adults (2,063 independents), April 2026. Primary. mbopartners.com/state-of-independence
MBO Partners by Beeline	2025 State of Independence (74% use generative AI; more than 72 million independents). Primary. mbopartners.com/blog/press/2025-state-of-independence-reveals-growing-talent-strategy-for-businesses
Upwork Research Institute	Future Workforce Index 2026, 14 Jul 2026. 2,400 US skilled workers, March to April 2026, plus marketplace data. Wire. upwork.com/press/releases/upworks-future-workforce-index-2026-how-ai-is-redefining-the-value-of-work-as-skilled-freelancing-accelerates
IPSE	The Self-Employed Landscape 2024, from ONS Labour Force Survey Q2 2024. Primary. ipse.co.uk/campaigns/the-self-employed-landscape/self-employed-landscape-2024

Sources: AI, creative economy and money

Source	Report, date, basis, status and link
DCMS	Sectors Economic Estimates: GVA 2024 (provisional), 5 Feb 2026. Primary. gov.uk/government/statistics/dcms-economic-estimates-gva-2024-provisional
UNCTAD	UNCTADstat Insights, creative economy, data updated 2 Apr 2026. Primary. unctadstat.unctad.org/insights/theme/97
London Economics, for DBT and the OSBC	Late Payments Research, July 2025. Primary. assets.publishing.service.gov.uk/media/688a089a6478525675738ff9/late_payments_research_impact_on_uk_economy.pdf
Experian	Survey of 503 US gig workers, 1 to 5 May 2026, published 18 Aug 2026. Primary, small sample. experian.com/blogs/ask-experian/gig-workers-unpredictable-income-survey
Eurofound	Self-employment in the EU: job quality and social protection, 30 Jan 2024. Secondary, as reported. eurofound.europa.eu/en/publications/all/self-employment-eu-job-quality-and-developments-social-protection
Society of Authors	Member survey, January 2024, 787 respondents, reported by The Bookseller, 12 Apr 2024. Secondary, as reported. No primary link checked

Questions and corrections: research@commonplace.example

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Commonplace Research publishes a short brief on independent work every quarter: new data, what it means, and nothing else.

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