

Monday, October 5, 2026

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Maya: Good morning, and welcome to Small Business Mornings, for Monday, October fifth, twenty twenty-six. I'm Maya.

Devon: And I'm Devon. Big week ahead for the small business world, so let's get straight into it.

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Maya: First up, the Small Business Administration has been busy. In late August, the S B A proposed the biggest overhaul of its small business size standards in decades. Right now there are nearly a thousand industry-specific standards. The proposal would collapse those into three hundred thirty-eight broader classifications, and in many industries it would raise the bar dramatically. One example getting attention: computer services categories that used to top out at thirty-four million dollars would go up to five hundred thirty-one million.

Devon: That is a huge jump. And the reaction has been loud. The National Small Business Association says this could let much larger companies compete as small businesses, pushing true small businesses out of federal contracting. The S B A itself estimates about one hundred fourteen thousand additional firms would become eligible as small businesses.

Maya: The comment deadline was originally September twenty-first, but after the backlash, the S B A extended it to November twentieth. So if you do business with the federal government, that comment window is still open, and it closes on November twentieth.

Devon: Story number two is about the freelance economy, and it is a tale of two markets. The white-collar gig platforms are going through what analysts are calling a great sorting. Fiverr's active buyers fell twenty-two percent year over year, down to two point seven million in the second quarter. But the buyers who stayed are spending more, about three hundred sixty-eight dollars a year on average, up from two hundred seventy-eight back in twenty twenty-three.

Maya: Same shape on Upwork. Active clients dropped from eight hundred thirty-two thousand to seven hundred sixty-three thousand, but spend per client climbed from four thousand eight hundred fifteen dollars to five thousand two hundred thirty dollars. Fiverr's own chief executive said it plainly on the earnings call: A I is automating simple tasks.

Devon: And here is the split that matters. Freelancers with A I skills are commanding a fifty-six percent wage premium over traditional roles, according to twenty twenty-six market data. The commodity work, the five-dollar logos and quick blog posts, is getting absorbed by A I. The judgment-heavy, complex work is not, and it is paying more than ever. A Fiverr survey of three thousand five hundred

capacity and management experience to perform on federal contracts.

Devon: And it will prioritize applications from firms in ten defense-critical industries. If you are in the eight-a pipeline, check your mailbox, because the paperwork has changed.

Maya: Now, our getting-paid takeaway for independents. Here is a sentence worth printing out and taping above your desk: the invoice is the job. Here is what separates the freelancers who get paid from the ones who chase payments. First, get a deposit from every new client before you start, even a small one. A client who will not pay ten percent up front will not pay a hundred percent at the end.

Devon: Second, put your payment terms in writing on every invoice, net fifteen or net thirty, with a late fee spelled out. Third, invoice the day the work is done, not the day you feel like doing admin. Businesses do not pay what they have not been asked for, and every week you wait is a week they spend the money somewhere else.

Maya: That is the whole playbook. Deposit, terms in writing, invoice same day.

Devon: And that is our show for this Monday. We will be back tomorrow morning with more of what is moving in the world of small business and independent work.

Announcer: This episode has been brought to you by the generous support of Titanium Invoice, a founding sponsor of the Morning Update network. titanium invoice dot com.

Devon: See you in the morning.