Our How Might We question states: How might we improve the financial lives of gig workers so that they are financially healthy and more resilient to shocks? The Bureau of Labor Statistics defines a “gig” as “a single project or task for which a worker is hired, often through a digital marketplace, to work on demand.” We therefore consider gig workers are defined It is of note that our How Might We statement specifically refers to the financial picture of gig workers. As a result, our rich picture focuses not only on the operational implications of the connections for the gig worker’s occupation, but also attempts to find the major financial expenses experienced.

The center of our rich picture revolves around the life and relationships of our generic gig worker. For this exercise, we are selecting our centerpiece to be an Uber driver, but these connection points and thoughts apply to any gig worker. For ease of writing, we will refer to our Uber driver as "Zach".

The rich picture that we’ve created showcases six main connection points for Zach. Although there are an incredible number of other interactions that a typical Uber driver can make within his direct and indirect sphere of influence, we’ve determined that these six groups hold the most weight in terms of affecting the driver’s actions. The six main points are as follows:

* Customers/clients;
* Competitors;
* Platforms/Employers/Startups;
* Suppliers/Services;
* Government and Policy Makers;
* Community.

One of the main interaction points that Zach would have is with his customers. Specifically, he needs to maintain a good relationship with the customer base to ensure that he can consistently match with riders and make money. Within the Uber framework, this is easily quantified with the 5 star rating system in which riders rate the quality of their rides. Zach, therefore, has an active incentive to fulfill customer wishes such as providing timely arrival, a clean car, and a fast trip. If Zach is unable to do so, customers may rate him poorly which could affect the quality of his matches. Additionally, in extreme cases, Zach may be removed from the platform if he were to fall below a threshold of star ratings.

Additionally, Zach also interacts with his competitors. These competitors actively take away from Zach’s ride opportunities by either matching potential customers with other drivers or providing them with an alternative travel option. These competitors include but are not limited to:

* Other Uber drivers;;
* Taxi cabs;
* Subway/mass transit;

The competitors and Zach are both thinking similar thoughts: how can i increase my customer engagement and usage and thus, my revenue? These thoughts lead these actors and organizations to engage in tactics such as price discounting or improved service quality. For Zach and other Uber drivers, it is tough for these individuals to set themselves aside as superior transit options as their engagement is largely dictated by the platform and its algorithm. This leads us to the third interaction point.

Zach interacts with the Uber platform as his primary way to earn money. Uber as a company has many thoughts regarding its drivers and its riders. Specifically, the company hopes to maximize revenue, optimize their service algorithm, and promote brand intimacy to retain users, both drivers and riders. Zach sends Uber his data, such as driving and routing information, and both parties want to increase market accessibility. Zach wants a wider pool of customers to make money, and Uber wants to develop the technical capabilities to facilitate this for the same reasons.

In addition to these more obvious relationships, Zach also has to hold several relationships with the suppliers and services around him. Specifically, we are defining suppliers as organizations that provide Zach with the necessary items to continue working. These are things such as car maintenance, getting gas, car rental agencies, etc. These operational costs are a direct expense of operating a vehicle for Uber and, for many gig workers like Zach, can severely limit their personal profitability. Zach, and others like him, is constantly thinking about ways to reduce this overhead including solutions such as balancing renting a car and using his own car, renting a more gas efficient car, and things of this nature. Additionally, Zach also interacts with organizations that provide necessary services that are legal in nature for continued operation and general life. These are things such as health insurance, car insurance, and bank fees. Zach is also always thinking of ways to reduce the cost of these services, while these services seek to maximize revenue from its customers like Zach.

Zach and other Uber drivers are also affected by the government and its resulting decisions and policies. For instance, New York City previously implemented a quantity cap of new Uber drivers within the city. Austin, Texas previously outright banned the ridesharing app within the city for a period of time. Although the Uber drivers do not directly influence these policies, the government’s policies directly affects Zach’s ability to work. The government’s thoughts consist of making sure that amenities, utilities, and general quality of life of its citizens are upheld which in some cases may adversely affect gig workers.

Ultimately, Zach is also heavily involved within the community that he drives and lives in. The work that gig workers perform are directly contributing to the operation of the community whether it is transporting customers, delivering food, or helping customers build Ikea furniture. As an active member in the community, Zach wants to stay engaged and in high regard within the community by providing excellent service while not disrupting people’s lives. The community members enjoy having the convenience of Zach’s work.