

# **DoorDash's Portable Benefits Savings Program for App-Based Workers: A Success Case in Pennsylvania**

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# DoorDash's Portable Benefits Savings Program for App-Based Work: A Success Case in Pennsylvania

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## I. Highlights of the Report

In April 2024, DoorDash introduced a pioneering portable benefits savings pilot for Dashers in Pennsylvania. The results of the 12-month pilot program show that:

1. Approximately 66% of participants who didn't already have access to all the benefits they wanted or needed gained access to benefits they would not otherwise have.
2. Over 77% of participants feel more financially secure, and 91% would feel more secure if the pilot program were made permanent. For those who do not already have access to benefits, these numbers rise to 89% and 97%, respectively.
3. Over 62% of participants now have interest-bearing savings accounts they did not have previously.
4. The top 10% and 1% earners accrued over \$580 and over \$1,000 in benefits, respectively.
5. Over 93% of participants support proposals to require companies to contribute money to flexible benefit accounts. With the option of benefits, 82% of participants would prefer the government to continue treating app-based workers as independent contractors.

The outcomes of DoorDash's pilot program in Pennsylvania are encouraging. After a year-long pilot, results show that participants feel more financially secure and can access benefits they previously could not. Private companies and governments at both the federal and local levels should collaborate to improve the design and implement the portable benefits program nationwide.

## II. DoorDash Portable Benefits Savings Pilot Program in Pennsylvania

In April 2024, DoorDash launched its first portable benefits pilot program for eligible Dashers in Pennsylvania. The program offers benefits to eligible participants equal to 4% of their gross earnings before tips from the DoorDash platform. Participants can use the funds for any expenses that meet their needs and preferences.

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<sup>1</sup> Nam D. Pham is Managing Partner at ndp | analytics. Ilma Fadhil provided research assistance. DoorDash provided financial support to conduct this study. The opinions and views expressed in this report are solely those of the author.

To qualify for the pilot, participants must have completed at least 100 deliveries in Pennsylvania and earned at least \$1,000 before tips during the three-month enrollment period in Q2 2024.

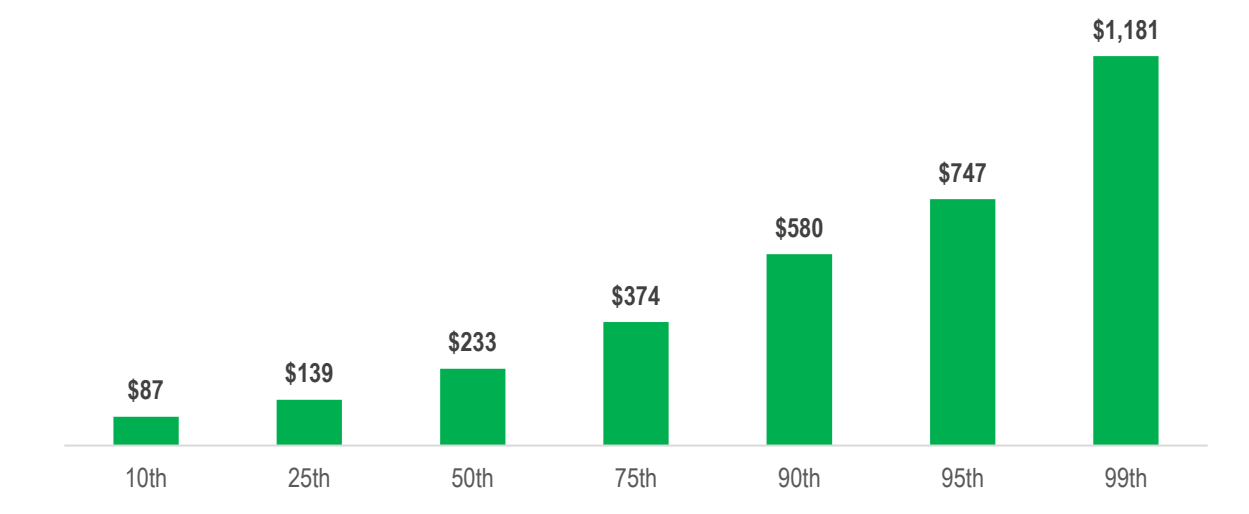
The program generated strong interest among Dashers in Pennsylvania. In the baseline survey conducted before the pilot, 92% of Dashers said that the portable benefits savings program is valuable to Dashers, regardless of whether they planned to participate.<sup>2</sup>

By the end of the three-month enrollment period, 19,113 Dashers in Pennsylvania qualified for the portable benefits savings program. Among them, 4,400 enrolled, achieving an impressive adoption rate of 23.0%. To deposit funds, participants needed to create a free account with Stride Save. This FDIC-insured financial technology company offers no-fee interest-bearing savings accounts. Participants can keep their saved funds in Stride Save accounts even if they stop working for DoorDash.

DoorDash deposited over \$1.3 million into Stride Save accounts for 4,400 eligible participants in Pennsylvania's portable benefits pilot program. On average, participants received \$296 throughout the pilot, but since the amounts depend on the dashing activity, the amounts received vary significantly. In particular, the top 10% earners received more than \$580 in benefits and the top 1% earners received over \$1,000 in benefits during the pilot. These amounts are meaningful for Dashers at every point in the distribution; those who dash the most receive the most, and those who dash less — and are more likely to have benefits from other sources — receive less. (Figure 1)

**As a Dasher said, “It’s a little bit of buffer money [...] every month \$20 to \$30 adds up for you to have that security.”**

Figure 1.  
**Distribution of Portable Benefits Contributions in Pennsylvania<sup>3</sup>**



<sup>2</sup> DoorDash Baseline Program Survey, May 2024.

<sup>3</sup> DoorDash Final Twelve-month Program Survey, April 2025.

The wide range of benefit contributions reflects Dashers' diverse workforce, with different financial needs and varying amounts of time dedicated to dashing. In the fourth quarter of 2024, US Dashers spent an average of four hours per week delivering, with nearly 90% of Dashers spending fewer than 10 hours, on average, per week. Many Dashers already have health and retirement benefits from another job, a spouse, or a family member. A small group of Dashers generates their primary income from the DoorDash platform, which includes individuals who need the benefits that independent workers typically do not have.

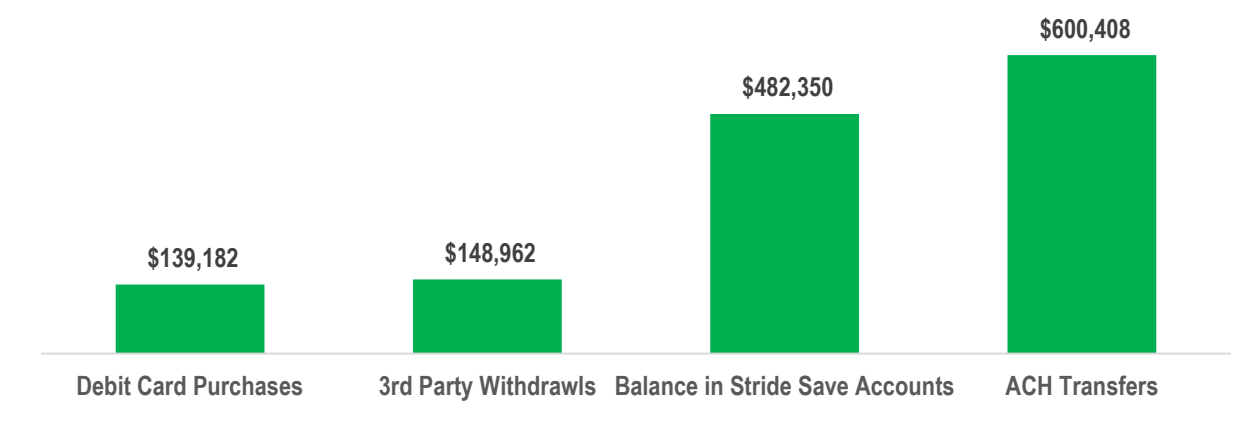
### III. Fund Withdrawals and Savings from Stride Save Accounts

Portable benefits program beneficiaries have four ways to use funds they receive: (1) third-party withdrawals, (2) debit card purchases, (3) ACH transfers, and (4) keep the money in their Stride Save accounts. Dashers can initiate transfers via third-party financial apps such as PayPal, Apple Pay, and Venmo, use the Stride virtual debit cards to make purchases, or transfer funds from their Stride Save account to their external bank accounts via ACH transfer. Alternatively, Dashers can leave their funds in Stride Save accounts, which they always maintain access to, earning market-rate interest.

At the end of May 2025, one month after the pilot program ended, \$1,370,902 was accumulated in Dashers' individual Stride Save accounts. These funds comprise \$1,301,771 in DoorDash deposits, \$57,855 in self-contributed funds, and \$11,276 in interest.

Dashers spent \$139,182 (10% of total funds) via virtual debit cards; another \$148,962 (11% of total funds) was transferred out from third-party accounts. In addition, Dashers transferred \$600,408 (44%) via ACH to their external bank accounts. At the end of May, Dashers still had \$482,350 (over 35% of the funds) in Stride Save accounts. (Figure 2)

Figure 2.  
**Fund Withdrawals and Savings, end-May, 2025<sup>4</sup>**



Aside from debit card purchases, neither DoorDash nor Stride has precise insight into Dasher expenditures. However, for ACH transfers, the Stride interface prompts users to indicate the planned use for the transferred

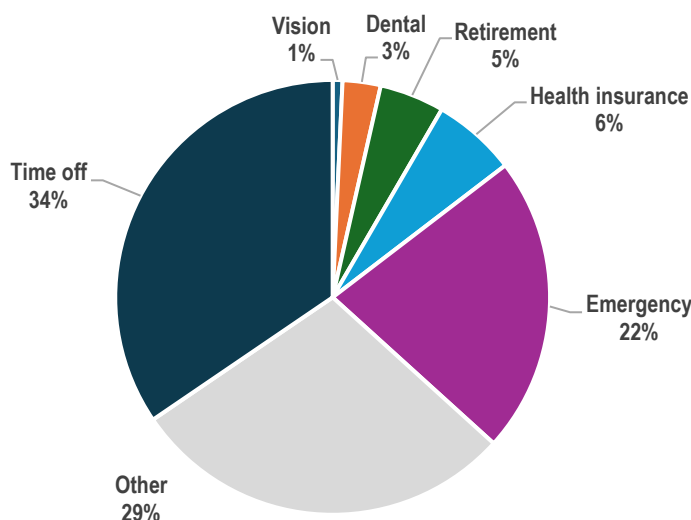
<sup>4</sup> Contributions Pilots - Analytics and Business Insights, Stride and DoorDash, June 2025

funds. Based on these data, respondents set the most aside to support time off work (34%), followed by spending on emergency savings (22%), health-related expenses (health insurance, dental, and vision) (10%), and retirement savings (5%). The pattern of spending in ACH transfers is consistent with the results in the post-pilot program survey conducted in May 2025. (Figure 3)

**As a Dasher said, “To help cover paid time off or anything Dashers would need it for.”**

Figure 3.

#### Fund Withdrawals and Spending, end-May 2025<sup>5</sup>



#### IV. Participant Experiences: Twelve-month Pilot Program Survey Results

After completing the twelve-month portable benefits savings pilot program in Pennsylvania, DoorDash surveyed participants to gather their feedback about the program, their financial situations, and their preferences regarding app-based work arrangements. The survey has 391 respondents with diverse socio-economic backgrounds. The demographics of the respondents are as follows: 17% are people of color, 22% hold a four-year college degree or higher, 42% are parents or guardians of children under 18, and 45% are either individuals with disabilities or caregivers for a family member or a friend who needs assistance. Similar to other Dashers in Pennsylvania, most participants in the pilot program have an average household income of less than \$75,000 a year.

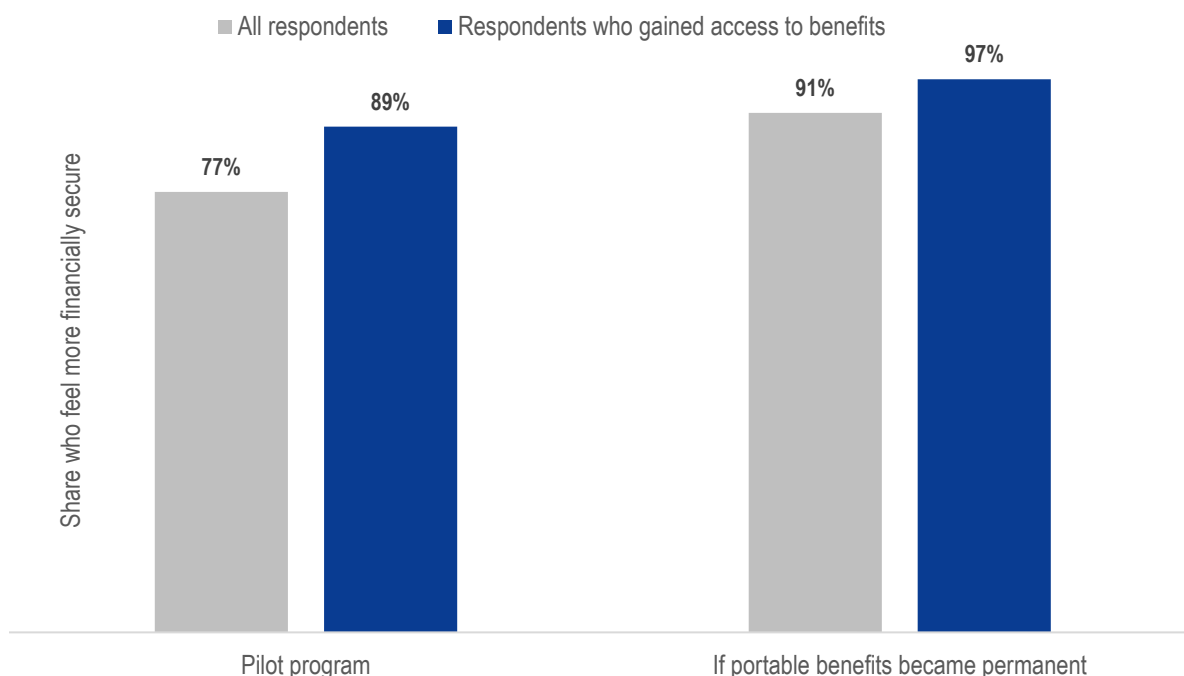
The portable benefits program is well-received by Dashers from various economic and demographic backgrounds, including those who have already received benefits from other sources. One of the main attractive features of the benefits program is that it allows Dashers to use the funds in ways that best suit them. While the program targets the most active Dashers, the participation threshold of \$1,000 per quarter is still relatively low. Thus, while program participants are slightly less likely to hold a full-time job outside of dashing, the difference is insignificant.

<sup>5</sup> Contributions Pilots - Analytics and Business Insights, Stride and DoorDash, June 2025.

**As a Dasher said, “It’s extra money for anything you need.”**

Survey results indicate that the program is helping participants increase their financial security. Approximately 77% of survey participants reported feeling more financially secure due to the pilot program, and 91% expressed that they would feel even more secure if the pilot program were made permanent. After removing 30% of survey respondents who already have access to benefits through other sources, 66% of the remaining participants stated that the program provided them with benefits they would not have otherwise. Among this group, 89% reported feeling more financially secure due to the pilot program, and 97% would feel even more financially secure if the pilot program became permanent. (Figure 4)

Figure 4.  
**Portable Benefits Savings Program and Financial Security<sup>6</sup>**

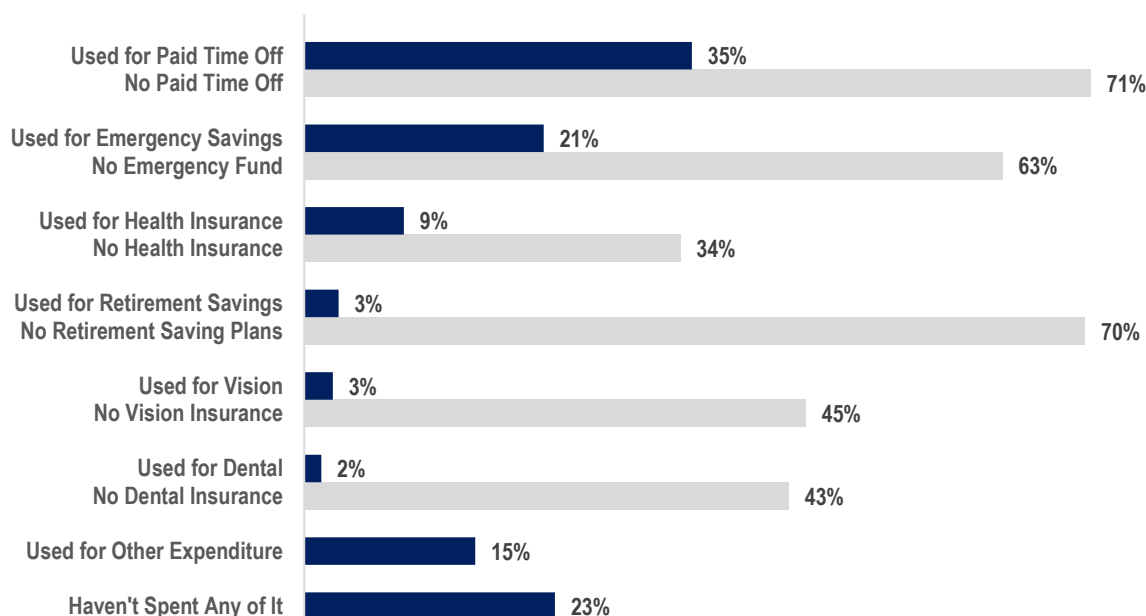


According to the twelve-month survey, the two most common uses for these funds are savings for time off (35% of survey respondents) and emergency savings (21% of survey respondents). Additionally, 23% of survey respondents have kept their funds in their interest-bearing account. In other words, over 40% of respondents either save the benefits for emergencies or have not used any funds yet. Fewer participants used funds for health insurance (9%), retirement savings (3%), vision (3%), and dental (2%). The spending pattern, especially for paid time off and emergency funds, is consistent with the benefits participants lack. (Figure 5)

**As a Dasher said, “The PTO benefit for gig economy workers is a huge help.”**

<sup>6</sup> Full-program Survey, April 2025.

Figure 5.  
**Uses of Portable Benefits Savings Funds<sup>7</sup>**

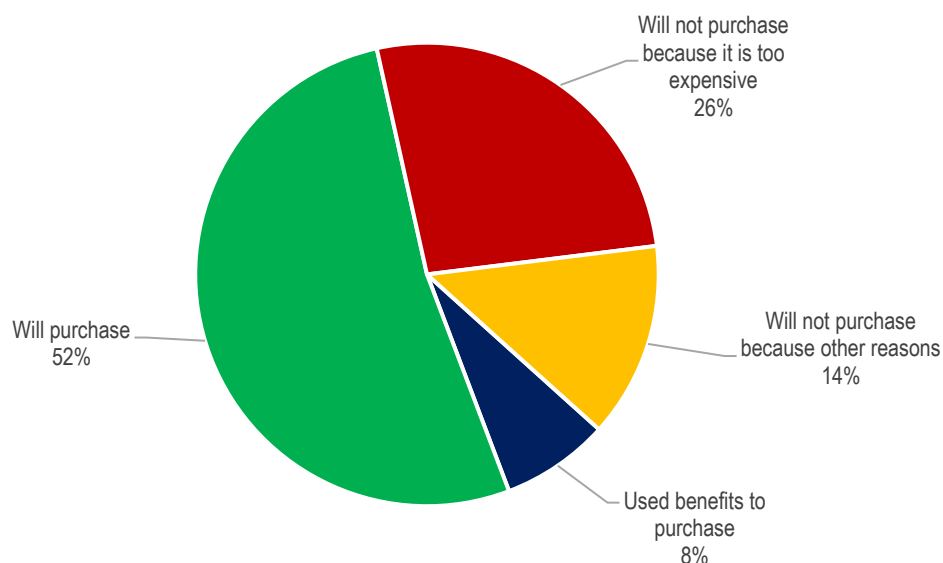


Approximately 34% of survey participants do not have health insurance from other sources. This figure aligns with one-third of the respondents in the baseline survey who indicated that insurance is the single benefit they are most interested in. The portable benefits savings pilot program provides access to health insurance for 60% of participants (8% already used the benefits to buy insurance and 52% are planning to purchase) who lack coverage elsewhere. Over 26% of respondents without insurance from other sources said they would not buy health insurance because it is too expensive; the remaining 14% mentioned other reasons that deter them from buying health insurance. (Figure 6)

**As a Dasher said, “It brought me a bit more security in knowing I have a small emergency fund to purchase a decent health care package in the event that I needed to utilize it.”**

<sup>7</sup> Full-program Survey, April 2025.

Figure 6.  
 Portable Savings Programs and Health Insurance Purchase<sup>8</sup>



The portable benefits savings program provides access to interest-bearing savings accounts for over 62% of participants who did not previously have them. Before opening an account with Stride Save, 14% of pilot participants did not have bank accounts, and another 48% only had checking accounts. Participants in the pilot program are earning interest in their Stride Save accounts, among other benefits of having a bank account.

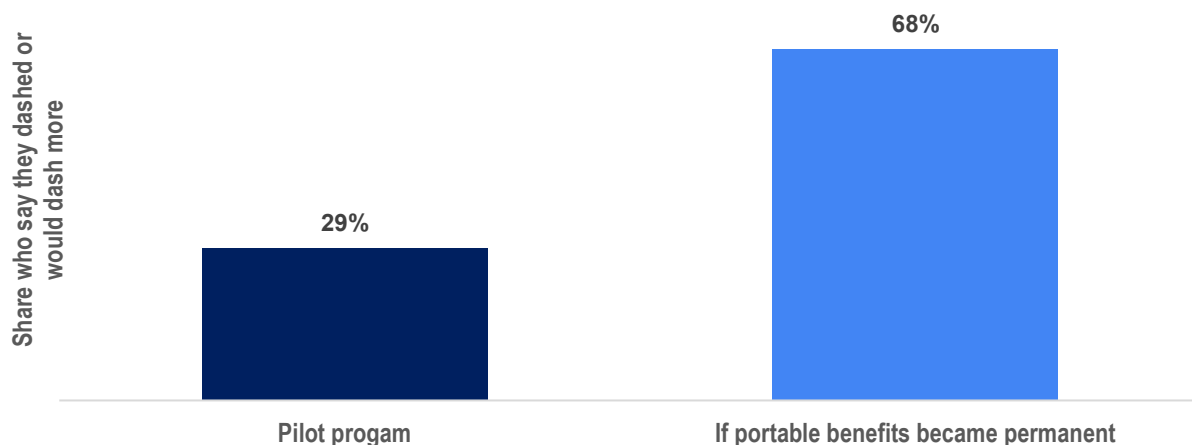
About 29% of respondents say they spend more time dashing because of the pilot program. Meanwhile, 68% would be more likely to continue dashing if the pilot program becomes permanent. (Figure 7)

**As a Dasher said, “Because it’s important to save, and it’s rewarding for the hard work of dashing.”**

<sup>8</sup> DoorDash Full-program Survey, April 2025.



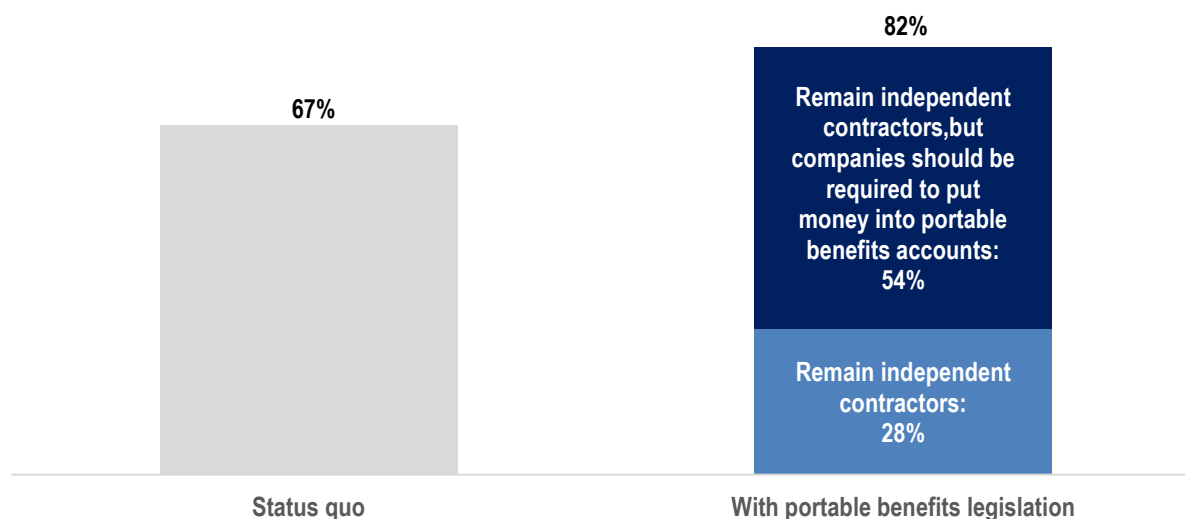
Figure 7.  
**Portable Benefits and Time Spent Dashing<sup>9</sup>**



Under the current situation (i.e., no portable benefits), 67% of respondents believe that app-based workers should be considered independent contractors, just as they are now. With the option of portable benefits, 82% of respondents would prefer the government to continue treating app-based workers as independent contractors. Among them, more than 54% also think that companies should be required to provide portable benefits savings. (Figure 8)

**As a Dasher said, “As gig workers, we should have this benefit.”**

Figure 8.  
**App-based Workers’ Preference for Independent Contractor Classification<sup>10</sup>**  
 Share who prefer independent contractor status



<sup>9</sup> DoorDash Full-program Survey, April 2025.

<sup>10</sup> DoorDash Full-program Survey, April 2025.

## V. Conclusion

DoorDash launched an innovative program that allows app-based workers to keep a flexible schedule while still receiving benefits they would not otherwise have. Most app-based workers choose part-time work due to personal reasons or other commitments. Although many obtain health insurance from other sources, they often lack retirement savings and paid time off.

The portable benefits savings pilot program aimed to offer benefits that enable individuals to allocate their funds according to their priorities. Nearly all respondents saw the program as beneficial, whether they participated or not, and most supported proposals for companies to contribute to flexible accounts. Most participants felt more financially secure as a result of the pilot, and even more participants would have felt more secure if the program had become permanent.

**As a Dasher said, “It’s a great program ... gig workers can get benefits that they might not have access to.”**

Not only would this help individuals, but the portable benefits savings program could also have a significant positive economic and social impact. The survey showed that the program incentivized people to work extra hours to earn additional income for their families, as well as to access benefits. Their increased spending would support local communities and the overall economy, both directly and indirectly.

DoorDash pioneered this initiative and tested it in Pennsylvania for twelve months. Results suggest not only that such programs are viable, but that they have positive impacts on participants’ financial security and access to benefits.

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