

DoorDash's Portable Benefits Savings Pilot Program: Learnings From Georgia

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I. Highlights of the Report

In January 2025, DoorDash introduced a portable benefits savings pilot program for Dashers — independent contractors who use the platform to generate earnings — in Georgia. By the end of April 2025, roughly 5,500 eligible Dashers in Georgia signed up for the program. Similar to DoorDash's inaugural pilot program in Pennsylvania, the results of the 6-month pilot program in Georgia were impressive.

Based on the post-program survey,

1. Nearly 75% of respondents who did not already have access to all the benefits they wanted or needed gained access to benefits they would not otherwise have.
2. About 73% of respondents 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 81% and 95%, respectively.
3. About 61% of respondents now have interest-bearing savings accounts they did not have previously.
4. The 99th percentile and 90th percentile earners accumulated about \$567 and \$302 in benefits, respectively, during the six-month pilot program.
5. About 91% of respondents support proposals to require companies to contribute money to flexible benefit accounts. With the option of benefits, 84% of respondents would prefer the government to continue treating app-based workers as independent contractors.

The outcomes of DoorDash's program in Georgia reconfirm the potential of the program for app-based workers. Dashers in Georgia embrace the portable benefits savings program. As seen in Pennsylvania, the portable benefits savings program provided financial security and access to benefits for Dashers in Georgia that they did not have. These successful programs demonstrate the feasibility of portable benefits as a viable way for independent contractors to gain access to benefits they might not otherwise have while maintaining their flexibility.

As a Dasher said, "The program was great. Keep it active!!!"

¹ 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.

II. DoorDash Portable Benefits Savings Pilot Program in Georgia

After a successful program in Pennsylvania, DoorDash introduced its second portable benefits pilot program in Georgia. Through the program, DoorDash provided flexible funds to participating Dashers by contributing an amount equal to 4% of the participating Dashers' gross earnings (before tips) from the DoorDash platform during the six months from January to June 2025. Participants can use their benefits funds – which are deposited in each Dasher's individual portable benefits savings account – for purposes most relevant to them, from emergency/retirement savings to current expenses. To be eligible for the pilot program, Dashers had to complete 100 deliveries from Georgia merchants and earn at least \$1,000 before tips through the DoorDash platform in the first quarter of 2025.

Out of more than 25,000 eligible Dashers in Georgia, more than 5,500 signed up for the portable benefits savings program, for an adoption rate of about 21%. This adoption rate compares favorably to other popular benefits programs in the U.S. in recent decades. Only 13.3% of workers were eligible to enroll when the 401(k) retirement plans were introduced in the 1980s. Similarly, only 11% of workers with employer-sponsored health coverage were enrolled in an HSA-qualifying (health saving account) high-deductible health plans (HDHP) in 2013.

Participants opened free interest-bearing savings accounts with Stride Save to receive funds. Participants can keep their saved funds in FDIC-insured Stride Save accounts even if they stop dashing. DoorDash deposited \$898,679 into Stride Save accounts for about 5,500 participants in Georgia's portable benefits pilot program. Throughout the program, participants received an average of \$163, while the 99th percentile earner received about \$567 in flexible benefits funds and the 90th percentile earner received about \$302. (Figure 1)

Figure 1.
Distribution of Portable Benefits Contributions in Georgia²



² DoorDash, August 2025.

Similar to the program in Pennsylvania, the wide distribution of benefit contributions in Georgia reflects Dashers' diversity. Dashers have different financial needs and work schedules. Many Dashers already have access to benefits, such as health insurance or retirement savings plans from other sources, like a full-time job or through a spouse or another family member. A small group of Dashers earns their primary income from the DoorDash platform, which includes individuals who need the benefits that independent workers typically do not have.

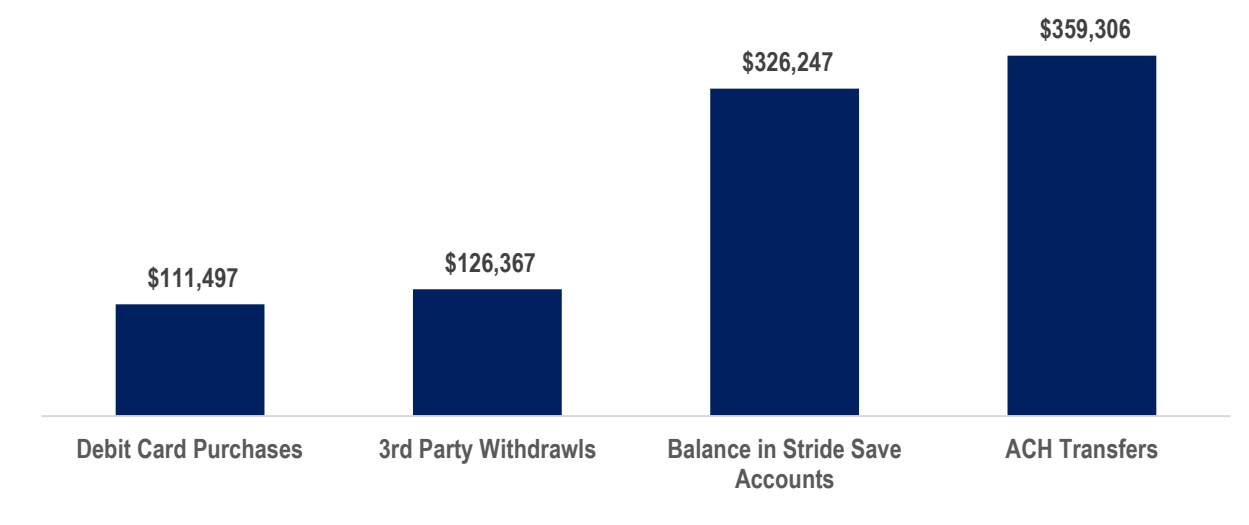
III. Fund Withdrawals and Savings from Stride Save Accounts

Portable benefits program participants 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. Alternatively, Dashers can leave their funds in Stride Save accounts, which they always maintain access to, earning market-rate interest.

By the end of August 2025, one month after the last DoorDash deposit, \$923,417 was accumulated in Dashers' individual Stride Save accounts in total. These funds comprise \$898,679 in DoorDash deposits, \$21,679 in self-contributed funds, and \$3,058 in interest.

Dashers spent \$111,497 (12.1% of total funds) via virtual debit cards; another \$126,367 (13.7% of total funds) was transferred out from third-party accounts. In addition, Dashers transferred \$359,306 (38.9%) via ACH to their external bank accounts. At the end of August, Dashers still had \$326,247 (35.3% of the funds) in Stride Save accounts. (Figure 2)

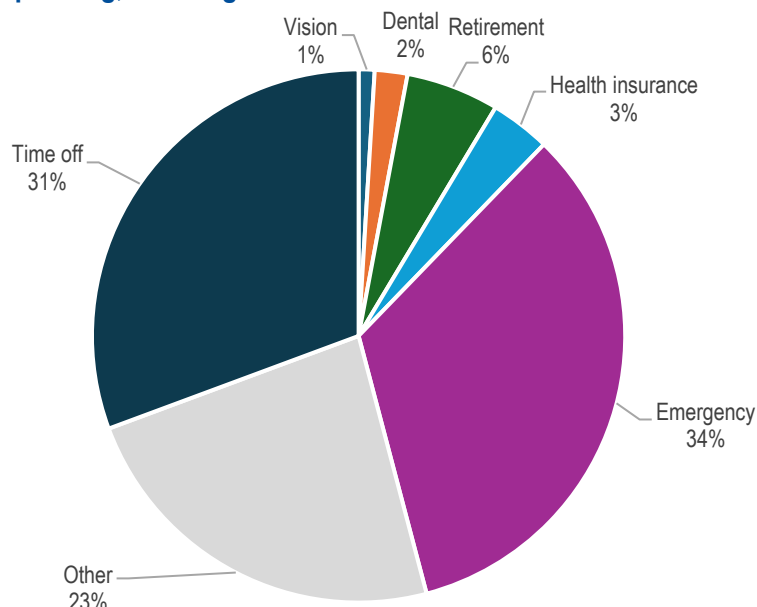
Figure 2.
Fund Withdrawals and Savings, August 29th, 2025³



³ Contributions Pilots - Analytics and Business Insights, Stride and DoorDash, September 2025

Emergency savings (34%) were the most popular uses of funds for Dashers in Georgia, followed by paid time off (31%), health, dental, and vision insurance (7%), and retirement savings (6%). (Figure 3) The general pattern use of funds in Georgia is similar to the experience in Pennsylvania.

Figure 3.
Fund Withdrawals and Spending, end-August 2025⁴



IV. Participant Experiences: Six-month Pilot Program Survey Results

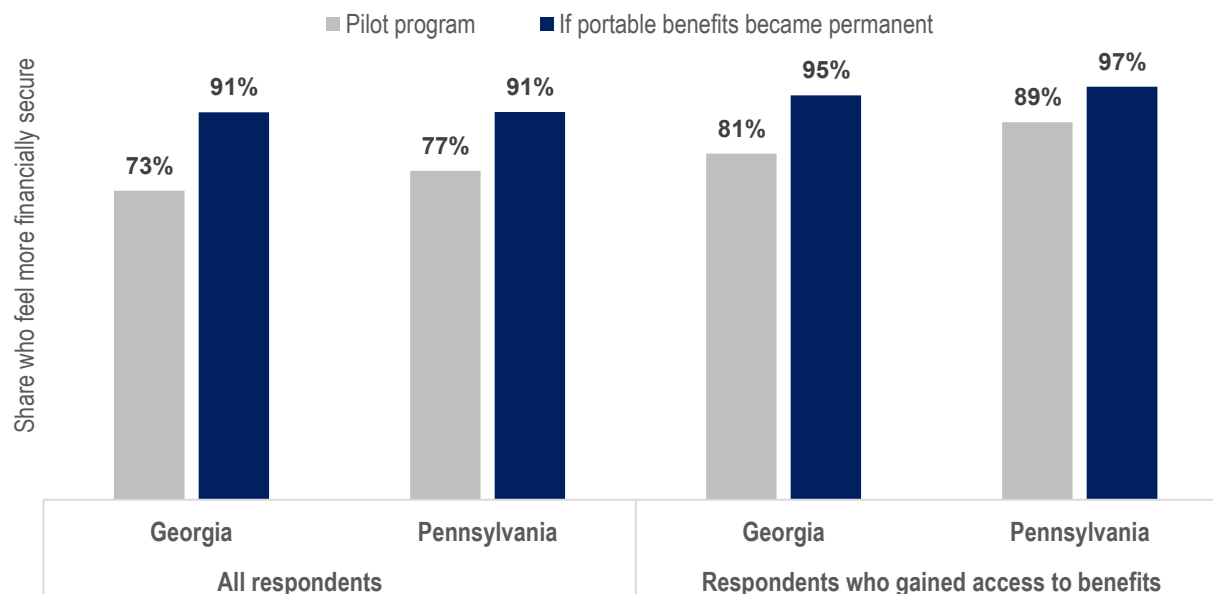
DoorDash surveyed participants in the portable benefits savings program in Georgia to gather feedback about their experience with the program and its impact on their financial situation. The survey had 657 respondents with diverse socio-economic backgrounds. The demographics of the respondents are approximately as follows: 41% identify as people of color, 22% hold a four-year college degree or higher, 42% are parents or guardians of children under 18, and 43% identify as either individuals with disabilities or caregivers for a family member or a friend who needs assistance. About 71% of survey respondents have an average household income of less than \$50,000 a year.

Survey results indicate that the program is helping participants increase their financial security. Approximately 73% of survey respondents reported feeling more financially secure due to the pilot program, and 91% expressed that they would feel more secure if the pilot program were made permanent. The results in Georgia are similar to those in Pennsylvania: approximately 77% of all survey respondents in Pennsylvania felt more financially secure at the end of a 12-month pilot and 91% of them would feel more financially secure if the program became permanent. (Figure 4)

⁴ Contributions Pilots - Analytics and Business Insights, Stride and DoorDash, September 2025.

After removing about 40% of survey respondents who already had access to benefits through other sources, 60% of the remaining respondents stated that the program helped them access benefits they would not have otherwise. Among this group, about 81% reported feeling more financially secure due to the pilot program, and 95% would feel more financially secure if the pilot program became permanent. The trend is also similar to the 12-month pilot in Pennsylvania (89% and 97%, respectively). (Figure 4)

Figure 4.
Portable Benefits Savings Program and Financial Security⁵

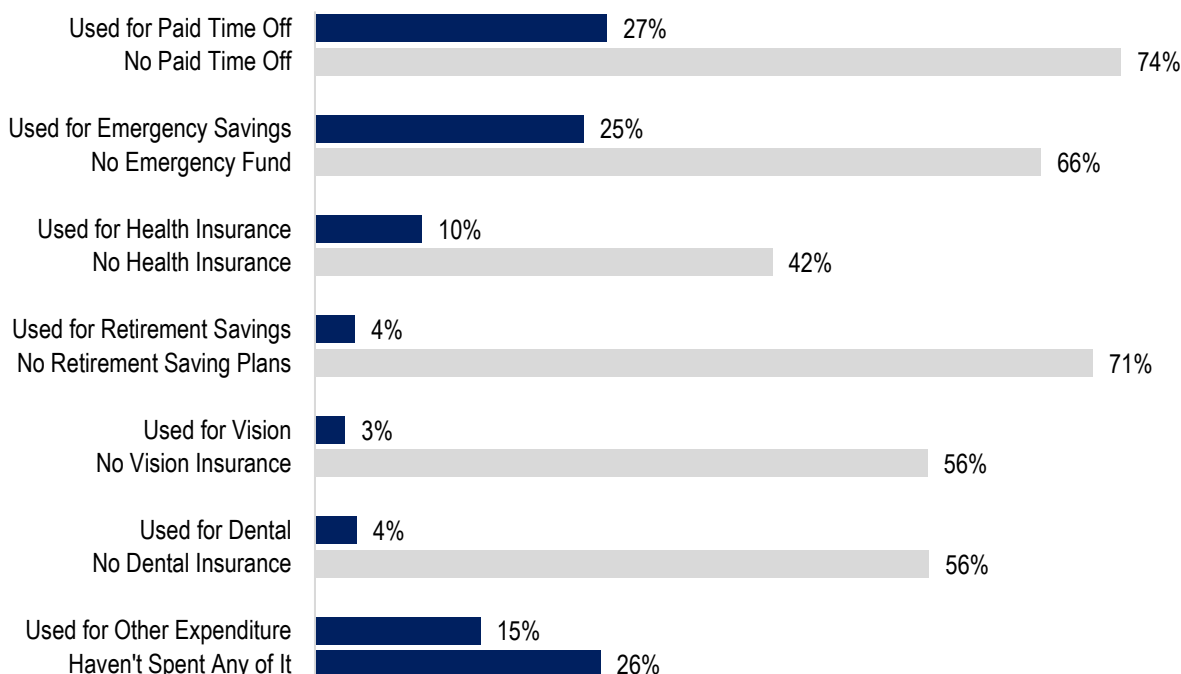


According to the six-month survey, the two most common uses for these funds are savings for time off (27% of survey respondents) and emergency savings (25% of survey respondents). Additionally, 26% of survey respondents have kept their funds in their interest-bearing account. Together, over half of the respondents either save the benefits for emergencies or have not used any funds yet. Fewer participants used funds for health insurance (10%), retirement savings (4%), vision (3%), and dental (4%). The spending pattern, especially for paid time off and emergency funds, is consistent with the benefits participants lack. (Figure 5)

The distribution of fund usage among participants in Georgia and Pennsylvania shares a similar pattern. About half of the survey respondents used funds for their time off and emergency savings, 10% of respondents used funds for health insurance, and 25% of respondents have not spent any of it. (Figure 5)

⁵ Six-month Program Survey, August 2025.

Figure 5.
Uses of Portable Benefits Savings Funds in Georgia⁶

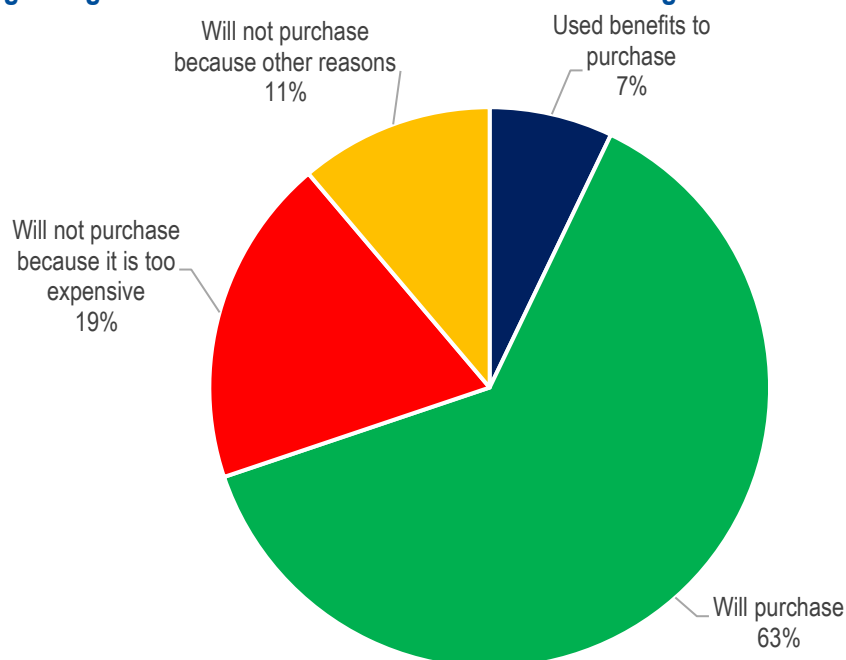


About 45% of respondents do not have health insurance from other sources. The portable benefits savings pilot program provided access to health insurance for 70% of respondents (7% already used the benefits to buy insurance and 63% are planning to purchase) who lack coverage elsewhere. Approximately 19% of respondents without insurance from other sources stated that they would not buy health insurance because it is too expensive; the remaining 11% mentioned other reasons that deterred them from buying health insurance. (Figure 6)

As a Dasher said, “The program allowed me to cover my supplemental insurance program and to save money for the future.”

⁶ Six-month Program Survey, August 2025.

Figure 6.
Portable Savings Programs and Health Insurance Purchase in Georgia⁷

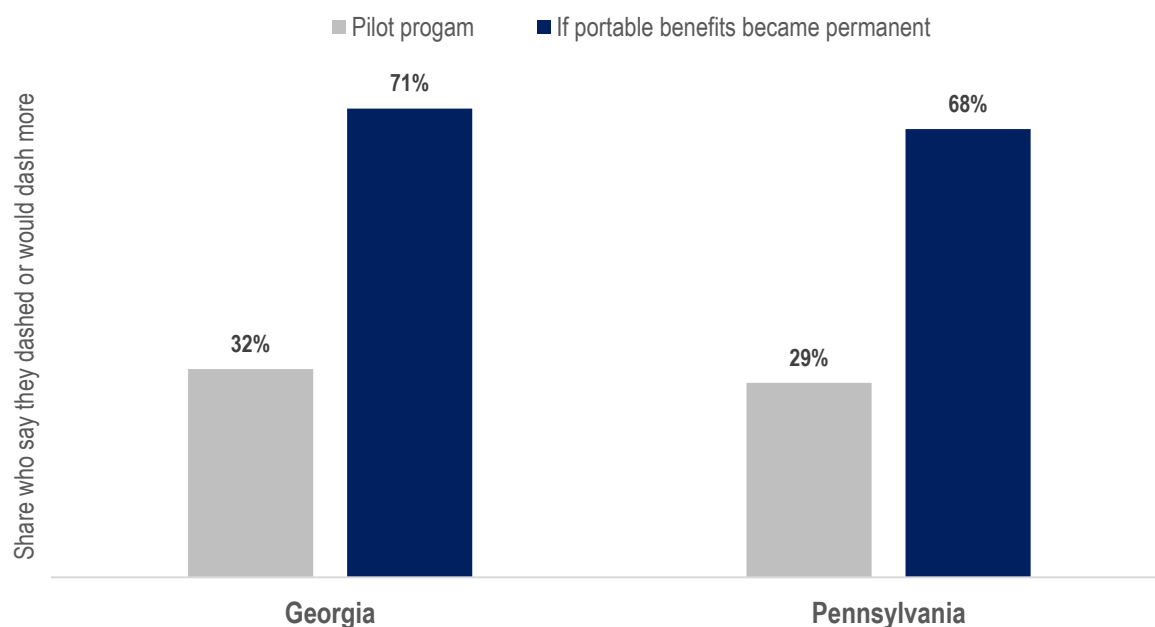


The portable benefits savings program provides access to interest-bearing savings accounts for approximately 61% of respondents who did not previously have them. Before opening an account with Stride Save, about 9% of survey respondents did not have bank accounts, and another 52% had only checking accounts. Participants in the pilot program are earning interest in their Stride Save accounts, among other benefits of having a bank account.

About 32% of respondents say they spend more time dashing because of the pilot program. Meanwhile, 71% would be more likely to continue dashing if the pilot program becomes permanent. (Figure 7)

⁷ DoorDash Six-month Program Survey, August 2025.

Figure 7.
Portable Benefits and Time Spent Dashing⁸



In a world with the option of portable benefits, 84% of respondents would prefer the government to continue treating app-based workers as independent contractors. Among them, more than 56% also think that companies should be required to provide portable benefits savings. (Figure 8)

As a Dasher said, “Don’t reduce flexibility. That’s literally what DoorDash is about when it comes to drivers.”

These findings are consistent with those in Pennsylvania. 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)

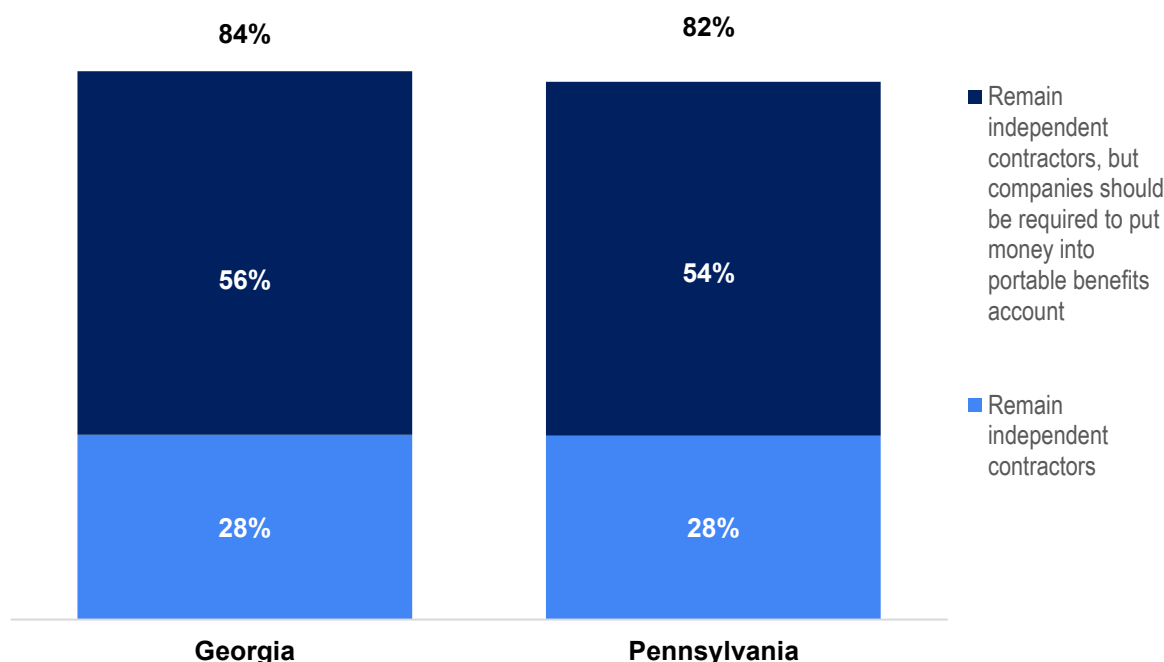
As a Dasher said, “I would hope that the program would make a permanent comeback.”

⁸ DoorDash Six-month Program Survey, August 2025.

Figure 8.

App-based Workers' Preference for Independent Contractor Classification⁹

Share who prefer independent contractor status with portable benefits legislation



V. Conclusion

Following a successful pilot in Pennsylvania, DoorDash offered a similar benefits savings program to Dashers in Georgia. By the end of Q1 2025, about 5,500 out of more than 25,000 eligible Dashers in Georgia enrolled in the program to gain the benefits, for an adoption rate of 21%.

After the 6-month pilot program ended, DoorDash surveyed participants to gather their experiences and opinions on the effects of the program. The results in Georgia, which are very similar to those in Pennsylvania, are promising. The results in Georgia reconfirmed the positive impacts of the portable benefits savings program on app-based workers. The program provided financial security for Dashers. While participants can spend the benefits on any items that fit them the most, over half of the survey respondents used funds for paid time off and emergency savings, and another one-quarter of the survey respondents have not spent any of it.

The program supports local economies directly and indirectly. About one-third of the survey respondents spent more time dashing in the pilot program, and two-thirds of the survey respondents would spend more time dashing if the program became permanent. With higher income, Dashers spend more on personal consumption which in turn boosts local economies.

⁹ DoorDash Six-month Program Survey, August 2025.

With the option of portable benefits, 84% of respondents in Georgia (82% in Pennsylvania) would prefer the government to continue treating app-based workers as independent workers.

As one Dasher said, “It was perfect, helping when I needed it most.”

DoorDash initiated and tested the innovative concept in two separate states. Nearly ten thousand Dashers have participated in portable benefits savings programs and have experienced positive benefits. It is time for all stakeholders, from companies to governments at all levels, to come together and make the program permanent.

ABOUT US

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