

Portable Benefits for Gig-Workers

Findings from a DoorDash pilot program in Pennsylvania.

SUMMARY

- In April 2024, with the support of Gov. Josh Shapiro, [DoorDash launched](#) a first-of-its-kind portable benefits six-month pilot program for “Dashers” in Pennsylvania.¹
- By the July deadline, [4,400 eligible Dashers enrolled](#) in the pilot program. Participants received 4 percent of their gross earnings (before tips) and could make personal contributions to their portable benefits accounts, accruing interest in an FDIC-insured bank via secured third-party platforms.²
- In October 2024, DoorDash extended the program to March 2025 for [active Dasher participants](#), who, on average, held an earnings estimate over twelve months of nearly \$400 in portable benefits pilot funds.³
- A report by [NDP Analytics](#) notes the two most common reasons for pilot fund withdrawals were for emergency savings (20.9 percent) and paid time off (31.6 percent).⁴
- Notably, 82 percent of Pennsylvania DoorDashers surveyed in the pilot program preferred “their current flexibility with the portable benefits savings offered in the pilot program rather than receiving a higher level of benefits but reduced flexibility.”⁵

WHO ARE THE WORKERS?

The IRS classifies workers into two categories: employee and independent contractor.⁶ The main difference is employers supervise, or control, the work of employees, whereas independent contractors perform services without supervision. When it comes to employee benefits (e.g., health insurance, retirement plans, paid time off, etc.), independent contractors cover them on their own. For these workers, the flexibility working independently offers is worth the trade-off.

The latest numbers from July 2023 by the U.S. Bureau of Labor Statistics show that [11.9 million people](#) (7.9 percent of total employment) received their main or sole income as independent contractors.⁷

In Pennsylvania, Public First reports there are [260,000 active](#) app-based rideshare and courier drivers in Pennsylvania for an industry with a \$7.2 billion state economic impact.⁸

A [2023 DoorDash survey](#) shows dashing, for most, is an added source of income. Most Dashers reported they have access to health and retirement benefits from another job, a spouse, or a family member.

- Nationwide, “43 percent have full-time jobs, 11 percent have part-time jobs, 10 percent are stay-at-home parents or caregivers, 8 percent are students, 7 percent are self-employed or business owners, and 4 percent are retired.”⁹

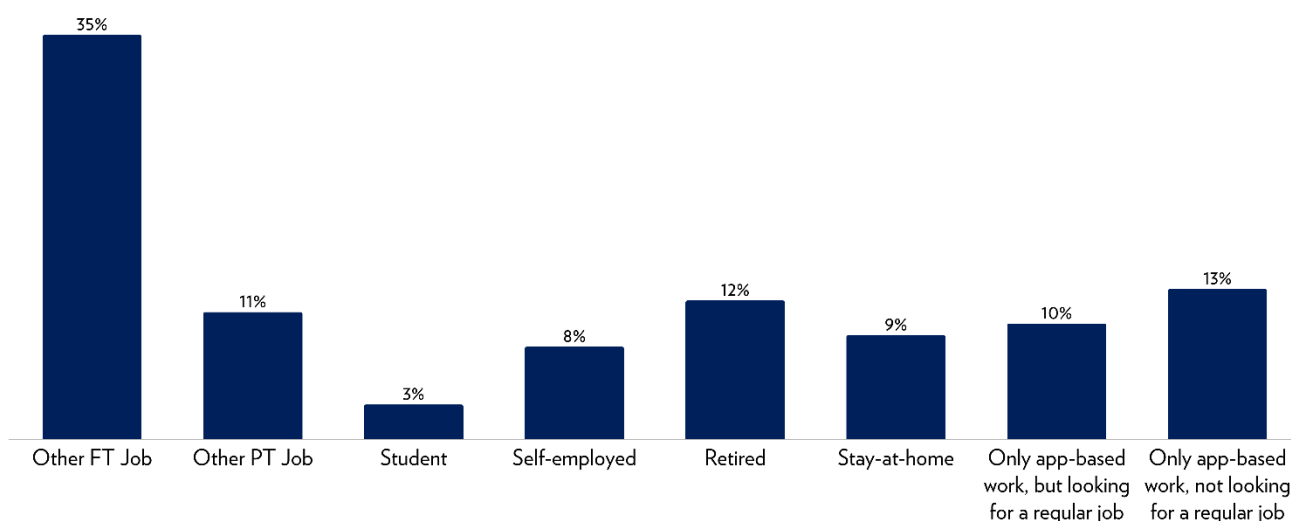
- Although wants vary among Dashers, when asked the top three desired benefits are retirement savings (25 percent), paid time off (22 percent), and paid sick leave (21 percent).¹⁰

Among the Dashers in Pennsylvania's portable benefits pilot program, [NDP Analytics](#) found fewer had full-time jobs (35 percent) than Dashers nationwide. Additionally, compared to 18 percent nationally, 23 percent worked solely in the app-based economy.

- According to the survey, 65 percent do not have access to paid time off, 64 percent do not have a retirement savings plan, and 28 percent lack health insurance.
- Yet, 82 percent of Pennsylvania DoorDasher's surveyed in the pilot program preferred "their current flexibility with the portable benefits savings offered in the pilot program rather than receiving a higher level of benefits but reduced flexibility."¹¹

Responsibilities Outside of "Dashing"

Over a third of Pennsylvania portable benefit pilot participants have another full time job.



Source: NDP Analytics, "A Promising New Approach for App-Based Work: DoorDash's Portable Benefits Savings Pilot Program in Pennsylvania."

PENNSYLVANIA'S PORTABLE BENEFITS PILOT PROGRAM

Portable benefits are a better alternative to heavy-handed mandates that limit independent contracting in a misguided attempt to expand access to paid time off or health care benefits.

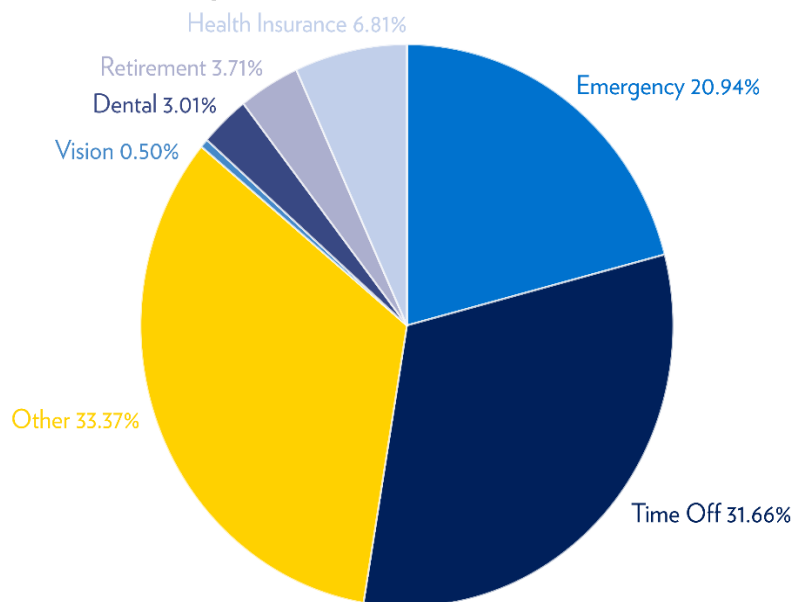
The 2024 pilot program required Dashers to complete at least 100 deliveries from Pennsylvania merchants and earn a minimum of \$1,000 (before tips) between April 1 and June 30, 2024. Eligible Dashers had until July 31, 2024, to enroll via Stride Save—a third-party, secure, financial technology platform in partnership with an FDIC-insured bank. Participants would receive additional funds equal to 4 percent of their gross earnings before tips.¹²

These funds could remain in the Stride Save account, earning market-rate interest, or accessed by participants for expenses via one of three pathways: third-party withdrawals, debit card purchases, or Automated Clearing House (ACH) fund transfers. Neither DoorDash nor Stride have data on third-party withdrawals or debit card purchases. However, ACH transfers, the most active choice, gave participants the opportunity to indicate how they planned to use their benefits.¹³

By October 2024, responses from pilot participants show the biggest use of ACH transfers was for paid time off (31.6 percent), followed by emergency savings (20.9 percent), health-related expenses (10.3 percent), and retirement savings (3.7 percent).

Pa. Pilot Program Fund Withdrawals and Spending

Paid time off accounted for nearly a third of withdrawals.*



Source: NDP Analytics, "A Promising New Approach for App-Based Work: DoorDash's Portable Benefits Savings Pilot Program in Pennsylvania." *Note data from ACH transfers, does not include debit card purchases or 3rd party withdrawals

DoorDash asked enrollees their opinions of the pilot program after six months. NDP Analytics analyzed the responses in conjunction with DoorDash's program data.

- DoorDash's Pennsylvania portable benefits savings pilot program—with 4,400 enrollees—had an enrollment rate of 23 percent. Rates varied significantly statewide. Enrollment in the city of Altoona, with only 104 eligible Dashers, was 47 percent, yet for Philadelphia, the city with the most eligible Dashers at 9,361, just 17 percent participated.¹⁴
- Estimates for earnings over twelve months were, on average, nearly \$400 per participant in their portable benefits accounts, which "could cover a theoretical \$400 emergency medical expense that over a third of Americans currently struggle to cover without borrowing."¹⁵

- In October, over half of Dasher's benefit funds remained intact in their Stride Save accounts.¹⁶
- Of those surveyed, nearly 27 percent said the program had bettered their financial security, while 67 percent responded no change as before the pilot. However, should this program become permanent, “these numbers would rise to 59 and 40 percent, respectively.”¹⁷

DoorDash extended the program to March 2025 for active Dasher participants, a strong indication the portable benefits pilot program enhanced Pennsylvania Dashers' financial security and well-being.

FUTURE OF PORTABLE BENEFITS IN PENNSYLVANIA

Given Shapiro's initial support, he should lead the charge in championing legislation to make what he called a “positive step forward” permanent, explicitly allowing portable benefits programs for app-based workers in Pennsylvania.¹⁸ Notably, Utah, in 2023, passed its landmark [Portable Benefit Plan](#) legislation “linking benefits to the individual as opposed to the employer.”¹⁹

As part of the pilot's survey, many Dashers said they would feel even better about participating if this program were to be made permanent. The successful pilot shows app-based gig workers in Pennsylvania can benefit from the security that comes with employee benefits without sacrificing flexibility.

Last year, former state Sen. Ryan Aument sponsored [Senate Bill 967](#) to “provide Pennsylvania app-based workers with access to the benefits and protections.” He [noted](#), “We can do better than the false choice of benefits versus independence.”²⁰

¹ DoorDash, “DoorDash Announces Portable Benefits Savings Program For Dashers in Pennsylvania,” release, April 3, 2024, <https://about.doordash.com/en-us/news/pa-portable-benefits-pilot>.

² Nam D. Pham, “A Promising New Approach for App-Based Work: DoorDash's Portable Benefits Savings Pilot Program in Pennsylvania,” (Washington DC: NDP Analytics, December 2024), 3, <https://ndpanalytics.com/wp-content/uploads/Portable-Benefits-Report-December-2024.pdf>.

³ Pham, “A Promising New Approach for App-Based Work,” 7.; DoorDash, “Pennsylvania Portable Benefits Savings Pilot,” accessed April 4, 2025, https://help.doordash.com/dashers/s/article/Pennsylvania-Portable-Benefits-Savings-Pilot?language=en_US.

⁴ Pham, “A Promising New Approach for App-Based Work,” 6–7.

⁵ Pham, “A Promising New Approach for App-Based Work,” 11.

⁶ Internal Revenue Service, “Worker Classification 101: Employee or Independent Contractor,” April 4, 2025 [update], <https://www.irs.gov/newsroom/worker-classification-101-employee-or-independent-contractor#:~:text=Worker%20Classification%20101:%20employee%20or%20independent%20contractor%20%7C%20Internal%20Revenue%20Service>.

⁷ U.S. Bureau of Labor Statistics, “Contingent and Alternative Employment Arrangements Summary,” release, November 8, 2024, [https://www.bls.gov/news.release/conemp.nr0.htm#:~:text=In%20July%202023%2C%2011.9%20million,Asian%20workers%20\(5.4%20percent\)](https://www.bls.gov/news.release/conemp.nr0.htm#:~:text=In%20July%202023%2C%2011.9%20million,Asian%20workers%20(5.4%20percent)).

⁸ Public First, “U.S. App-Based Rideshare and Delivery: Economic Impact Report,” March 2024, <https://flex.publicfirst.co/>.

⁹ DoorDash, “Portable Benefits: A Framework to Strengthen Independent App-Based Delivery Work,” 2023, 5, https://assets.ctfassets.net/trvmqu12jq2l/3EBPohkNyxtegu3RkQvL3W/e74e489c96c97d1305d42391ef8960ce/Portable_Benefits_V5.pdf.

¹⁰ DoorDash, “Portable Benefits,” 7, https://assets.ctfassets.net/trvmqu12jq2l/3EBPohkNyxtegu3RkQvL3W/e74e489c96c97d1305d42391ef8960ce/Portable_Benefits_V5.pdf.

¹¹ Pham, “A Promising New Approach for App-Based Work,” 11.

¹² DoorDash, “Pennsylvania Portable Benefits Savings Pilot.”

¹³ Pham, “A Promising New Approach for App-Based Work,” 6.

¹⁴ Pham, “A Promising New Approach for App-Based Work,” 4.

¹⁵ Pham, “A Promising New Approach for App-Based Work,” 7.

¹⁶ Pham, “A Promising New Approach for App-Based Work,” 6.

¹⁷ Pham, “A Promising New Approach for App-Based Work,” 1, 9.

¹⁸ Evan Robinson-Johnson, “Doordash Is Starting a Benefits Pilot Program for Delivery Drivers in Pennsylvania with Shapiro Support,” *Pittsburgh Post Gazette*, April 3, 2024, <https://www.post-gazette.com/business/tech-news/2024/04/03/doordash-benefits-program-pennsylvania-shapiro/stories/202404030058>.

¹⁹ Sen. John D. Johnson and Rep Ryan D. Wilcox, Portable Benefit Plan (Senate Bill 233), Utah State Legislature, 2023 General Session, March 23, 2023, <https://le.utah.gov/~2023/bills/static/SB0233.html>; Americans for Prosperity, “Saving the ‘Flexible Workforce’ with the Portable Benefit Plan,” August 1, 2024, <https://americansforprosperity.org/blog/saving-the-flexible-workforce-with-the-portable-benefit-plan/>.

²⁰ Sen. Ryan Aument, Senate Bill 967, Pennsylvania General Assembly, Regular Session 2023–24 (Co-Sponsorship Memo, May 18, 2023), <https://www.palegis.us/legislation/bills/2023/sb0967>.