

DoorDash

Maryland Portable Benefits Pilot

March 2026

Table of Contents

Executive Summary and Key Findings	3
Key Findings.....	3
Methodology Overview	4
Program Overview	4
Stride Account Analysis	6
Survey Analysis.....	8
Conclusion.....	17

Executive Summary and Key Findings

The growth of the app-based economy has expanded flexible work opportunities, but it has also intensified the debate over how to broaden access to benefits typically only available through traditional employment. As policymakers, businesses, and workers themselves weigh in about how best to adapt the ways we work and live in a rapidly changing world, some states are exploring portable benefits policies as an innovative approach to strengthening independent work while protecting worker flexibility and independence. While portable benefits policies are not a fit for every worker or industry, they may be especially relevant for app-based work.

That's why DoorDash launched a Portable Benefits Pilot Program (PBPP) in Maryland that is designed to expand access to benefits in app-based work through a portable model. This report, conducted by BW Research, is an independent evaluation of the PBPP. It presents findings from a survey of Dashers in Maryland who participated in the PBPP, examining their preferences, how they used portable benefits funds they earned through the program, and their perspectives on app-based worker independence and financial security.

Key Findings

- **Most Dashers surveyed (85%) prefer to remain independent contractors rather than be classified as permanent employees.** In addition, an overwhelming majority (96%) of surveyed Maryland PBPP participants support legislation requiring employers to contribute to flexible benefit accounts while preserving independent contractor status.
- **Dashers would feel more financially secure if the program were made full-time,** with 90% of participants reporting that they would feel “more” or “a lot more” secure about their finances one year from now if the program were made permanent.
- **The PBPP program expanded access to benefits for Dashers who would otherwise lack employer-sponsored benefit options,** with 72% of participants who didn't already have access to benefits reporting that it enabled them to obtain benefits they otherwise wouldn't have access to.
- **Participation in the PBPP was associated with improved perceptions of financial security;** nearly three-quarters (74%) of Dashers reported feeling more financially secure as a result.

- **Participating Dashers accrued meaningful benefits over the three-month pilot period**, with the most active Dashers earning over \$700 in benefits, and a majority of Dashers earning over \$150.

DoorDash’s Maryland PBPP demonstrated that portable benefits can enhance financial security and expand access to benefits for app-based workers without compromising the flexibility they value most. The results of the Maryland PBPP align with findings from DoorDash’s pilots in Pennsylvania¹ and Georgia:² participating Dashers reported improved financial security, greater savings capacity, and an enhanced ability to manage unexpected expenses. Similarly, all three analyses reached the same conclusion: **Dashers clearly prefer to remain independent contractors, and they support employer contributions to flexible benefit accounts that preserve independent contractor status.**

Methodology Overview

DoorDash administered a survey to Dashers in Maryland between October 29 and November 6, 2025, collecting responses from 294 recent participants in the Maryland PBPP. The survey asked participants for information about their spending patterns, perceptions of the program, and preferences regarding contractor versus employee status.

DoorDash also provided summary statistics on PBPP participant engagement, fund transfers, and spending activity within portable benefits accounts.

This analysis was conducted independently by BW Research, which analyzed the data, interpreted the findings, and prepared this report with input from DoorDash.

Program Overview

DoorDash launched the Maryland Portable Benefits Pilot Program (PBPP) in July 2025 for eligible Dashers in the state. This pilot marks the first of its kind in the state and the third portable benefits pilot program that DoorDash has launched since 2024, following earlier programs conducted by DoorDash in Pennsylvania and Georgia.

¹ “DoorDash’s Portable Benefits Savings Program for App-Based Workers: A Success in Pennsylvania”, NDP Analytics. <https://ndpanalytics.com/wp-content/uploads/Portable-Benefits-Report-July-26-2025.pdf>

² “DoorDash’s Portable Benefits Savings Pilot Program: Learnings from Georgia”, NDP Analytics. <https://ndpanalytics.com/wp-content/uploads/Portable-Benefits-Report-November-2025.pdf>

Eligible Maryland Dashers were invited to enroll in the PBPP in July 2025, receiving contributions based on their dashing activity from April through September 2025. During the program, DoorDash made monetary contributions to individual Dashers' portable benefits accounts, depositing an amount equal to 4% of each eligible worker's earnings (excluding tips) on the DoorDash platform. Participants could use their portable benefits funds as they wished, whether to take time off, save for retirement, or help with the cost of health benefits.

To qualify for the pilot, participants had to have completed at least 100 deliveries in Maryland and earned at least \$1,000 in gross earnings (excluding tips) during the enrollment period. In total, over 20,000 Dashers were eligible for the program. Among those eligible, over 4,000 Dashers, or approximately one-fifth, opted to participate.

Participating Dashers were invited to open an interest-bearing portable benefits savings account through Stride, where DoorDash could deposit the benefit funds each Dasher earned. However, unlike traditional benefits, once Dashers accrued their benefits funds, they could keep them whether or not they continued dashing.

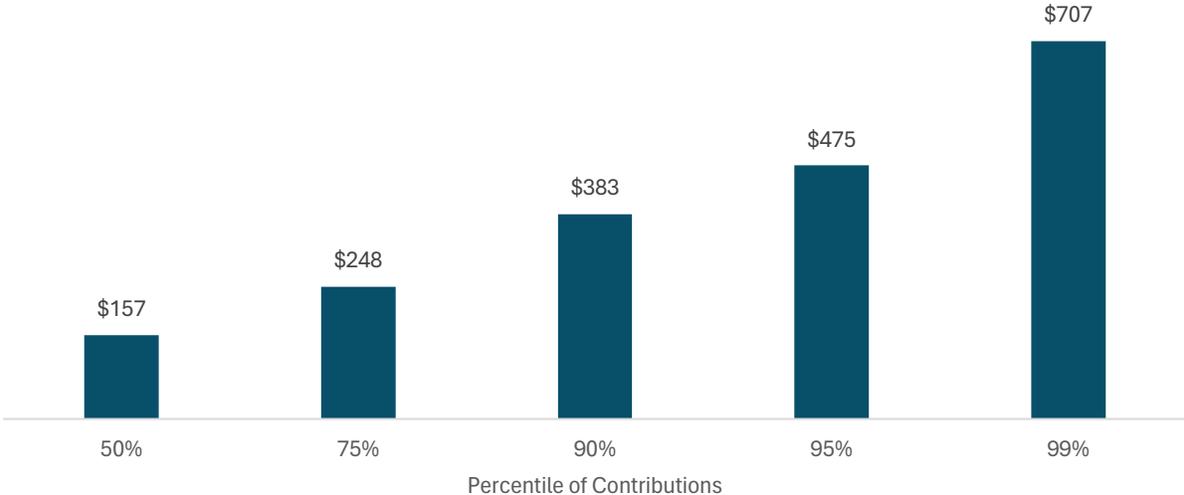
Stride Account Analysis

This section analyzes participants’ Stride account activity, including contributions, balances, and usage patterns. This section includes secondary data collected by DoorDash as part of the Maryland PBPP.

Key Findings

As expected, earnings varied widely among Dashers, who – as independent contractors – are free to choose when, where, and for how long they want to dash. The Dashers who dashed the most received the most benefits, with the top 5% of earners receiving nearly \$500 in benefits, and the top 1% of earners receiving more than \$700 over the duration of the program (Figure 1).

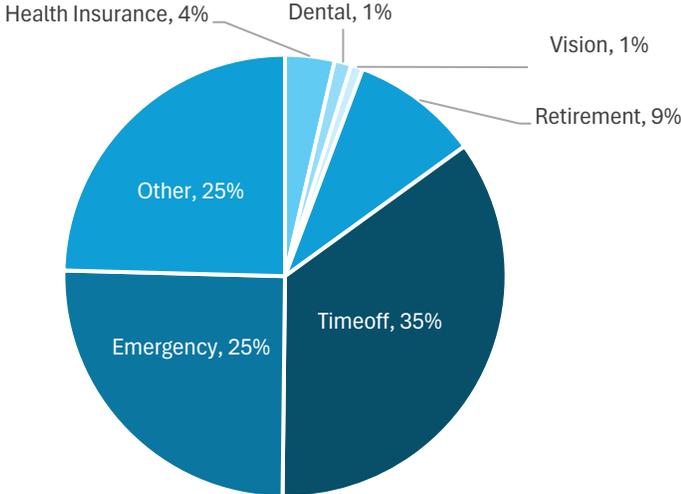
Figure 1. Distribution of Total DoorDash Maryland PBPP Contributions (July-October 2025)



During the course of the PBPP, DoorDash contributed a total of over \$800,000 to the accounts of participating Dashers. With interest and contributions from participants themselves, that total increased to over \$860,000 between July and October 2025. Dashers had four options for using the funds they received: third-party withdrawals, debit card purchases, ACH transfers, or retaining the funds in their Stride accounts. Nearly half (45%) of the funds were transferred out using ACH, and 10% transferred out using third-party withdrawals or debit card purchases, while about \$290,000 remained in participants’ accounts as of October 2025.

Participants using ACH transfers reported the intended use of these funds, which included paid time off, emergencies, and more. Of the approximately \$390,000 transferred out via ACH, 35% was spent on time off and 25% on emergency funds (Figure 2).

Figure 2. Intended Use of ACH Transfers from Stride Account



Survey Analysis

This section presents the methodology and the survey findings from this study. The results offer insight into PBPP participants' spending patterns, their views on portable benefits, and their perspectives on the program's future.

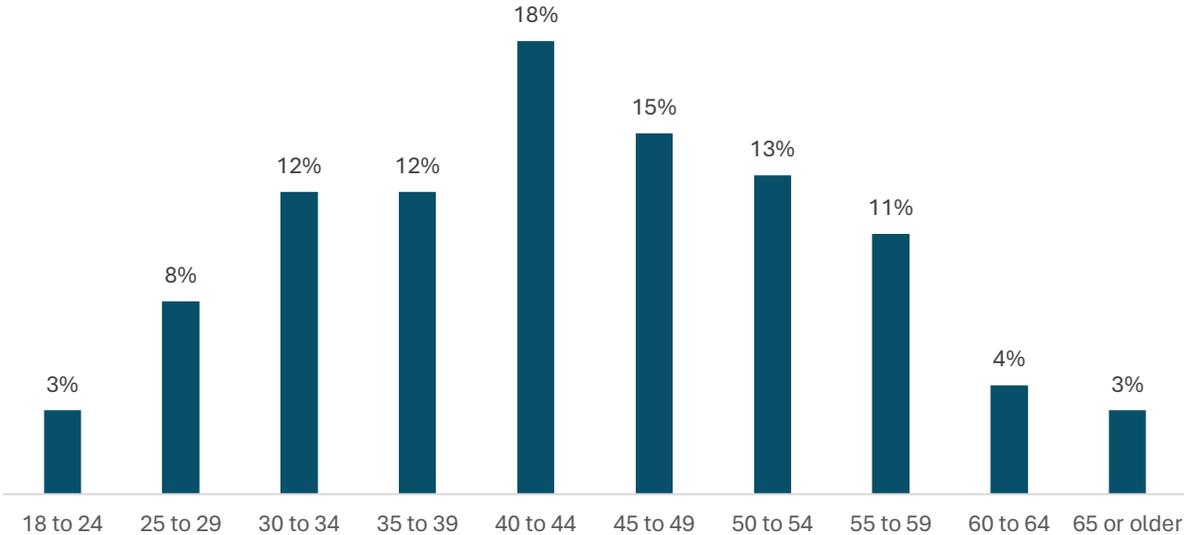
Survey Methodology

The survey was administered by DoorDash between October 29 and November 6, 2025, and collected responses from 294 recent participants in the Maryland PBPP. The online survey averaged 10.3 minutes.

Participant Demographics

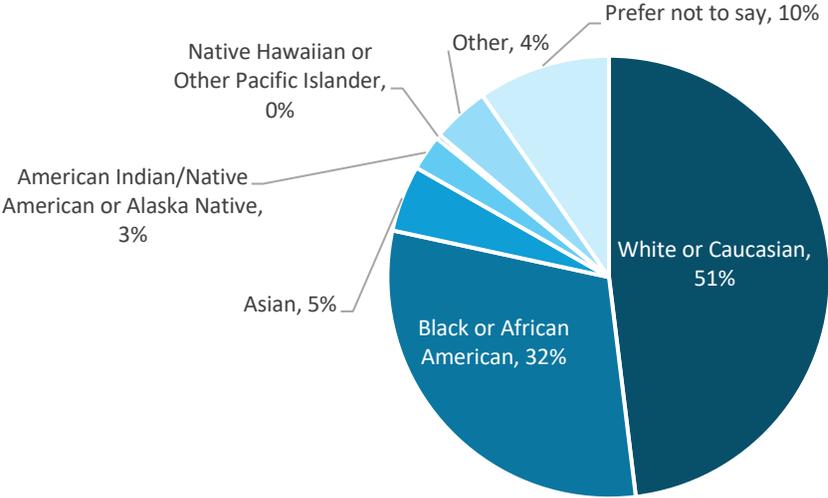
The majority (58%) of surveyed PBPP participants in Maryland were between the ages of 35 and 54 (Figure 3).

Figure 3. Which best represents your age? – Limited to Maryland PBPP participants



Most respondents who participated in the pilot program self-identified as White or Caucasian (51%), followed by Black or African American (32%) and Asian (5%) (Figure 4).

Figure 4. Choose one or more races that you consider yourself to be - Multiple responses permitted; percentages may sum to more than 100%



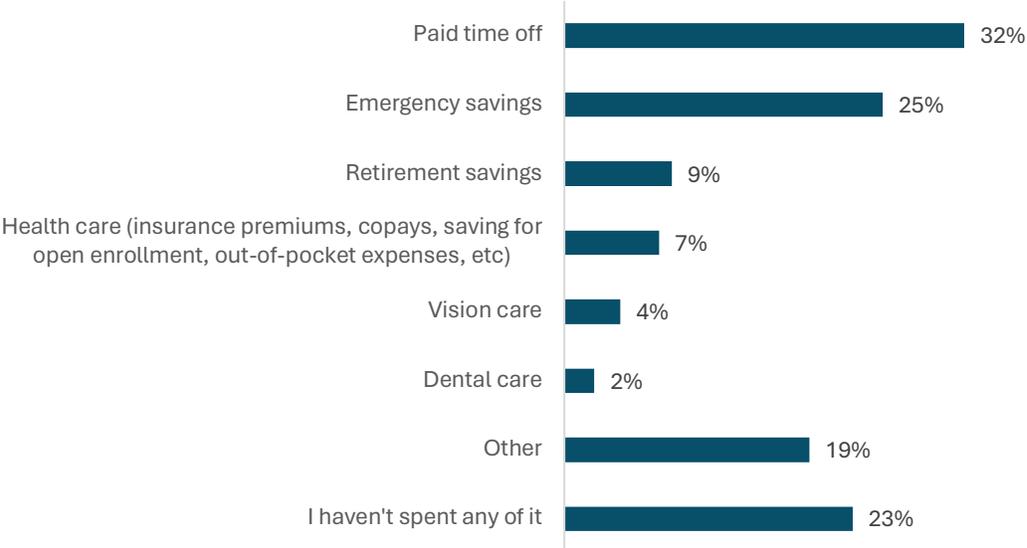
Program Funds and Outcomes

This section examines how participants used program funds and the outcomes associated with those uses.

Usage and Planned Usage of Funds

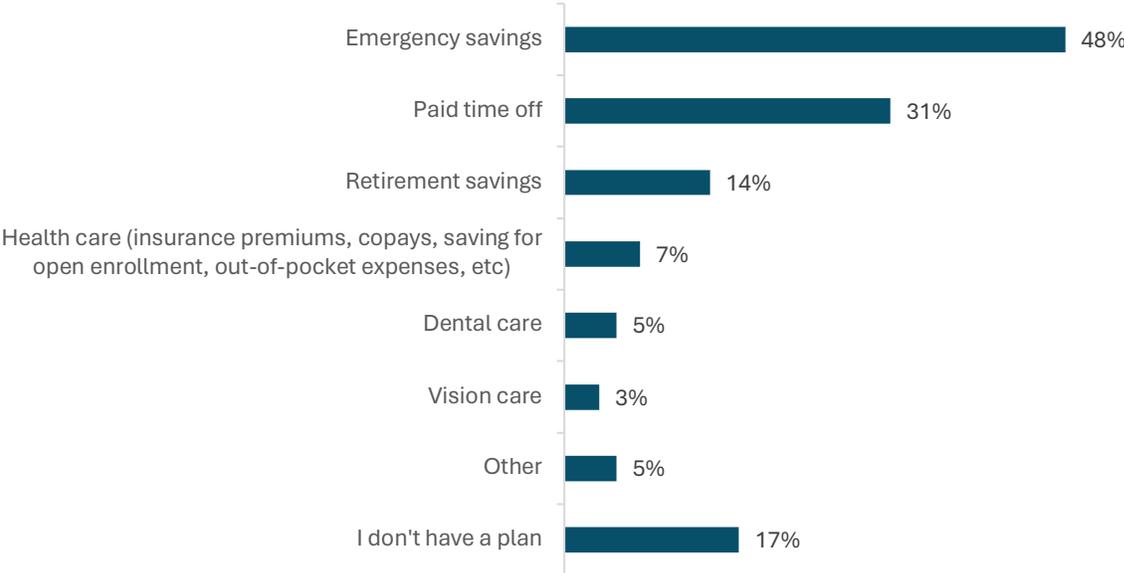
Usage of PBPP funds varied widely; nearly one in three (32%) surveyed Maryland PBPP participants used PBPP funds for paid time off, and about one in four (25%) used the funds to supplement their emergency savings, supporting greater financial security for Dashers. Nearly one in four (23%) reported not spending any PBPP funds upon completion of the survey (Figure 5).

Figure 5. How have you used the money you've earned through this program so far? - Multiple responses permitted; percentages may sum to more than 100%



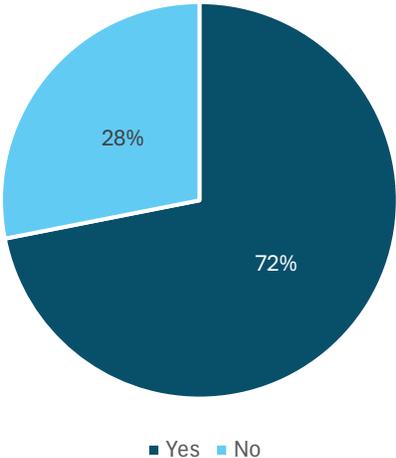
Nearly half (48%) of Maryland PBPP participants surveyed anticipated using their remaining PBPP funds to supplement their emergency savings, followed by nearly one in three (31%) anticipating using the funds for paid time off, demonstrating the **importance of flexible benefits that allow Dashers to address both short-term needs and longer-term financial security** (Figure 6).

Figure 6. How do you plan to use your remaining funds? - Multiple responses permitted; percentages may sum to more than 100%



Among surveyed participants who previously didn't have access to the benefits they wanted or needed, 72% reported that **Maryland PBPP enabled them to access benefits they otherwise wouldn't have had access to** (Figure 7).

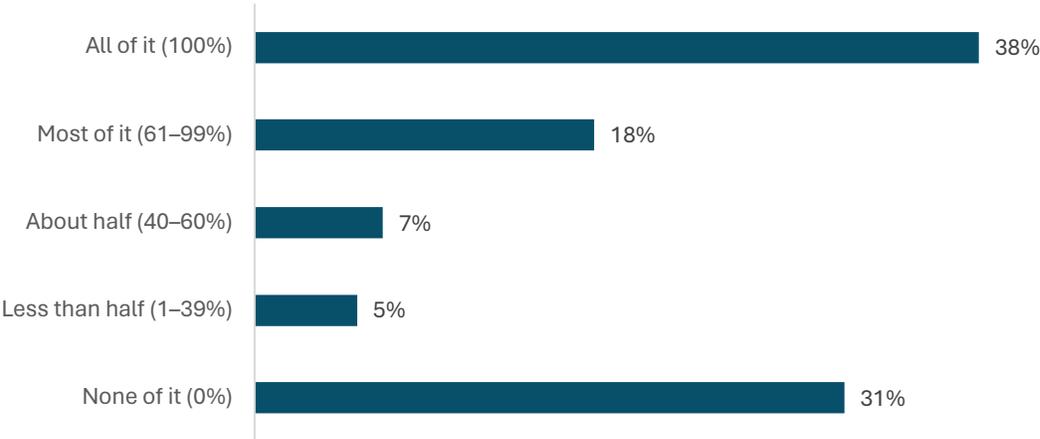
Figure 7. Did the Maryland PBPP allow you to access benefits you otherwise would not have been able to access? – (Among participants who did not indicate that they have access to the benefits they wanted or needed)



Proportion of Spent Funds

Dashers used the program in different ways, with some applying funds toward immediate needs while others saved benefits for longer-term financial goals. Nearly two in five (38%) surveyed Maryland PBPP participants reported they had spent all Maryland PBPP funds received upon completion of the survey, while just under one in three (31%) reported they had not spent anything (Figure 8).

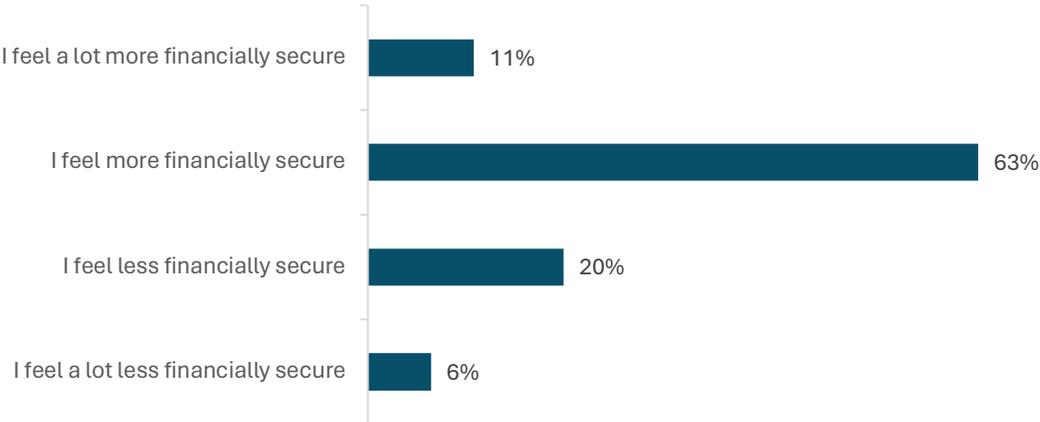
Figure 8. How much of the money you have earned from the Maryland PBPP have you spent to date?



Financial Security

Nearly three in four (74%) surveyed **Maryland PBPP participants reported they felt more financially secure** (“I feel a lot more” and “I feel more”) as a result of the Maryland PBPP (Figure 15). These results are closely aligned with the results reported amongst Georgia PBPP participants (73%) and Pennsylvania PBPP participants (77%) (Figure 9).

Figure 9. How do you feel about your financial security as a result of the Maryland PBPP?



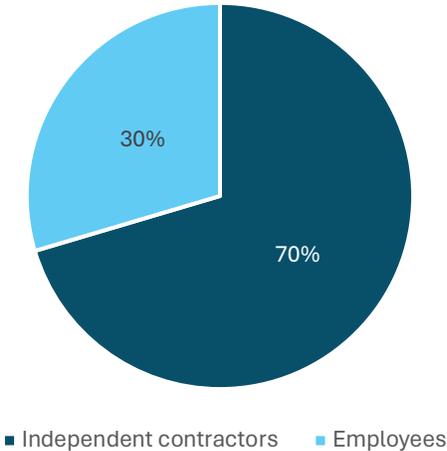
Maryland Portable Benefits Savings Program Moving Forward

This section explores participants’ preferences on independent contractor or employee status and perspectives on how Dashers would improve the program, including desired changes and considerations for the program’s continued development.

Independent Contractors vs Employees

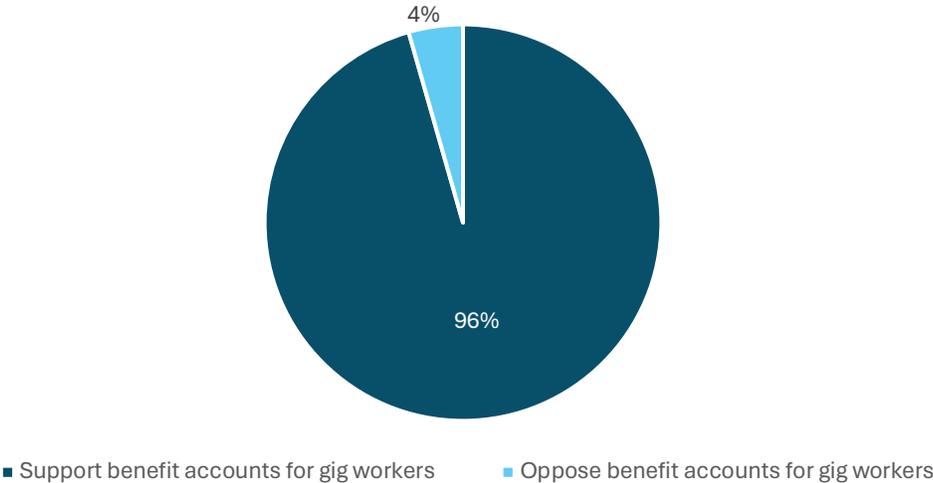
Support for independent contractor status was strong among participants, with seven in ten (70%) Maryland PBPP participants stating that **app-based workers should be classified as independent contractors** (Figure 10).

Figure 10. Should app-based workers be considered as independent contractors, or should companies be required to treat them as employees?



Nearly all (96%) of surveyed Maryland PBPP participants indicated they would **support legislation requiring companies to contribute to flexible benefit accounts while retaining independent contractor status** (Figure 11).

Figure 11. Would you support or oppose proposals that require companies to put money into flexible benefit accounts while workers retain their independent contractor status?

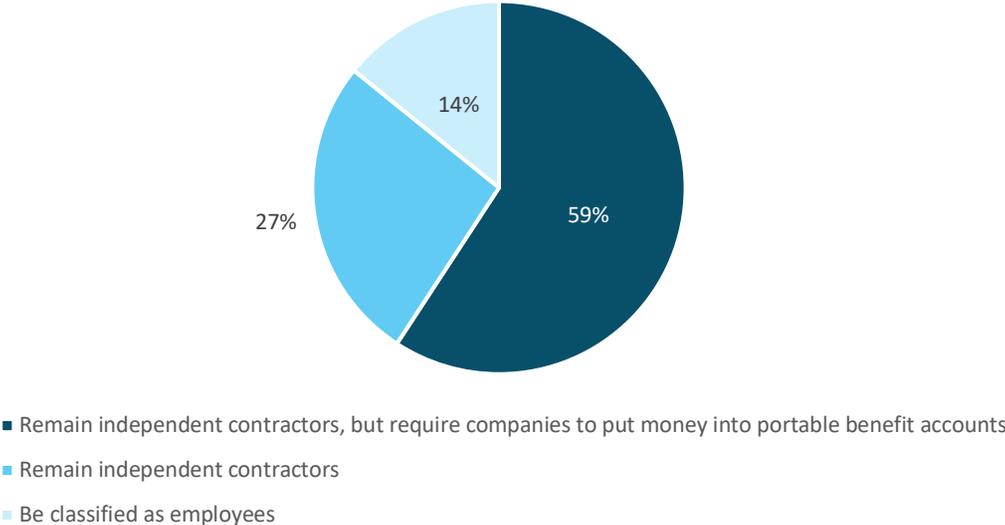


Over 85% of surveyed Maryland PBPP participants responded that Dashers should **remain independent contractors**, with over half of those respondents believing that Dashers should **remain independent contractors but should be provided with required monetary contributions from companies** into a portable benefits account (Figure 12).

These numbers are consistent with pilots in Georgia and Pennsylvania, with 56% and 54%

of respondents reporting that they would prefer to remain independent contractors but should be provided with a portable benefits account.

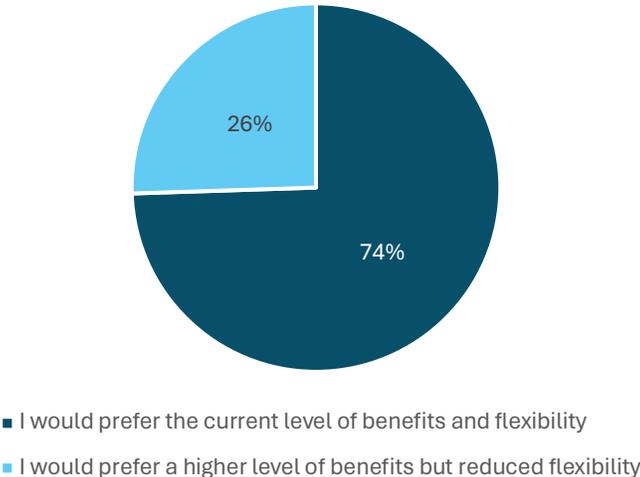
Figure 12. Given the option of these flexible benefit accounts, how do you think the government should treat app-based workers that are currently treated as independent contractors?



Benefits vs Flexibility Preference

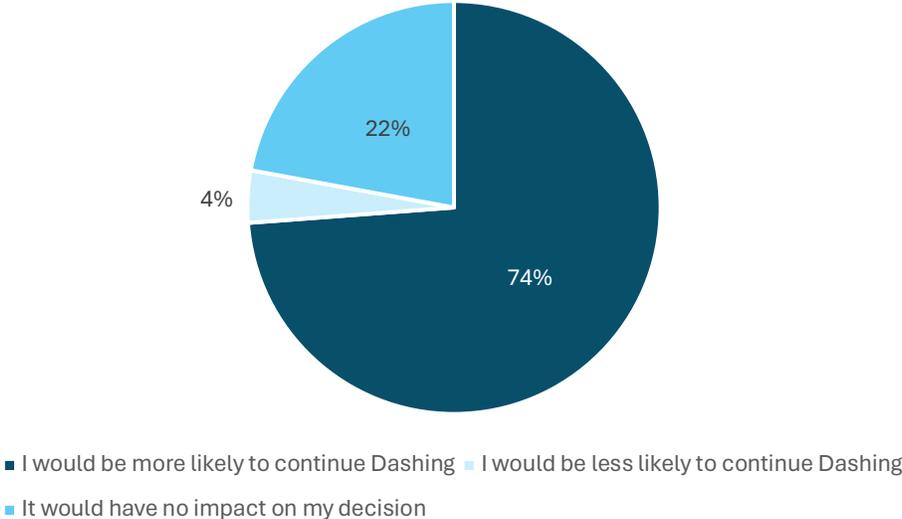
Nearly three-quarters (74%) of surveyed Maryland PBPP participants would **prefer the current level of PBPP benefits and flexibility**, versus a higher level of benefits but reduced flexibility (i.e., less freedom to choose where and when they work, or which offers to accept) (Figure 13).

Figure 13. Given the choice between the current level of benefits (4% of DoorDash earnings) and current flexibility, versus a higher level of benefits but reduced flexibility (less freedom to choose when and where you work or which offers to accept), which would you choose?



Nearly three in four (74%) indicated they would be **more likely to continue dashing if the Maryland PBPP became permanent** (Figure 14).

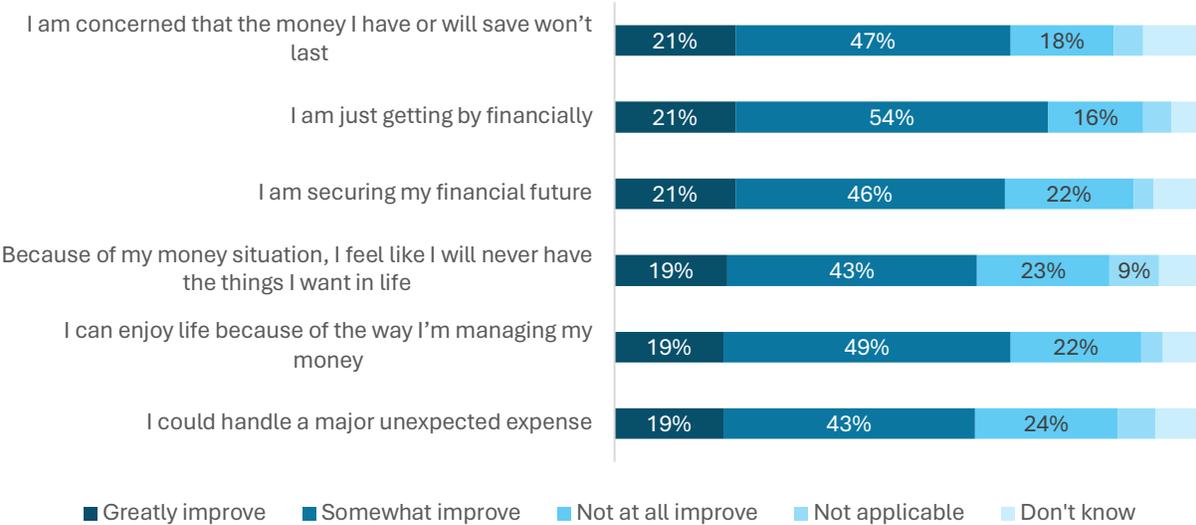
Figure 14. If the Maryland PBPP became permanent, how would this impact your decision to continue dashing?



Making the Program Permanent

Most participants reported that making the program full-time would **improve their financial situation**, including their ability to handle a major unexpected expense and to enjoy their lives (Figure 15).

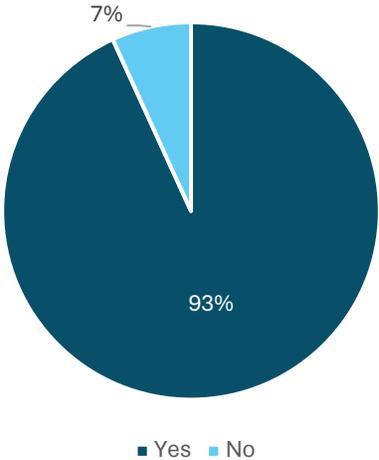
Figure 15. Would making the Maryland PBPP permanent improve the following situations?



Program Recommendations

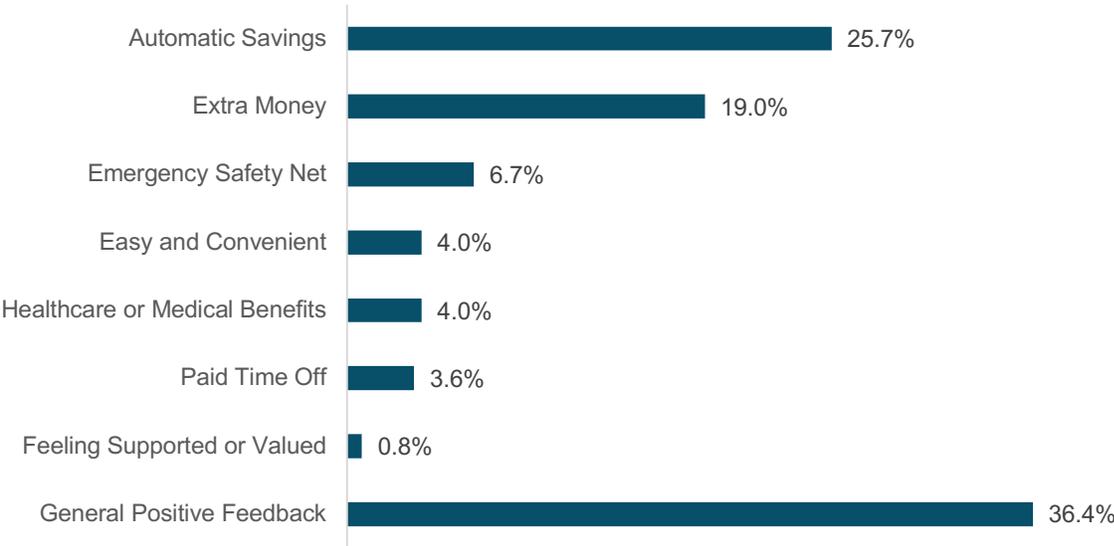
The vast majority of (93%) surveyed Maryland PBPP participants would recommend the PBPP or a similar program to other workers (Figure 16).

Figure 16. Would you recommend the Maryland PBPP or a similar program to other workers?



Maryland PBPP participants recommend the program to others because of its easy automatic saving, the ability to spend money immediately if needed, and the greater financial security it provides for many (Figure 17).

Figure 17. Why would you recommend the Maryland PBPP to others? (n=253)³



³ Results are based on text analysis of free response questions

Conclusion

Overall, the Maryland PBPP demonstrates that portable benefits can meaningfully improve financial security and access to benefits for app-based workers while preserving the flexibility that attracts them to platform work.

The findings of this analysis are consistent with results from comparable DoorDash pilot programs in Pennsylvania and Georgia, in which participating Dashers also reported greater savings, increased financial stability, and an improved ability to manage unexpected expenses. **Results across all three pilot programs are clear: Dashers overwhelmingly preferred portable benefits that increase access to benefits often unavailable in app-based work and that complement their independent contractor status, rather than a shift to traditional employment.**