OHIO JOB AND FAMILY SERVICES DIRECTORS' ASSOCIATION
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Supplemental Nutrition Assistance Program (SNAP) Basics: What is the Payment Error Rate?

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Executive Summary

- As part of determining initial or continuing SNAP eligibility, county caseworkers determine a household's precise monthly benefit amount.
- The calculation of SNAP benefits requires detailed information about a household's income and expenses. Benefits are calculated in accordance with federal and state policy. Amounts will vary according to net income, expenses, and the number of individuals in the household.
- The SNAP payment error rate is a state-level statistic determined annually by a review of 1,020 cases in which benefits have been issued. Sample sizes do not permit the calculation of a statistically valid error rate for individual counties.
- The error rate is a measure of accuracy in determining the benefit amount and includes both underpayments and overpayments. It is not an indicator of fraud.
- New federal law requires states to share the cost of SNAP benefits starting October 2027 if the state's error rate is over 6% in FFY 2026.
- Ohio's error rate decreased from 9.01% in FFY 2024 to 6.76% in FFY 2025. Ohio has consistently been below the national average and now has the lowest error rate out of the ten most populous states.

The SNAP Application and Recertification Process

Calculating monthly SNAP benefits can be complex and requires significant attention to detail. In a nutshell, the SNAP eligibility determination process requires a thorough household budget review in order to calculate a monthly benefit level. At the time of application, an initial interview is required that typically lasts about 40-60 minutes, and applicants must submit supporting documentation. Here are some of the details needed to calculate eligibility:

- All income (earned and unearned) received by members of the household
- Shelter expense details (rent, mortgage, utilities, etc.)
- Medical expenses
- Childcare expenses
- Child support and/or other monthly obligations
- Number of people in the household with whom the applicant purchases and prepares food

Challenges arise from the unstable circumstances that affect many SNAP applicants, such as fluctuating work hours and income, changes in household composition, utility bills that may not be in their name, and frequent changes of address.

Most cases are recertified every six months via an interim reporting process. In the meantime, individuals must report changes in circumstance that would impact their eligibility to the county agency. Additionally, if key information is known to the agency via an automated alert or a change reported to a different program, the agency must act on that as well.

Able-bodied adults up to age 65 who are subject to meeting a work or training requirement are only certified for four months, in case they do not meet the requirement. Work-required individuals must verify at least 80 hours per month of employment or other required activity. Elderly households with no earned income can be certified for periods longer than six months if their circumstances appear to be stable.

The Process for Determining the Payment Error Rate

Federal oversight of the SNAP program is handled by the United States Department of Agriculture (USDA) Food and Nutrition Administration (FNA). FNA is responsible for monitoring the quality and integrity of state programs. As such, FNA pulls a sample of every state's completed SNAP cases each month in which benefits have been issued. While the sample size can vary, generally the numbers reviewed are either 85 or 170 cases each month. Most states, including Ohio and all others in the Midwest region, fall into the 85 per month category as a result of a commonly requested 'waiver.' Studies have shown the 85 per month sample size is sufficient to adequately measure performance on a statewide level, but it also means some counties will not have cases consistently pulled for review, and generally counties have a very small sample size. Only the aggregate statewide error rate is reported to FNA. Individual counties do not have an official federal error rate.

Once the FNA monthly sample is pulled, Ohio Department of Job and Family Services staff review the entire SNAP case for the month in question, essentially reworking all of the steps that led to the SNAP issuance, including re-interviewing the client. If errors are identified, county Job and Family Services SNAP eligibility staff are expected to not only fix the error, but document what steps they've taken to ensure similar errors don't occur in the future. Cases found in error result in a statewide SNAP error rate, with the error rate measured by comparing the proper SNAP issuance dollars to the actual amount issued. In other words, a case with a $20 error on a total of $200 issuance results in a 10% error rate.

There is no ability to 'offset' the errors. In other words, a $20 overpayment on one case is not zeroed out by a $20 underpayment on another case. Error calculations are not an indication of SNAP fraud. The error rates are calculated by including overpayments and underpayments resulting from system, casework, and client error.

In April 2026, the JFS system implemented a county-level error rate monitoring process mandated by HB 434. The bill requires ODJFS to report county-level payment error rates to the legislature each quarter. This is a separate process from the official, federal review and requires the state to select active SNAP cases for county staff to review each month. Monthly sample size is determined by county size: small (15), medium (20), large (25). State staff review a sample of the reviews submitted from each county. Monthly data are not statistically significant and should not be construed to represent a county's true performance. After one year, margins of error may approach +/- 7%. The county-level review process may be helpful in identifying trends over time, as well as system improvements and policy training opportunities that can help improve the state's overall performance.

Ohio and Nationwide Performance

At the national level, Ohio is performing well, particularly for a state of its size. For federal fiscal year (FFY) 2025 Ohio's payment error rate is 6.76%. This is below the national average of 10.62% and is the lowest among the 10 most populous states (see Table 1 below). Only eight states achieved error rates below 6% in both FFY 2024 and 2025. These states tend to have significantly smaller populations, with Wisconsin as an outlier (Table 2).

Under federal law, Ohio will face a cost share for benefits in October 2027 if the state error rate is above 6%. Unfortunately, federal administrative resources for the program will be cut in half starting in October 2026. We need to keep Ohio's program adequately resourced and maintain our momentum in avoiding a SNAP benefit cost share.

Strategies for Ensuring High-Quality Case Determinations

- **Balance Demands on Caseworkers —** Find the right balance between quality, quantity, and timeliness demands on county caseworkers. This will require additional capacity.
- **Simplify Program Rules and Procedures —** SNAP eligibility and benefit calculations are complex, and it takes time for caseworkers to become proficient in determining eligibility and the correct benefit amount.
- **Streamline Technology —** The platform used for case processing and to determine eligibility, Ohio Benefits, is prone to user and system error. Ensuring the system is more streamlined and user-friendly will reduce caseworker error and save time.
- **Continue to Strengthen Training —** Make sure staff, supervisors, trainers, and county quality control teams are adequately trained for the role and provide enough funding for dedicated county trainers and quality control reviewers.

Table 1. SNAP Payment Error Rate: Ten Most Populous States, FFY 2024-2025

State	Population (2025)	FFY 2024 Error Rate (%)	FFY 2025 Error Rate (%)
California *	39,355,309	10.98	10.93
Texas	31,709,821	8.32	9.34
Florida	23,462,518	15.13	12.97
New York *	20,002,427	14.09	13.18
Pennsylvania	13,059,432	10.76	9.21
Illinois	12,719,141	11.56	14.67
Ohio *	11,900,510	9.01	6.76
Georgia	11,302,748	15.65	15.21
North Carolina *	11,197,968	10.21	7.36
Michigan	10,127,884	9.53	9.89

* County-administered SNAP program (state-supervised, county-operated).

Table 2. States with Payment Error Rates Below 6% in FFY 2024 and/or FFY 2025

State	Pop. Rank	Population (2025)	FFY 2024 Error Rate (%)	FFY 2025 Error Rate (%)
South Dakota	46th	935,094	3.28	2.47
Idaho	37th	2,029,733	3.59	3.85
Wyoming	50th	588,753	5.12	3.96
Iowa	32nd	3,238,387	6.14	5.34
Vermont	49th	644,663	5.13	5.38
Utah	30th	3,538,904	5.74	5.54
Wisconsin *	21st	5,972,787	4.47	5.72
Nebraska	38th	2,018,006	5.50	5.90
Nevada	31st	3,282,188	5.94	6.22

* County-administered SNAP program (state-supervised, county-operated).

Population source: U.S. Census Bureau, Vintage 2025 Population Estimates (resident population as of July 1, 2025). Error rates are SNAP Quality Control payment error rates as reported by USDA-FNA for the respective federal fiscal years.