OHIO JOB AND FAMILY SERVICES DIRECTORS' ASSOCIATION
175 S. Third Street, Suite 1120 | Columbus, Ohio 43215 | 614-221-3688

# Supplemental Nutrition Assistance Program (SNAP) Basics: What is the Payment Error Rate?

**Executive Summary**

- As part of determining SNAP eligibility, county caseworkers also determine a household's benefit amount.
- The calculation of SNAP benefits requires detailed information about a household's income and expenses. Benefits are calculated in accordance with USDA-FNS and state policy. Amounts will vary according to net income 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.
- In federal fiscal year 2024, Ohio's error rate of 9.1% was below the national average of 10.9% and second-lowest among the 10 largest states by population.
- Based on case reviews for the first eight months of FFY 2025, Ohio is on target to see the error rate fall. However, four months of reviews have yet to be completed.

**The SNAP Application and Recertification Process**

Calculating monthly SNAP benefits can be quite complex and attention to detail is key. 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. 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
- Child Care Expenses
- Child Support and/or other monthly obligations
- Number of people in the household with whom the applicant purchases and prepares food.

Challenges also 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 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 Service (FNS) division. FNS is responsible for monitoring the quality and integrity of state programs. As such, FNS 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. Therefore, only the aggregate statewide error rate is reported to FNS. Individual counties do not have an official error rate.

Once the FNS 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.

However, it's important to note that 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.

**What can we do to ensure high quality?**

- Find the right balance for case workers. Balance quality, quantity and timeliness demands.
- Simplify program rules and procedures. The rules are complex, and it takes time to become proficient in determining eligibility.

- 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. While state training materials provide a good start for some caseworkers, and staff are always providing refresher video conferences, hands-on regional trainings for both new and ongoing staff would strengthen quality control efforts.

**Ohio and Nationwide Performance**

At the national level, Ohio is performing well, particularly for a state of its size. For federal fiscal year (FFY) 2024 (the most current complete dataset) Ohio's payment error rate is 9.1%. This is below the national average of 10.93% for the same year. Forty-four states, including Ohio, were required to submit a corrective action plan due to having an error rate above 6% in FFY 2024.

When examining the ten most populous states, Ohio is performing quite well in terms of its payment error rate for FFY 2024 compared to its peers with 9.01 being the second-lowest rate.

**SNAP Payment Error Rate: Ten Most Populous States, FFY 2024**

| State | Population | SNAP FFY24 PER (%) |
|---|---|---|
| California | 39,431,263 | 10.98 |
| Texas | 31,290,831 | 8.32 |
| Florida | 23,372,215 | 15.13 |
| New York | 19,867,248 | 14.09 |
| Pennsylvania | 13,078,751 | 10.76 |
| Illinois | 12,710,158 | 11.56 |
| Ohio | 11,883,304 | 9.01 |
| Georgia | 11,180,878 | 15.65 |
| North Carolina | 11,046,024 | 10.21 |
| Michigan | 10,140,459 | 9.53 |

Meanwhile, when examining the states with FFY 2024 payment error rates below 6%, they tend to be significantly smaller states, with Wisconsin as an outlier. (see table below)

**States with SNAP Payment Error Rates below 6%, FFY 2024**

| State | SNAP FFY24 PER (%) | Population | Rank in Population |
|---|---|---|---|
| South Dakota | 3.28 | 924,669 | 46th in population |
| Idaho | 3.59 | 2,001,619 | 38th in population |
| Wisconsin | 4.47 | 5,960,975 | 20th in population |
| Wyoming | 5.12 | 587,618 | 50th in population |
| Vermont | 5.13 | 648,493 | 49th in population |
| Nebraska | 5.5 | 2,005,465 | 37th in population |
| Utah | 5.74 | 3,503,613 | 30th in population |
| Nevada | 5.94 | 3,267,467 | 31st in population |

Ohio's Payment Error Rate has been calculated for 8 months of the FFY 2025 year. Based on these reviews, as of October 2025, Ohio is on track to see the error rate fall to roughly 7%. However, four months of reviews have yet to be completed.