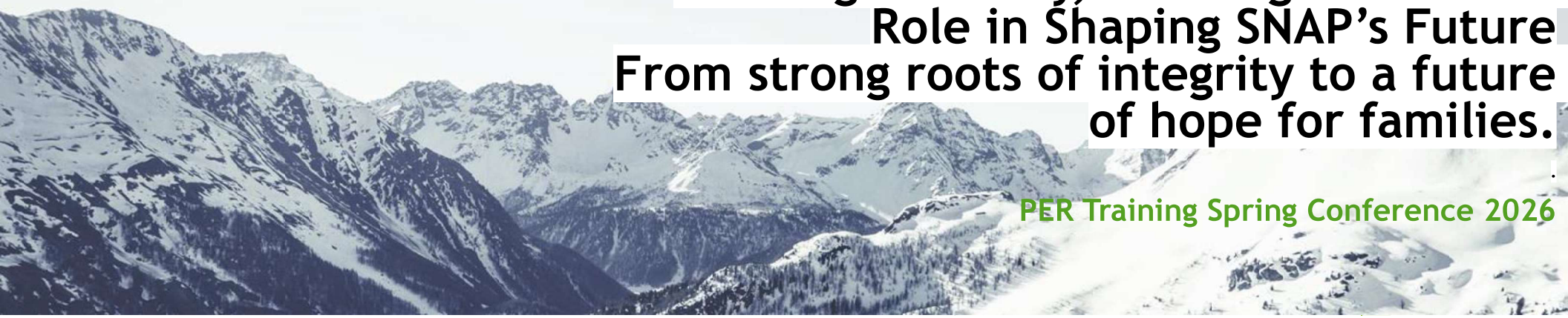
# PAYMENT ERROR RATE

## Building Accuracy, Growing Trust: Your Role in Shaping SNAP's Future

From strong roots of integrity to a future of hope for families.

PER Training Spring Conference 2026



# WHAT CHALLENGES HINDER ACCURACY?

# WHY DOES IT MATTER?

# Payment Errors

As part of the quality control system, FNS and states identify payment errors. There are two types of payment errors:

## Underpayments

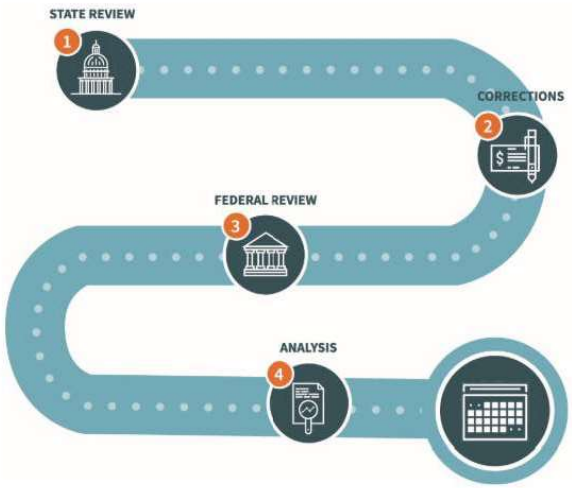
When a household receives less benefits than they are entitled to receive.

## Overpayments

When a household receives more benefits than they are entitled.

Payment errors are largely unintentional and may be on the part of the state agency or the SNAP household. For example, the state agency incorrectly calculates a household's expenses, or a client forgets to provide the state with an update on their income.

# SNAP Quality Control Process




Each state agency starts by reviewing a select number of household case files each month. Collectively, states review about 50,000 cases each year. USDA conducts a second review of approximately half of the state cases,

When a state agency identifies an error, they must make a correction by either reimbursing underpayments or recouping overpayments so that each household gets exactly what they are eligible to receive.

Every June, USDA analyzes the final data collected from the states and uses that to determine national and state payment error rates.

# What Is a Payment Error?

$$\text{Payment Error Rate} = \left(\frac{\text{Total Incorrect Payments}}{\text{Total SNAP Payments}}\right) \times 100\%$$

[SNAP Payment Error Rates | Food and Nutrition Service]

VIRGINIA DEPARTMENT OF SOCIAL SERVICES

USDA Food and Nutrition Service
U.S. DEPARTMENT OF AGRICULTURE

**SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM: PAYMENT ERROR RATES**
**FISCAL YEAR 2024 [1]**

| State/Territory | Over Payments | Under Payments | Payment Error Rates [2] |
|---|---|---|---|
| ALABAMA | 7.32 | 0.99 | 8.32 |
| ALASKA | 22.50 | 2.16 | 24.66 |
| ARIZONA | 7.56 | 1.28 | 8.84 |
| ARKANSAS | 7.97 | 1.59 | 9.56 |
| CALIFORNIA | 9.01 | 1.98 | 10.98 |
| COLORADO | 7.91 | 2.06 | 9.97 |
| CONNECTICUT | 8.61 | 1.65 | 10.25 |
| DELAWARE | 10.49 | 1.88 | 12.37 |
| DISTRICT OF COLUMBIA | 13.62 | 3.76 | 17.38 |
| FLORIDA | 13.05 | 2.08 | 15.13 |
| GEORGIA | 13.59 | 2.06 | 15.65 |
| GUAM | 7.88 | 1.84 | 9.72 |
| HAWAII | 5.87 | 0.80 | 6.68 |
| IDAHO | 3.02 | 0.57 | 3.59 |
| ILLINOIS | 10.64 | 0.93 | 11.56 |
| INDIANA | 7.42 | 2.10 | 9.52 |
| IOWA | 5.30 | 0.84 | 6.14 |
| KANSAS | 9.43 | 0.55 | 9.98 |
| KENTUCKY | 8.23 | 0.88 | 9.11 |
| LOUISIANA | 5.14 | 1.48 | 6.62 |
| MAINE | 8.57 | 1.68 | 10.26 |
| MARYLAND | 8.85 | 4.79 | 13.64 |
| MASSACHUSETTS | 13.03 | 1.07 | 14.10 |
| MICHIGAN | 8.03 | 1.50 | 9.53 |
| MINNESOTA | 6.32 | 2.66 | 8.98 |
| MISSISSIPPI | 8.93 | 1.76 | 10.69 |
| MISSOURI | 8.16 | 1.26 | 9.42 |
| MONTANA | 6.47 | 2.41 | 8.89 |
| NEBRASKA | 4.64 | 0.86 | 5.50 |
| NEVADA | 5.63 | 0.32 | 5.94 |
| NEW HAMPSHIRE | 4.52 | 3.05 | 7.57 |
| NEW JERSEY | 12.11 | 2.22 | 14.33 |
| NEW MEXICO | 13.07 | 1.54 | 14.61 |
| NEW YORK | 12.65 | 1.44 | 14.09 |
| NORTH CAROLINA | 8.11 | 2.10 | 10.21 |
| NORTH DAKOTA | 5.72 | 2.19 | 7.91 |
| OHIO | 7.67 | 1.34 | 9.01 |
| OKLAHOMA | 9.63 | 1.25 | 10.87 |
| OREGON | 12.66 | 1.40 | 14.06 |
| PENNSYLVANIA | 9.49 | 1.27 | 10.76 |
| RHODE ISLAND | 10.61 | 1.68 | 12.29 |
| SOUTH CAROLINA | 7.89 | 1.36 | 9.25 |
| SOUTH DAKOTA | 2.43 | 0.85 | 3.28 |
| TENNESSEE | 8.43 | 1.04 | 9.47 |
| TEXAS | 5.77 | 2.55 | 8.32 |
| UTAH | 5.09 | 0.65 | 5.74 |
| VERMONT | 4.74 | 0.39 | 5.13 |
| VIRGIN ISLANDS | 3.00 | 0.54 | 3.54 |
| VIRGINIA | 9.54 | 1.96 | 11.50 |
| WASHINGTON | 5.79 | 0.26 | 6.06 |
| WEST VIRGINIA | 8.57 | 0.86 | 9.43 |
| WISCONSIN | 3.81 | 0.66 | 4.47 |
| WYOMING | 3.27 | 1.85 | 5.12 |
| **UNITED STATES** | **9.26** | **1.67** | **10.93** |

# The State We Are In

- Virginia 11.5%

Virginia:
Over payments: 9.54
Underpayments: 1.96
Total: 11.50

# The Right Benefits At The Right Time!

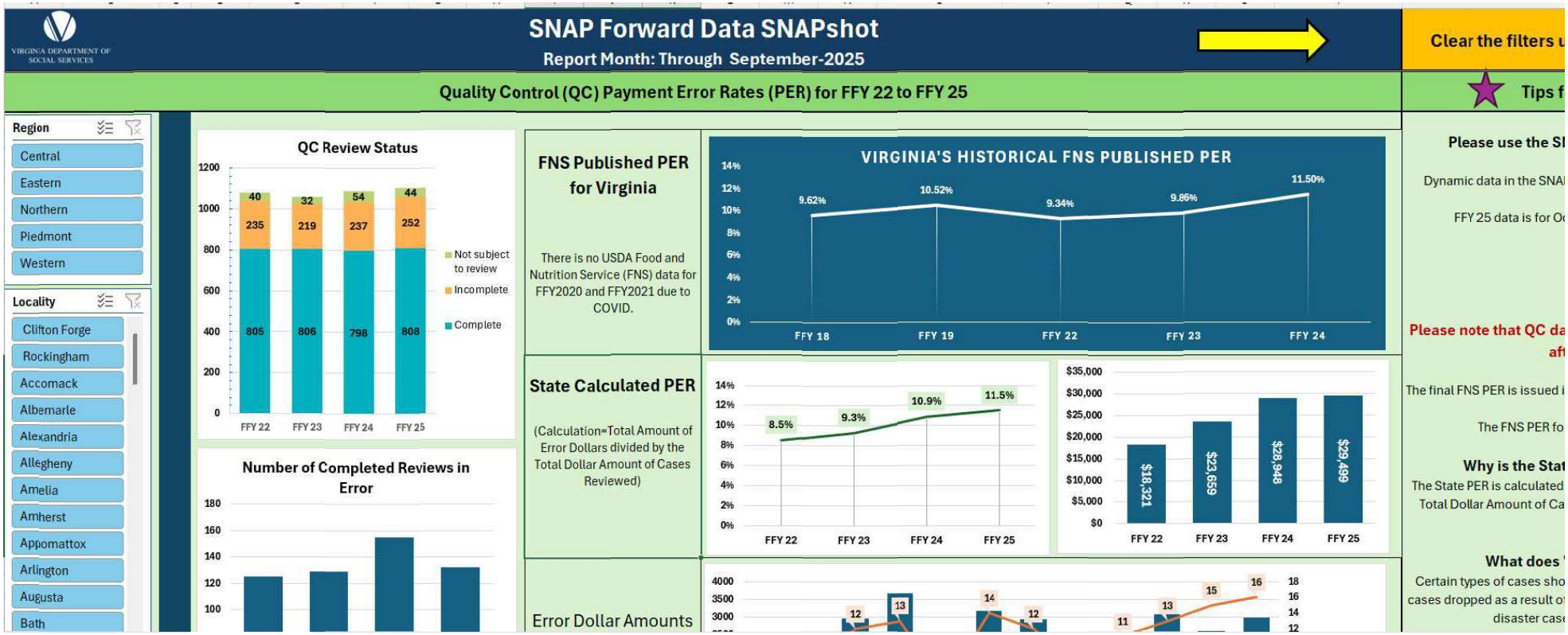
- The payment error rate is more than just a number—it's a **vital measure of program performance**. Keeping it low ensures that SNAP remains **effective, trusted, and sustainable** in helping millions of Americans afford food.

# Error Element Ranking by Error Cost

| | | | |
|---|---|---|---|
| **Total Benefits:** | $256,492 | **Total Cases:** | 808 |
| **Dollars in Error:** | $29,499 | **Cases in Error:** | 132 |
| **Reported Payment Error Rate:** | 11.50 % | **Case Error Rate:** | 16.34 % |

| Error Elements | Error Dollars | Percent By Total | Error Cases | Percent By Total |
|---|---|---|---|---|
| 311 - Wages and Salaries | $10,162 | 34.45 % | 32 | 24.24 % |
| 540 - Missing Reports | $5,174 | 17.54 % | 14 | 10.61 % |
| 363 - Shelter Deduction | $2,761 | 9.36 % | 23 | 17.42 % |
| 150 - Household Composition | $1,774 | 6.01 % | 7 | 5.30 % |
| 364 - Standard Utility Allowance | $1,685 | 5.71 % | 15 | 11.36 % |
| 331 - RSDI Benefits | $1,412 | 4.79 % | 7 | 5.30 % |
| 140 - Residency | $1,256 | 4.26 % | 3 | 2.27 % |
| 161 - Time-limited Participation | $1,168 | 3.96 % | 4 | 3.03 % |
| 111 - Student Status | $923 | 3.13 % | 3 | 2.27 % |
| 312 - Self-Employment | $653 | 2.21 % | 4 | 3.03 % |
| 350 - Child Support Payments Received from Absent Parent | $459 | 1.56 % | 3 | 2.27 % |
| 366 - Child Support Payment Deduction | $450 | 1.53 % | 4 | 3.03 % |
| 365 - Medical Deductions | $446 | 1.51 % | 4 | 3.03 % |
| 342 - Contributions | $361 | 1.22 % | 3 | 2.27 % |
| 333 - SSI and/or State SSI Supplement | $344 | 1.17 % | 3 | 2.27 % |
| 151 - Recipient Disqualification | $292 | 0.99 % | 1 | 0.76 % |
| 334 - Unemployment Compensation | $94 | 0.32 % | 1 | 0.76 % |
| 323 - Dependent Care Deduction | $85 | 0.29 % | 1 | 0.76 % |
| **Totals** | **$29,499** | **100.00 %** | **132** | **100.00 %** |

# Where Is Your Agency?



- Training
- Policy alignment
- Find and Fix
- Job aids
- Engagement Meetings
- SNAP Forward
- Playbook

# VDSS Initiatives

## Training

- SNAP Training Plan Guide - PDF
- SNAP Training Courses in COVLC (Note: Please log in to COVLC to see all of the courses)
- BPRO Fall Conference 2025 SNAP PER Workshop Recordings
- SNAP Forward Playbook Series
  - Upcoming December Schedule
  - Webinar Recordings

## Resources

- Checklists
  - Quality Control Case Read Checklist
  - SNAP Supervisor QC Monitoring Checklist
  - SNAP Worker Self-Check Checklist
- Client Resources
  - Flyers/Brochures
    - SNAP Expense Verification

## Broadcasts

- SNAP Payment Playbook Webinar Series 10/23/25
- SNAP Forward Monthly Call - October 10/16/25
- Save the Date - Upcoming Benefit Programs Calls/Webinars 10/9/25
- Correction: SNAP Forward Monthly Calls and SNAP Verification Policy Alignment With Quality Control - 10/2/25
- Work Requirement Consolidated Notice Distribution - 9/30/25
- SNAP Payment Playbook Webinar Series - 9/26/25
- SNAP Forward Monthly Calls and SNAP Verification Policy Alignment with Quality Control - 9/15/25
- LTD Announces New Online Interviewing Training for Benefit Programs - 9/10/25
- Gov. Youngkin's Executive Directive to Lower SNAP Payment Error Rates - 8/20/25
- Federal Guidance Updates For Cubans, Haitians, Nicaraguans, And Venezuelans (Chnv) Parole Programs And Impact On Snap Eligibility - 7/15/25
- Work Requirement Waiver Ending June 30, 2025 - 6/26/25

## SNAP Forward Policy Job Aids

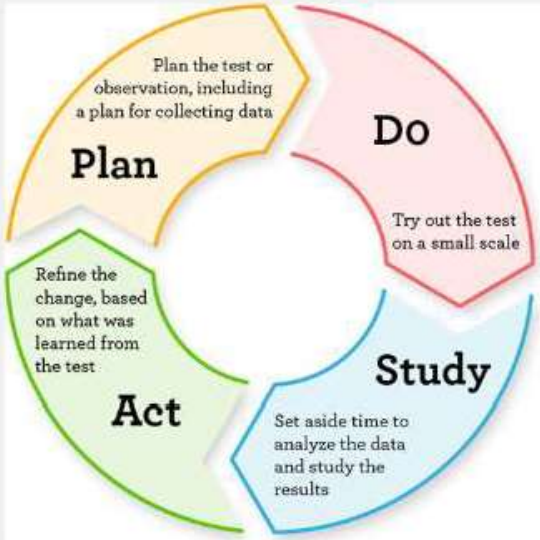
- SNAP Non-Citizen Workaround - 12.10.2025 REVISED
- Work Requirement Exemption Issue - Job Aid
- The SNAP Forward Progress - Expenses Verification Desk Aid September Call
  - SNAP Utility Expenses Details Screen - Temporary Prccess - 9/30/2025
- The SNAP Forward Progress - Work Requirement and SUA Changes Desk Aid October Call
- The SNAP Forward Progress - Noncitizen Guidance Updates - Revised 12/10/2025
- Alien SNAP Eligibility Chart
- Governor's Directive - 8/13/25

# What can YOU do?

# EVERY CASE MATTERS

CQI engages the four-step iterative model, Plan-Do-Study-Act (PDSA) as the framework to continually assess, enhance, and refine improvements.

1. **Plan:** Identify what you want to improve and make a plan
2. **Do:** Implement your plan
3. **Study:** Review the results
4. **Act:** Based on what you learned from the results, make adjustments



# HOW YOU CAN HELP

- Review Wrap Up Menu
- Review and Upload Documents Timely
- Discuss Income Fluctuations and Inconsistencies then Document
- Clarify Details, Verify Expenses, Tell the Story
- Check Your Own Work

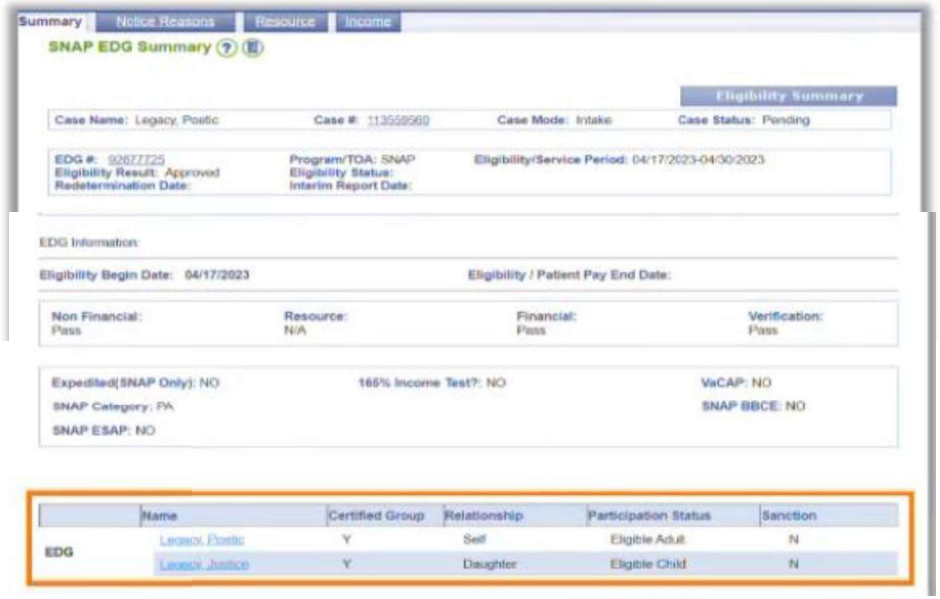
# Where to find SNAP Wrapup Results

- Once eligibility has been run, select the **SNAP** tab from the top of the screen.
- Navigate to the EDG you want to review (usually the most current) and select it.
- Once selected, four tabs will display. Each tab shows separate information. VaCMS shows Summary results by default.

VIRGINIA DEPARTMENT OF SOCIAL SERVICES

# Reviewing EDG Results Summary Tab

The **Summary** Tab shows the Participation Status of each individual. See the VaCMS QRG **Running Eligibility and Interpreting Eligibility Results** for a description of each status.




**Summary displays case information for:**

- Recertification and IR dates
- Expedited status
- If the case is VaCAP, ESAP, PA/NPA, or BBCE
- Household composition, including eligible/countable/excluded/ sanctioned household members

| Status | Definition |
|---|---|
| Eligible Adult | An adult who is eligible to receive the services and who is included in the EDG /Family Unit. |
| Eligible Child | A child who is eligible to receive the services and who is included in the EDG / Family Unit. |
| Countable Child | A child who is not eligible to receive services and who is included in the EDG / Family Unit. |
| Countable Adult | An adult who is included in the EDG / Family Unit based on their relationship to the applicant or the eligible child and who is ineligible to receive services. |
| Excluded Child | A child who is not eligible to receive services and who is excluded from the EDG / Family Unit. |
| Excluded Adult | An adult who is excluded from the EDG / Family Unit based on their relationship to an eligible child in the Family Unit |

# Summary Tab – Individual Client Information

Some entries are only available to view at Wrapup under the individual's name hyperlinked at the bottom of the Summary Screen.

When selected, more detail may be viewed by selecting the tabs along the top, including the Work Registration/ Work Requirement status, resources, income and deductions that apply to that individual.

| | Name | Certified Group | Relationship | Participation Status | Sanction |
|---|---|---|---|---|---|
| EDG | Ross, Diana | Y | Self | Eligible Adult | N |
| | Ross, Evan | Y | Son | Eligible Child | N |

Notice Reasons | Resource | Resource Details | Income | Income Details

SNAP - Client Income Details

Case Name: Ross, Diana  Case #: 113678007  Case Mode: Change action  Case Status: Approved

EDG #: 93129486
Eligibility Result: Approved
Redetermination Date: 11/30/2026

Program/TOA: SNAP
Eligibility Status:
Interim Report Date: 05/31/2026

Eligibility/Service Period: 03/01/2026-

Eligibility Summary

| Name | Gross Value | Countable Value | Exclusion Reason |
|---|---|---|---|
| Self Employment Income | 0.00 | 0.00 | |
| Earned Income | 0.00 | 0.00 | |
| Unearned Income | 50.00 | 50.00 | |
| + Child Support | 50.00 | 50.00 | |
| Income Exclusions | 0.00 | 0.00 | |
| Other Deductions | 0.00 | 0.00 | |

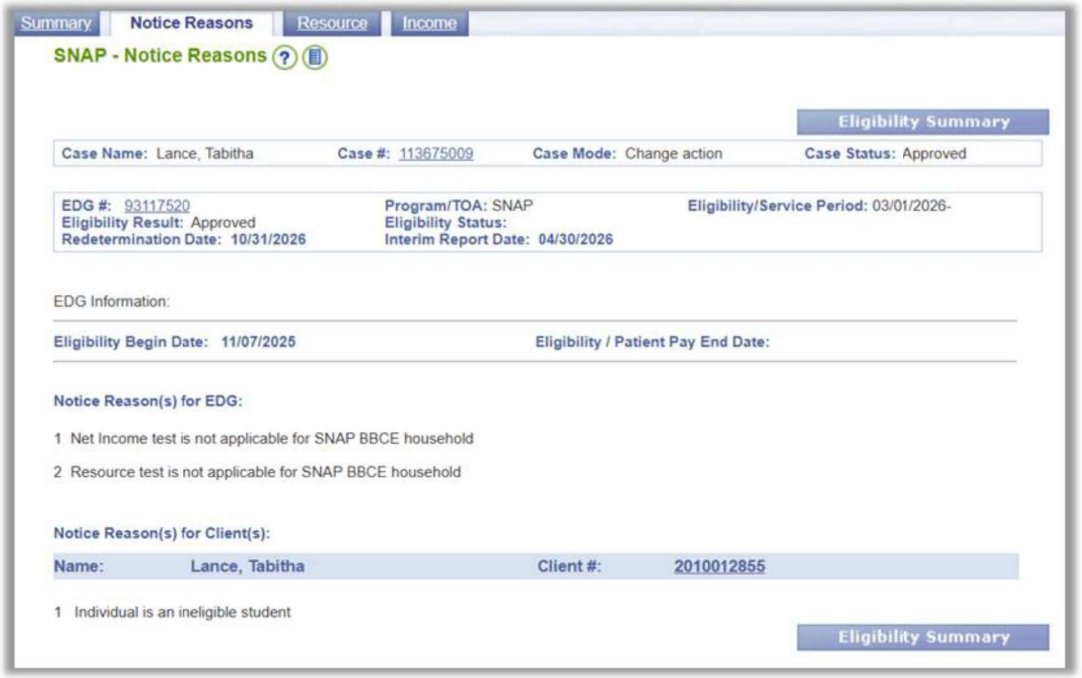
Eligibility Summary

# Notice Reasons Tab

**The Notice Reasons tab displays:**

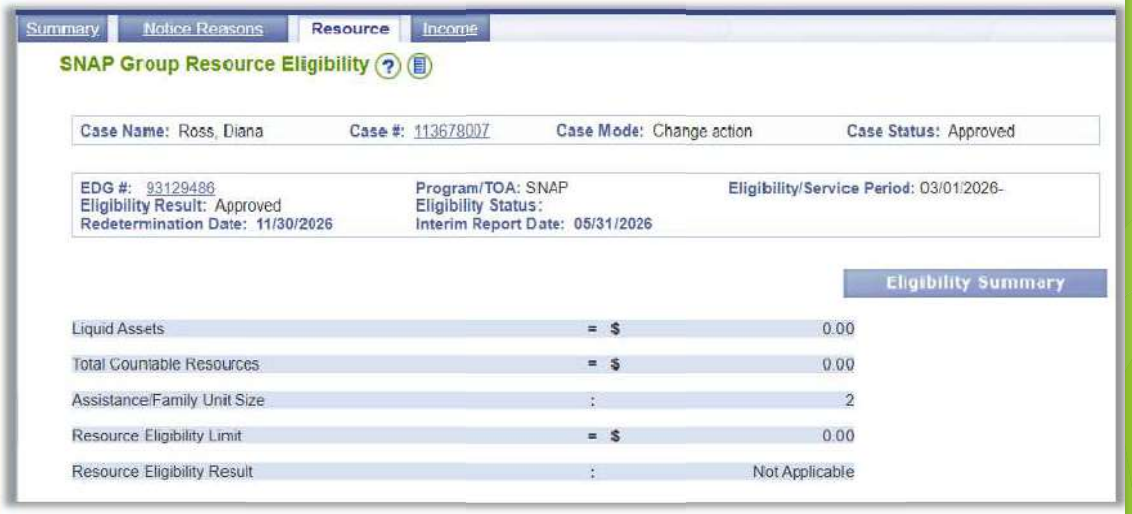
- Why a case was denied or closed
- If a resource test was required
- Why some members of the household may not be eligible

If the application/case is denied or closed, or individuals are ineligible, these notice reasons print on the Notice of Action



# Resource Tab

If the case is subject to a resource test for SNAP eligibility, the **Resource** tab would list all resources attested to and entered in VaCMS. Otherwise, the tab will show **$0** for liquid assets and total countable resources



# Income Tab – Financial Test section

The **Income** tab displays total income, expenses, and SNAP allotment results for the case.

The **Financial Test** (top) section breaks down income by Self-employment, Earned, and Unearned.

The HH size and gross/net income limits can also be found here. The **Budget Group Size**, or household size, is based on eligible HH members in the SNAP household.

**Child support payments made** by a household member that meet criteria at **Part 11.F.17** are already deducted from income here, as they are an income exclusion.

It is important that these numbers match your manual calculations.

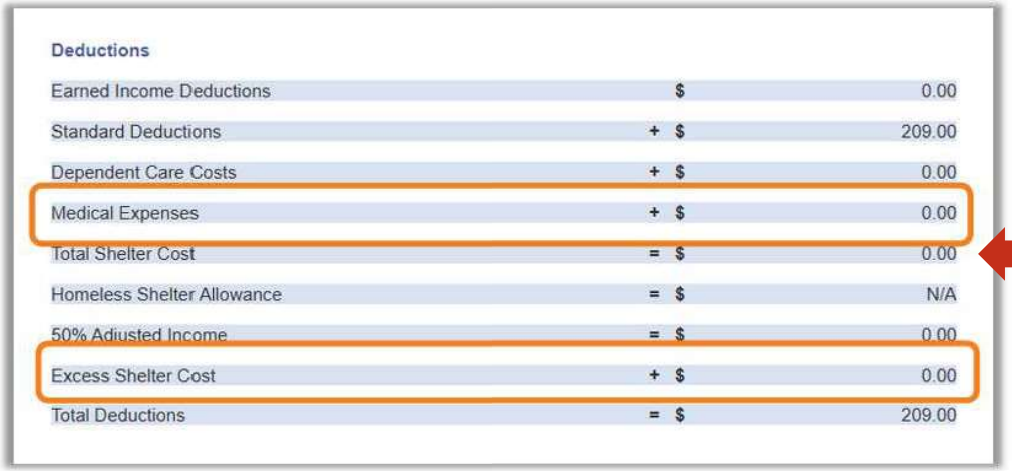
**Incorrect figures here will result in SNAP payment errors.**

# Income Tab – Deductions section

The **Deductions** (middle) section displays expenses/deductions applied to the case, including:

- Earned income deduction (20% of earned income)
- Standard deduction
- Dependent Care deduction
- Medical expense deductions for individuals 60+ or Disabled
- Total Shelter*

**Medical expenses** will show on aged/disabled cases who have countable medical expenses. Most often the **$200** medical standard will appear here, if actual medical expenses are $35-$235 monthly.



| Deductions | | | |
|---|---|---|---|
| Earned Income Deductions | | $ | 0.00 |
| Standard Deductions | + | $ | 209.00 |
| Dependent Care Costs | + | $ | 0.00 |
| Medical Expenses | + | $ | 0.00 |
| Total Shelter Cost | = | $ | 0.00 |
| Homeless Shelter Allowance | = | $ | N/A |
| 50% Adjusted Income | = | $ | 0.00 |
| Excess Shelter Cost | + | $ | 0.00 |
| Total Deductions | = | $ | 209.00 |

**Excess Shelter Cost** indicates the amount that will be deducted when it exceeds 50% of adjusted net income, up to the shelter maximum.

Total shelter costs entered, show here. You can also access Individual Client Information to see who pays what.

# Income Tab – Benefit Amount section

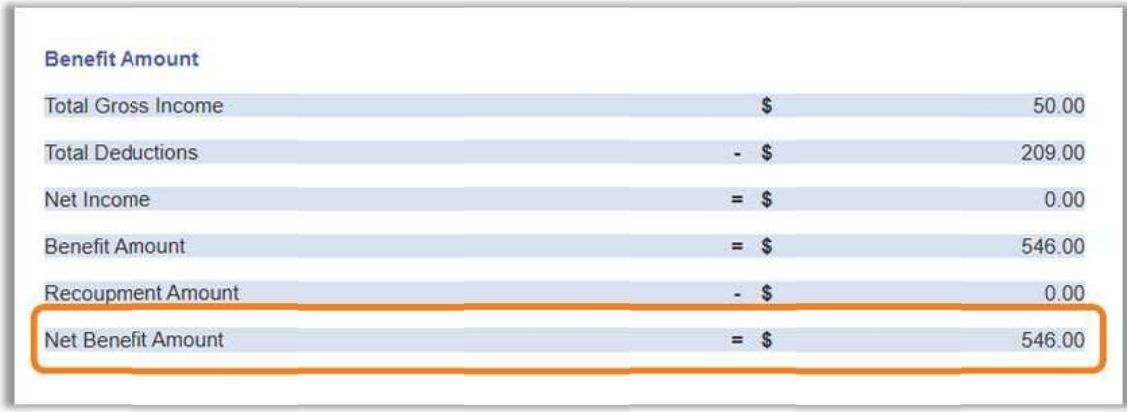
The **Benefit Amount** (bottom) section displays gross income, total deductions, and the resulting net income.

This net income is used to determine the monthly benefit amount.

It is important that the BPS knows how the monthly benefit amount is calculated.

**SNAPCALC** may be used to evaluate the expected eligibility result and benefit amount for accuracy.

***[Net income x .3]*** is subtracted from the maximum monthly allotment for the household size to determine the **Net Benefit Amount.**



| Benefit Amount | | | |
|---|---|---|---|
| Total Gross Income | | $ | 50.00 |
| Total Deductions | - | $ | 209.00 |
| Net Income | = | $ | 0.00 |
| Benefit Amount | = | $ | 546.00 |
| Recoupment Amount | - | $ | 0.00 |
| Net Benefit Amount | = | $ | 546.00 |

The Net Benefit Amount can also be determined by using the Net Income in conjunction with the Benefit Allotment tables in **Chapter 23** of the SNAP manual.

# Wrap Up/Examples

Rent is $500 per month, and this includes all utilities

| Deductions | | | |
|---|---|---|---|
| Earned Income Deductions | | $ | 0.00 |
| Standard Deductions | + | $ | 209.00 |
| Dependent Care Costs | + | $ | 0.00 |
| Medical Expenses | + | $ | 0.00 |
| Total Shelter Cost | = | $ | 875.00 |
| Homeless Shelter Allowance | = | $ | N/A |
| 50% Adjusted Income | = | $ | 402.50 |
| Excess Shelter Cost | + | $ | 472.50 |
| Total Deductions | = | $ | 681.50 |

# Wrap Up

Rent $1028.00 for family of 4. Heat/cooling expense verified. SUA chosen. Grandfather is a HH member and is on buy in. No other expenses.

**Deductions**

| | | | |
|---|---|---|---|
| Earned Income Deductions | | $ | 103.20 |
| Standard Deductions | + | $ | 223.00 |
| Dependent Care Costs | + | $ | 0.00 |
| Medical Expenses | + | $ | 200.00 |
| Total Shelter Cost | = | $ | 1504.00 |
| Homeless Shelter Allowance | = | $ | N/A |
| 50% Adjusted Income | = | $ | 1174.20 |
| Excess Shelter Cost | + | $ | 329.80 |
| Total Deductions | = | $ | 856.00 |

# Review Documents/System Browses

| Welfare Agency Code | Category of Assistance Code | | | |
|---|---|---|---|---|
| 490 | D | | | |
| Black Lung Entitlement Code | Black Lung Payment Amount | Railroad Retirement Indicator | | |
| | $0.0 | | | |
| Dual Entitlement Number | Dual Entitlement BIC | Dual Entitlement Type | Dual Entitlement Status Code | Other Date of Entitlement |
| 577745440 | W | 1 | 3 | 05/01/2024 |
| Cross Reference Code | Cross Reference Entitlement Number | Cross Reference BIC | | |
| O | 577745440 | W | | |

| MBC Type | MBC Date | MBC Amount |
|---|---|---|
| C | 12/01/2024 | $1239.0 |
| C | 12/01/2023 | $1209.0 |
| C | 12/01/2022 | $1171.0 |
| C | 04/01/2022 | $1078.0 |
| C | 12/01/2021 | $1078.0 |
| C | 12/01/2020 | $1018.0 |
| C | 05/01/2020 | $1005.0 |

Income reported on application $1239

# Discuss Income Fluctuations

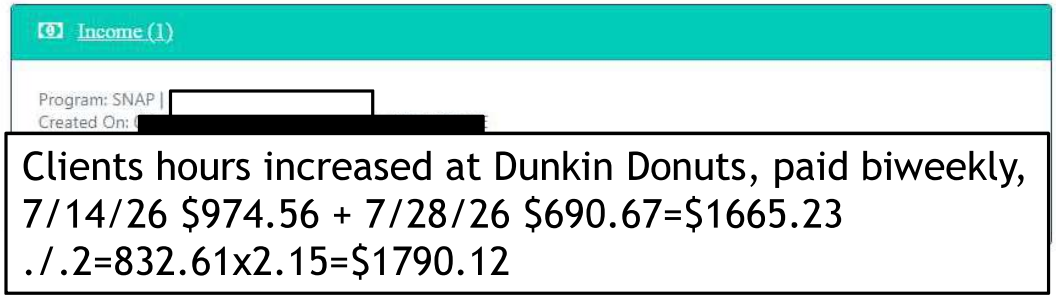
| Current Job Details - [redacted] | |
|---|---|
| **Employer Details** | |
| Employer Name | [redacted] |
| Employment Type | |
| Employer Address | |
| Employer Phone | |
| Job Start Date | 08/16/2016 |
| Date of First Pay | 08/30/2016 |
| Reduced Hours in the Past 3 Months | Yes |
| How Often? | Every two weeks |
| Day of the Week Paid | Friday |
| **Pay Details** | |

System inquiry. Per EV:

| | |
|---|---|
| 02/07/2026 | $2534.21 |
| 02/21/2026 | $1564.32 |
| 03/07/2026 | $ 854.00 |

# Discuss Income Fluctuations

| 5. Earned Income | |
|---|---|
| Wages, Salaries, Tips, Severance Pay and Commissions - $ 792.30 | |
| Have there been any changes in jobs for anyone in the household? | ☐ Yes ☑ No ☐ Not Applicable |
| Has anyone started or stopped a job?<br>If Yes, for whom?<br>When?<br>New Employer<br>What is the new amount? | ☐ Yes ☑ No ☐ Not Applicable<br>**If Yes, send proof.** |
| Has the amount of income from a job changed by $125 or more per month for anyone?<br>If Yes, for whom?<br>When?<br>What is the new amount? | ☐ Yes ☑ No ☐ Not Applicable<br>**If Yes, send proof.** |




September IR due 9/5; Received 8/29; Processed 9/12

| Date | Hrs | Gross |
|---|---|---|
| 9/8/26 | 42 | $720.00 |
| 8/25/26 | 49 | $851.89 |
| 8/11/26 | 00 | $791.00 |
| 7/28/26 | 42 | $690.67 |
| 7/14/26 | 56 | $974.56 |

# Clarification / Documentation

STUDENT STATUS

INCONSISTENT INFORMATION

ZERO INCOME

# Student Status

Non-Financial (0)

Client's 19 y.o. daughter in college

[redacted]

Person 2

| Review the information here | Please correct or add information here |
|---|---|
| Name: [redacted] | |
| Temporarily out of the home | Temporarily out of the home? ☐ Yes ☑ No |
| Program Requested | Program Requested: ☐ SNAP ☐ TANF ☐ NONE ☐ Relative/Kinship Care Support Maintenance |
| Relationship to you: Daughter N/A | |
| Social Security: On file | |
| Date of Birth: On file | |
| Race: Black or African American | |
| Hispanic: No | |
| Sex: Female | |
| Marital Status: Single-Never Married | |
| Citizenship: On File | |
| Alien Registration Number: | |
| Last Grade Finished: 10th Grade | |
| In School:Yes | |
| Veteran Status: No | |
| Living Arrangement:Private Residence | |

RECEIVED
DEC 04

# Inconsistent Information

| | |
|---|---|
| Type of Housing Bill | Rent or Mortgage |
| Total Monthly Amount | $500.00 |
| Does someone else help this person to pay this bill? | No |

**RENT RECEIPT**

**Receipt No.:**

**Date:**

| | | | |
|---|---|---|---|
| **Property Name:** | Renter-Jane Bee | | |
| **Property Address:** | 321 Hold Me Down Lane, Viral Va | | |
| **Amount Paid:** | $ 600.00 | **Late Payment Fees:** | $ 200.00 |
| **Payment Method:** | ☒ Cash ☐ Money Order ☐ Check | | |
| **Rental Period:** | **From:** 1/1/31/2026 | **To:** | 2/13/2026 |
| **Received From:** | Ben Affleck | **Received By:** | Joe Lamb |

**THANK YOU**

# Zero Income

| Employment Income Information - T[redacted]s | |
|---|---|
| Current/New Jobs | No |
| Self-Employment | No |
| Past Jobs | No |
| Change In Income | No |
| **Employment Income Information - [redacted]s** | |
| Current/New Jobs | No |
| Self-Employment | No |
| Past Jobs | No |
| Change In Income | No |

| Housing Bills Details - T[redacted] | |
|---|---|
| Type of Housing Bill | Rent or Mortgage |
| Total Monthly Amount | $4.00 |
| Does someone else help this person to pay this bill? | No |
| **Housing Bills Details - T[redacted]** | |
| Type of Housing Bill | Other |
| Total Monthly Amount | |
| Does someone else help this person to pay this bill? | |

| Utility Bills Details - T[redacted] | |
|---|---|
| Utility Type | Total Monthly Amount |
| Coal | $0.00 |
| Electricity | $10.00 |
| Gas | $50.00 |
| Installation | $0.00 |
| Kerosene | $0.00 |
| Other | $0.00 |
| Other | $0.00 |
| Other | $0.00 |
| Oil | $0.00 |
| Telephone | $0.00 |
| Water/Sewer | $50.00 |

# Getting Under 6% Payment Errors, try using the S.I.X. Approach

## S-Study

- Review your wrap-up screens carefully
- Ensure verifications are sufficient, consistent and
- Confirm all documents have been uploaded timely and are readable

## I-Investigate

- Discuss income fluctuations
- Address inconsistencies or missing details
- Clarify Details
- Document all information to go along with verifications

## X-eXecute

- Complete your case actions timely
- Ensure all entries are accurate
- Finalize the case with confidence and precision by checking your own work.

# Thank You

***Together, accurate steps lead to accurate outcomes***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