

# Your Budget at Risk: Slash SNAP Payment Errors or Pay the Price

**A IPC Global whitepaper to cut errors and avoid federal penalties: Protect State Budget**



The Supplemental Nutrition Assistance Program (SNAP) is a lifeline for millions of Americans, but state agencies administering SNAP face a critical operational challenge: high payment error rates. This white paper, presented by IPC Global (a Qlik Elite Partner), examines the problem of SNAP payment errors, challenges faced by state agencies, and a roadmap for a solution leveraging Qlik's data analytics platform and IPC Global's expertise.

# A Critical Challenge in SNAP Administration

Payment error rate is the measure of how accurately a state determines eligibility and benefit amounts, including both overpayments and underpayments. In recent years, these error rates have spiked to alarming levels. For example, **Georgia's SNAP error rate in FY 2024 was 15.6% – the third-highest in the nation** – compared to a national average of 10.93%. This means roughly one in six SNAP dollars in Georgia was issued incorrectly.

Nationally, the error rate more than tripled from a historic low of 3.2% in 2013 to 10.93% by 2024, reflecting an unacceptable amount of waste at the state level according to USDA. Error rates jumped after pandemic disruptions, reaching 11.5% in 2022 and remaining high in 2023–2024.



**SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM: PAYMENT ERROR RATES**  
FISCAL YEAR 2024 <sup>1</sup>

State/Territory	Over Payments	Under Payments	Payment Error Rates <sup>2</sup>
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
<b>UNITED STATES</b>	<b>9.26</b>	<b>1.67</b>	<b>10.93</b>

# The Stakes for States Are Extraordinarily High

Historically, SNAP benefits have been fully federally funded, but new federal policy changes will force states to share a portion of benefit costs if error rates stay high. **Beginning in FY 2027–2028, states with error rates ≥6% will shoulder part of the bill:** 5% of benefits for error rates 6–8%, 10% for 8–10%, and 15% for above 10%.

## Washington State

An error rate over 8% would cost ~\$200 million per year in benefit cost-share

## Oregon

Federal penalties and cost-sharing could drain \$500 million over two years if errors remain high

## Georgia

Could transfer as much as \$812 million in costs to the state over a few years

Moreover, 44 states in FY 2024 exceeded the 6% error threshold requiring corrective action, and five states with persistently high errors are already facing federal sanctions. The message is clear: **unless error rates are reduced, state agencies will face severe financial and operational consequences.**

In this context, modernizing SNAP program management through data analytics is not just an IT upgrade – it is a strategic imperative.

# Challenges Faced by the SNAP Agency

Administering SNAP at the state level is complex under the best of circumstances. For agencies with elevated error rates, a combination of factors is usually at play. Key challenges include:

## Outdated Systems and Data Silos

Many state eligibility systems are built on decades-old technology, which struggled to adapt to the rapidly changing policies during the COVID-19 pandemic. States had to implement new rules (like emergency allotments, waivers, and adjusted procedures) on the fly, often resorting to manual workarounds due to inflexible legacy IT systems. These manual processes are prone to mistakes. In one example, a state had to temporarily bypass automated checks for income verification, leading to more errors until a proper fix was implemented. Data silos between systems (e.g. eligibility, case management, and quality control databases) further impede a holistic view of operations, making it hard to spot discrepancies. The lack of modern integration means errors often go undiscovered until formal audits, long after benefits have been paid.

## Workforce Shortages and Training Gaps

The pandemic and its aftermath have significantly strained the human resources of SNAP agencies. A 2022 survey by the American Public Human Services Association found **67% of state SNAP agencies were down 11–30% of their eligibility staff**. High turnover means many new workers with limited experience, and training programs haven't kept pace. Veteran staff who can mentor others are in short supply (only ~28% of needed lead workers were funded in Oregon's case), leading to inconsistent or inadequate on-the-job training. It can take months for a new caseworker to become fully proficient. Under these conditions, preventing errors is extremely challenging – simple mistakes in income calculation or documentation requirements can slip through when workers are overburdened or under-trained. Frontline eligibility workers themselves report feeling less confident due to the "information overload" and lack of hands-on training in a remote/hybrid work environment. This human factor directly impacts payment accuracy.

# Additional Operational Challenges

## Policy Complexity and Frequent Changes

SNAP policies have always been complex, but recent years introduced unprecedented changes. During COVID-19, Congress and USDA granted states various flexibilities (waiving interviews, extending certification periods, etc.) to keep people enrolled. While necessary, these shifting rules created confusion and conflicts with pre-existing quality control rules. As those temporary flexibilities ended, agencies had to revert to normal rules, often catching both staff and recipients off guard. Furthermore, new federal requirements – such as stricter work requirements in 2025 – add more layers.

"Every time someone wants to cut money from the program, they introduce a new complicated rule... The more complicated the rules, the more possibilities that mistakes will be made."

One tangible example is Georgia's "Periodic Reporting" rule: Georgia requires SNAP households to submit a report mid-certification. If any part of that form is incomplete – even a single missed checkbox – the system counts the entire case's benefits as an error. **This rigid rule contributed to about 40% of Georgia's payment errors** because an incomplete form (regardless of whether the benefit amount was actually wrong) is treated as an overpayment for QC purposes. Such policy-driven complexities inflate error rates even when there is no intentional mispayment. It's a classic case of compliance rules vs. program simplification, and in QC math the strict compliance view wins. Identifying and addressing these policy pain points requires careful data analysis, but legacy reporting makes it hard to isolate these effects.

## Limited Visibility and Reactive Management

Traditionally, many SNAP agencies rely on after-the-fact audits and annual federal QC reviews to learn their error rates. By the time a problem is identified (e.g. a surge in errors related to a certain income source or a particular office's performance), months have passed. Agencies lack real-time dashboards to monitor error trends on an ongoing basis. Important operational data – like error-prone cases, staff-wise error rates, or regional discrepancies – may be buried in spreadsheets or not tracked at all. This forces a reactive stance: the agency submits a Corrective Action Plan (CAP) once USDA announces the state's official error rate, and then scrambles to implement changes under federal oversight. CAPs are mandatory for any state above 6% error and involve continuous work with USDA regional offices. Without modern analytic tools, state managers find it difficult to pinpoint root causes quickly or measure which corrective actions are working. The absence of user-friendly data access also means front-line supervisors and local offices may not even know their error rates or error patterns in a timely manner, missing opportunities to course-correct early (e.g. providing targeted coaching to a worker who is making similar mistakes on multiple cases).

# Rising Pressures and Federal Oversight

## Rising Caseloads and Service Pressure

During the pandemic, SNAP caseloads grew dramatically, and although they've stabilized or dipped with the end of emergency allotments, the volume of work remains high. In May 2025, Washington's SNAP caseload was over 905,000 individuals (nearly double pre-pandemic). High caseloads increase the risk of backlog and rush, which in turn increases errors like missing documentation or untimely processing. Concurrently, state agencies are also unwinding pandemic-era expansions in other programs (like Medicaid continuous coverage ending) which diverts staff attention and resources. All eyes are on efficiency – doing more with less – but in many states the call center wait times have surged and case backlogs emerged, which create fertile ground for mistakes. The customer service aspect (clients not understanding requirements, etc.) also ties in: if clients receive confusing information or cannot reach offices to clarify, they might misreport something and inadvertently cause an error in their case. These operational strains make it clear that business-as-usual processes are not sustainable if states are to improve accuracy.

## Federal Oversight and Penalties

Finally, the agency's leadership must contend with escalating federal enforcement. USDA has signaled a strong stance on SNAP payment accuracy, emphasizing "accountability and integrity measures" and expecting states to "step up" efforts. Concretely, this means more frequent federal reviews, technical assistance visits, and financial penalties. As noted, five states were fined for multi-year high errors in 2024, for example, Oregon was fined \$7.8 million for exceeding the national error threshold two years in a row. Those fines often must be reinvested in corrective actions, which is useful but still a hit to state budgets.

Looking ahead, the looming cost-sharing mandate (often referred to as part of the recent "One Big Beautiful Bill Act") is even more drastic. If by FY2028 a state like Oregon (error 14%) or Georgia (15%) doesn't get under 6%, it could be liable for paying 15% of all SNAP benefits in that state, an unprecedented shift of financial burden to states. For context, Georgia estimates this change could transfer as much as \$812 million in costs to the state over a few years. Such an outcome could force cuts in other programs or even risk the viability of SNAP at the state level if not addressed. In short, **the agency is under intense pressure to reduce errors quickly, making this a top strategic priority for state HHS leadership** (e.g. the Commissioner or Secretary in charge of the Department of Human Services).

# A Modernization Roadmap: Data-Driven Solutions for SNAP

Given the multifaceted challenges, **the path forward lies in harnessing data as a strategic asset.** Modernizing SNAP administration means moving from reactive, siloed operations to a proactive, integrated, and insight-rich approach. The State Department (e.g. Department of Human Services or Social Services) should build a "single source of truth" for SNAP data and empower staff at all levels with timely, actionable information. Below, we outline a solution framework centered on Qlik's data analytics platform, complemented by IPC Global's consulting services, that can drive this transformation:

## Unified Data Integration and Single Source of Truth

Consolidate data from various systems into a unified data hub in real-time or near-real-time

## Real-Time Performance Dashboards and Monitoring

Deploy interactive dashboards, alerts, and automations for continuous monitoring of key performance indicators

## Advanced Analytics: Predictive Modeling and AI

Leverage predictive analytics and AI to prevent errors before they occur.  
Help employees easily understand policy changes with AI and RAG Solution

## Enhanced Reporting and Transparency

Produce clear, automated reports to demonstrate progress and compliance

## Security, Privacy, and Compliance

Uphold the highest standards of data security with StateRAMP authorization

## Change Management and Staff Enablement

Ensure user adoption through training and cultural shift toward data-driven work

# Unified Data Integration and Real-Time Dashboards

## Unified Data Integration and Single Source of Truth

To manage SNAP effectively, the agency must bring together data from various systems – eligibility case data, quality control findings, appeals, workforce metrics, even external data (like employment verification services, social vulnerability). Qlik's Data Integration platform can consolidate these into a unified data hub in real-time or near-real-time, **no need for expensive data lakes and warehouse technologies with Qlik's Iceberg solution.** IPC Global, as an experienced systems integrator, will help design data pipelines that replicate and synchronize data from legacy systems into a modern analytics environment. For example, if the state's SNAP eligibility system is on an older mainframe or a newer integrated platform (such as Oregon's ONE system), Qlik can use change data capture to continuously update a cloud data repository with the latest case information. This eliminates delays and ensures that dashboards always use up-to-date data.

Importantly, this integration extends to external verification data. A big source of errors is unreported or misreported information (e.g. income or participation in another state). Qlik can connect to third-party data services; one concrete step Oregon is taking is linking their system to an automated income and employment verification service (The Work Number). With Qlik, such data can be blended seamlessly with case records. For instance, if a household's reported income differs from what The Work Number or a tax database shows, the system can flag that discrepancy. Similarly, the agency can ingest data from the planned National Accuracy Clearinghouse (NAC), a multi-state database to catch duplicate participation, once it's available. Having all relevant data in one place allows cross-checks that previously weren't feasible in day-to-day operations.

**The result is a single source of truth that breaks down silos.** Instead of manually cobbling together reports from different systems (with potential errors or delays in doing so), staff and management can trust that the integrated data is consistent and comprehensive. This lays the foundation for all analytics to follow, and it directly addresses the root of many errors: lack of information. When caseworkers have more accurate and cross-verified data at their fingertips, they are far less likely to make an incorrect eligibility determination.

## Real-Time Performance Dashboards and Monitoring

With clean, integrated data, the next step is to deploy interactive dashboards, alerts and Automations for continuous monitoring of key performance indicators (KPIs). Qlik's cloud analytics platform, excels at creating intuitive, self-service dashboards that users can explore freely creating alerts when certain policy thresholds are exceeded to quickly take action. IPC Global will collaborate with the agency's SNAP leadership to define the most relevant KPIs and build dashboards tailored to different roles – from front-line supervisors up to executive management.

## Some examples of high-value dashboards include:

- **Error Rate Tracking Dashboard:** This would show the overall payment error rate (combining over- and under-payments) and break it down by month, by program subtype, and by region or office. Users could filter by county or by specific eligibility worker to see if certain areas have outlier error rates. Understand common mistakes and take action.
- **Error Composition and Root Cause Analysis:** Using Qlik's associative data model, a dashboard can let users drill into what types of errors are occurring. For example, identifying the distribution of error causes: income calculation errors, household composition errors, shelter deduction errors, procedural (paperwork) errors, etc.
- **Geographic and Office-Level Dashboard:** Error rates and caseload dynamics can vary widely across the state. A map-based visualization (leveraging Qlik GeoAnalytics) can show error hot spots by county, employee training opportunities or even propensity for issues in certain offices.
- **Individual Worker and Workload Dashboard:** A more granular view can monitor each eligibility worker's caseload, processing timeliness, and error findings. The goal is not to punish staff, but to identify those who may need additional support.
- **Executive Summary Dashboard:** For the Commissioner or Director level, a high-level dashboard can show the big picture metrics: current error rate vs. target, estimated financial exposure, trends, improvements and key drivers. Understanding this enables you to forecast cost, employee attrition, common mistakes and more.

# Advanced Analytics and ROI Analysis

## Advanced Analytics: Predictive Modeling and AI for Error Reduction

Beyond descriptive dashboards, the state can leverage predictive analytics and AI to go on the offensive against errors. Qlik's platform now includes AI capabilities such as Qlik Predict (LLM RAG Solution) and Qlik AutoML (machine learning) and the Associative engine, which IPC Global can help integrate into a SNAP solution for the agency. Here's how advanced analytics can drive further improvement:

### Error Risk Prediction

Using historical data of cases and errors, we can train machine learning models to predict which active cases are most likely to incur an error in the future. By scoring all active cases, the agency could generate a "watch list" of high-risk cases each month or even create solutions to eliminate these error types.

### Fraud and Anomaly Detection

Qlik can integrate with anomaly detection algorithms to spot outliers that might indicate fraud or abuse – for instance, multiple unrelated households using the same mailing address, or a sudden spike, or identify large patterns of issues not easily seen by a person..

### AI-Assisted Policy Reviews

The agency can deploy an AI assistant that reviews policy and can help employees understand key changes and consistently answer questions correctly eliminating confusion.

### What-If Analysis and Policy Simulation

Using Qlik, analysts at the agency can perform scenario modeling to guide policy decisions. For instance, with the data available, one could simulate "What if we eliminated the periodic report requirement?"

# ROI Analysis: Benefits of the Modernized Approach

Investing in this Qlik-driven modernization yields significant returns, both tangible and intangible. By addressing the root causes of SNAP errors and streamlining operations, the agency can expect improvements in multiple dimensions:

## \$50M

### Direct Cost Savings

Potential annual savings from reducing error rate from 10% to 5% in a state with \$1B in SNAP benefits

## 100x

### ROI on Investment

Washington seeks \$1.7M investment to avert \$200M annual cost-share – over 100x return

## 500hrs

### Weekly Time Savings

If improved tools save each of 500 workers 1 hour per week, equivalent to adding ~12 full-time staff capacity

- **Reduced Improper Payments (Direct Cost Savings):** The most immediate ROI comes from lowering the payment error rate, thereby reducing the dollar value of improper benefits.
- **Avoided Federal Penalties and Cost Sharing:** Perhaps the biggest financial incentive is avoiding the looming cost-share payments. If our modernization helps the state get its error rate below 6% before FY2027, the state will pay \$0 in SNAP benefit costs – preserving full federal funding.
- **Administrative Efficiency and Workforce Productivity:** The modernization will streamline workflows, saving staff time. Staff can focus more on their core tasks – accurately determining eligibility and assisting clients – rather than paperwork.
- **Improved Service Delivery and Client Outcomes:** When caseworkers have good data and decision support, eligible families get the correct benefits on time. Fewer underpayments means vulnerable households aren't shorted on the help they need.
- **Data-Driven Decision Making (Strategic ROI):** The analytics platform will provide insights not just for SNAP, but potentially across human services programs. By having rich data, the agency leadership can make informed policy arguments.
- **Enhanced Accountability and Public Trust:** By significantly cutting down on waste and errors, the state demonstrates good stewardship of public funds. This can bolster legislators' and the public's trust in the agency.
- **Avoid Political Scrutiny:** Taking a leadership role to address these problems help law makers with voter scrutiny of their leadership effectiveness. Governor's being able to point to a best in class solution in their state would set them apart from other states.

# Conclusion: A Path to Accountability and Success

The challenges of high SNAP error rates can seem daunting, but as we have outlined, they are addressable with the right strategy and tools. The confluence of post-pandemic operational strain and new federal fiscal pressures has created a pivotal moment for state SNAP agencies. It is a moment that calls for bold action and innovation. **By embracing a data-driven modernization, the agency can turn this challenge into an opportunity** – to not only fix errors, but to reimagine how it delivers public assistance in the 21st century.

In this white paper, we presented a vision of a modern SNAP management system powered by Qlik analytics and guided by IPC Global's expertise. The solution directly tackles the root causes of errors: integrating siloed data for complete visibility, providing real-time dashboards to catch issues early, leveraging predictive analytics to prevent mistakes, and equipping staff with the insights and training they need to excel, eliminating confusion due to policy changes leading to accurate execution. . This is not technology for technology's sake; it is tightly aligned to business objectives – cutting waste, avoiding penalties, improving service, and strengthening accountability.

The modernization journey will require commitment and collaboration. It will involve the SNAP division leadership, IT teams, front-line workers, and vendors like IPC Global working in concert. Fortunately, the framework and tools are well-proven. Qlik's platform is already trusted in the public sector for mission-critical analytics, offering the transparency needed to root out fraud, waste, and abuse while improving services. **IPC Global, as a Qlik Elite Partner, has a track record of helping organizations achieve transformation through data.** We understand the nuances of government projects – from navigating procurement to ensuring knowledge transfer to state staff. Our approach is to empower the agency's own team to drive the analytics program long-term, with us as the catalyst and support.

The timeline for significant results can be relatively short. Within a few months of project kickoff, the agency could have initial solutions running and yielding insights (for example, identifying that 20% of errors come from a particular verification gap and then closing that gap). Within a year, it's realistic to target substantial error rate reduction – as seen by multiple states that have begun implementing focused error-reduction initiatives. These quick wins will build momentum and justify further enhancements. By the time the new federal cost-sharing policy takes effect (around 2027–2028), the goal is to have error rates safely under control, sparing the state budget and demonstrating compliance. In fact, by continuously monitoring 2025 and 2026 performance (the years that will be used for the new policy baseline), the agency will know well in advance where it stands and can make course corrections to hit the targets.

In conclusion, business modernization through Qlik analytics offers a high-return, mission-aligned solution to the SNAP error rate problem. It aligns people, process, and technology to ensure accurate benefits delivery – which is the foundation of both program integrity and public trust. The narrative shifts from one of errors and sanctions to one of efficiency and innovation. By taking this step, the state's Department (be it of Human Services, Social Services, or Family Assistance) and its leadership (Commissioner/Director, program managers and even the Governor) demonstrate forward-thinking governance. **They show that they are maximizing every dollar's impact – feeding families in need while being accountable stewards of taxpayer funds.**

**IPC Global stands ready to assist in this journey.** Together, we can transform SNAP administration from a pain point into a showcase of modern, outcome-driven government. The return on investment is not only measured in dollars saved, but in the confidence that the right people are getting the right benefits at the right time, with minimal waste. That is the ultimate ROI – a stronger, more reliable SNAP program that fulfills its critical mission efficiently and honorably.

Let's seize this opportunity to modernize and secure the future of SNAP for those who depend on it, while delivering outstanding value to the state. **The data is telling us where the problems lie; now it's time to let the data guide us to the solutions. With Qlik and IPC Global's partnership, a smarter SNAP is within reach** – one where error rates plummet, ROI soars, and every stakeholder wins.

#### Sources:

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