

Addressing the SNAP Error Rate

Secretaries Innovation
Group
December 3, 2025

Les Ford, Senior Fellow

allianceforopportunity.org



The Alliance is a project of:





















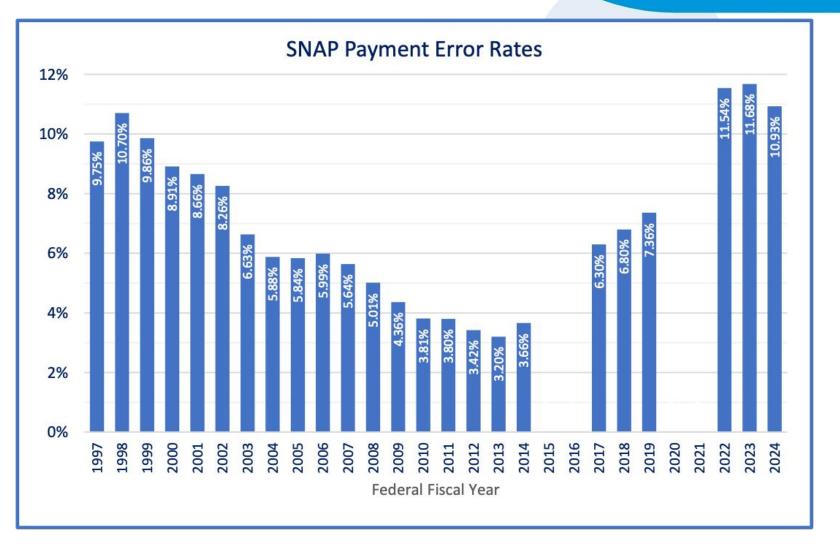


Major SNAP OBBBA Changes

- New State Match: States will have a state match based on their error rate:
 - Under six percent: 0%
 - Above Six percent or below eight percent: 5%
 - Eight percent or above but below 10 percent error rates: 10%
 - Above 10 percent error rate: 15%
- Federal Admin Match: Dropped from 50 percent to 25 percent starting in FY2027.



SNAP Error Rate Spike: 3X





Potential State Matches

State	Benefits: May 2025 (FNS Initial)	Benefits: Total 2025 (Projected)	2024 Error Rate (%) (FNS)	State Match Rate (%) (Projected)	State Match Cost (Projected)
Alabama	\$142,142,795	\$1,705,713,540	8.32	10	\$170,571,354
Alaska	\$24,181,479	\$290,177,748	24.66*	15	\$43,526,662
Arizona	\$161,705,602	\$1,940,467,224	8.84	10	\$194,046,722
Arkansas	\$41,434,391	\$497,212,692	9.56	10	\$49,721,269
California	\$1,045,310,679	\$12,543,728,148	10.98	15	\$1,881,559,222
Colorado	\$120,493,408	\$1,445,920,896	9.97	10	\$144,592,090
Connecticut	\$70,118,853	\$841,426,236	10.25	15	\$126,213,935
Delaware	\$21,340,950	\$256,091,400	12.37	15	\$38,413,710
District of Columbia	\$26,658,037	\$319,896,444	17.38*	15	\$47,984,467
Florida	\$535,551,777	\$6,426,621,324	15.13	15	\$963,993,199
Georgia	\$252,417,633	\$3,029,011,596	15.65	15	\$454,351,739
Hawaii	\$59,178,123	\$710,137,476	6.68	5	\$35,506,874
Idaho	\$23,906,189	\$286,874,268	3.59	0	\$0
Illinois	\$368,278,250	\$4,419,339,000	11.56	15	\$662,900,850
Indiana	\$114,763,019	\$1,377,156,228	9.52	10	\$137,715,623
lowa	\$45,159,537	\$541,914,444	6.14	5	\$27,095,722
Kansas	\$32,971,957	\$395,663,484	9.98	10	\$39,566,348
Kentucky	\$106,498,834	\$1,277,986,008	9.11	10	\$127,798,601
Louisiana	\$150,268,544	\$1,803,222,528	6.62	5	\$90,161,126
Maine	\$28,869,975	\$346,439,700	10.26	15	\$51,965,955
Maryland	\$121,902,010	\$1,462,824,120	13.64*	15	\$219,423,618

State	Benefits: May 2025 (FNS Initial)	Benefits: Total 2025 (Projected)	2024 Error Rate (%) (FNS)	State Match Rate (%) (Projected)	State Match Cost (Projected)
Massachusetts	\$232,066,810	\$2,784,801,720	14.1	15	\$417,720,258
Michigan	\$258,575,524	\$3,102,906,288	9.53	10	\$310,290,629
Minnesota	\$71,616,027	\$859,392,324	8.98	10	\$85,939,232
Mississippi	\$64,432,174	\$773,186,088	10.69	15	\$115,977,913
Missouri	\$128,629,589	\$1,543,555,068	9.42	10	\$154,355,507
Montana	\$13,743,731	\$164,924,772	8.89	10	\$16,492,477
Nebraska	\$27,258,920	\$327,107,040	5.5	0	\$0
Nevada	\$85,360,880	\$1,024,330,560	5.94	0	\$0
New Hampshire	\$12,838,748	\$154,064,976	7.57	5	\$7,703,249
New Jersey	\$160,778,766	\$1,929,345,192	14.33*	15	\$289,401,779
New Mexico	\$80,790,060	\$969,480,720	14.61*	15	\$145,422,108
New York	\$647,210,404	\$7,766,524,848	14.09*	15	\$1,164,978,727
North Carolina	\$240,858,724	\$2,890,304,688	10.21	15	\$433,545,703
North Dakota	\$9,959,141	\$119,509,692	7.91	5	\$5,975,485
Ohio	\$269,917,495	\$3,239,009,940	9.01	10	\$323,900,994
Oklahoma	\$129,386,266	\$1,552,635,192	10.87	15	\$232,895,279
Oregon	\$140,797,421	\$1,689,569,052	14.06*	15	\$253,435,358
Pennsylvania	\$355,777,154	\$4,269,325,848	10.76	15	\$640,398,877
Rhode Island	\$28,680,737	\$344,168,844	12.29	15	\$51,625,327
South Carolina	\$105,867,349	\$1,270,408,188	9.25	10	\$127,040,819
South Dakota	\$14,923,544	\$179,082,528	3.28	0	\$0
Tennessee	\$140,318,213	\$1,683,818,556	9.47	10	\$168,381,856

State	Benefits: May 2025 (FNS Initial)	Benefits: Total 2025 (Projected)	2024 Error Rate (%) (FNS)	State Match Rate (%) (Projected)	State Match Cost (Projected)
Texas	\$614,386,464	\$7,372,637,568	8.32	10	\$737,263,757
Utah	\$34,030,139	\$408,361,668	5.74	0	\$0
Vermont	\$12,199,424	\$146,393,088	5.13	0	\$0
Virginia	\$143,392,688	\$1,720,712,256	11.5	15	\$258,106,838
Washington	\$167,068,578	\$2,004,822,936	6.06	5	\$100,241,147
West Virginia	\$45,886,908	\$550,642,896	9.43	10	\$55,064,290
Wisconsin	\$112,973,934	\$1,355,687,208	4.47	0	\$0
Wyoming	\$4,985,385	\$59,824,620	5.12	0	\$0
TOTAL	\$7,864,859,076	\$94,378,308,912	10.93	9.9	\$11,603,266,695

If nothing changes, states pay \$11 Billion



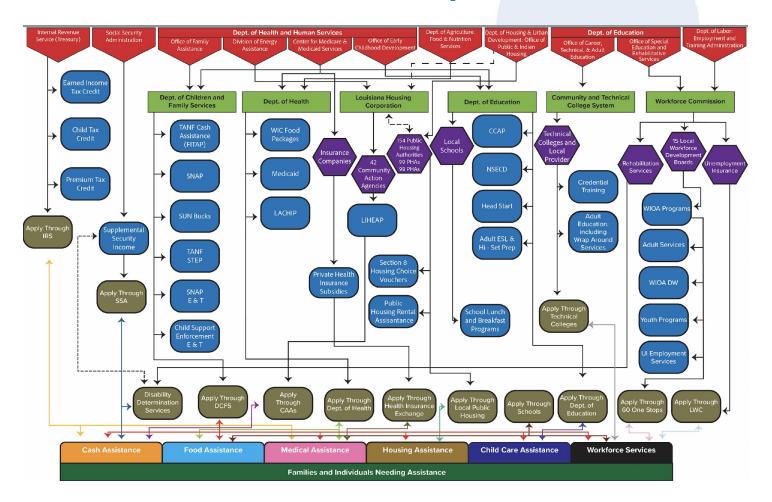
State Reform Options

- 1. **Cross Check Applicant Info:** FNS only require verification of gross income but does not require complete verification for net income. Despite this, states retain the option to ensure net income accuracy by using in-state wage data or third-party payroll data to verify all applications.
- Reduce Recertification Periods: States can set a reasonable six-month recertification period for non-elderly or disabled individuals.
- 3. **End Simplified Reporting:** Simplified reporting allows states to maintain a recipient's benefits at the same level, without checking income or deduction changes, until recertification.
- 4. Opt out of BBCE: States use BBCE to eliminate the SNAP asset limit and raise to gross income limit up to 200 percent of the Federal Poverty Level (FPL).



Address Multiple Programs

Louisiana Safety Net





Contact Information

Les Ford, Senior Fellow

Les@fordpolicy.com 626.841.3655