The Taxpayer Cost of Supporting a Transitioning Soldier Through an 18-Month Welding Training Program

Three Family Scenarios: Single, Married, and Married with Three Children

Prepared July 2026; tuition assumption revised to reflect real published costs for traditional (in-person, campus-based) 18-month welding programs. All figures are estimates built from federal statutory rates, VA/DoD published benefit tables, USDA program data, and actual trade-school tuition schedules, current as of the FY2025–2026/AY2025–2026 benefit years unless otherwise noted.

1. Executive Summary

This report estimates the approximate direct federal cost — i.e., the dollars an assumed representative taxpayer-funded system pays out — to support a transitioning U.S. Army/service soldier during an 18-month, VA-approved welding certificate program under the **Post-9/11 GI Bill (Chapter 33)**, plus the transition-specific benefits a discharging soldier and family typically draw on around the same period (final PCS move, transitional health coverage, and income-tested nutrition assistance).

Scenario	Estimated 18-Month Taxpayer Cost
1. Single soldier, no dependents	**≈ $92,100**
2. Married soldier, spouse only (no children)	**≈ $102,100**
3. Married soldier, spouse + 3 children	**≈ $122,300**

The single largest cost driver in every scenario is the GI Bill Monthly Housing Allowance (MHA) — roughly $42,100 over 18 months — and **this amount is identical across all three household types**, because Post-9/11 GI Bill MHA is pegged to the DoD Basic Allowance for Housing (BAH) rate for an E-5 "with dependents," not to the veteran's actual number of dependents (VA.gov, Post-9/11 GI Bill Rates). The cost differences that do exist across scenarios are driven almost entirely by (a) SNAP, which scales directly with household size, (b) TRICARE's Transitional Assistance Management Program (TAMP), which scales with the number of covered family beneficiaries, and (c) the PCS Dislocation Allowance and household-goods weight allowance, which step up once the soldier has *any* dependents but do not increase further with additional children.

2. Scope, Methodology, and Assumptions

Because the original request did not specify paygrade, disability rating, duty location, or exact program cost, this report applies the following reasonable, explicitly stated defaults so the calculation is reproducible:

- **Paygrade:** E-5, a representative mid-career enlisted rank.
- **Discharge type:** Honorable, routine administrative separation — **no VA service-connected disability rating** assumed (this rules out VR&E/Chapter 31 vocational rehabilitation, which requires a disability-linked employment handicap, and keeps the analysis on the Post-9/11 GI Bill, the benefit that applies to the overwhelming majority of separating service members).
- **Location:** National-average rates are used throughout because no specific duty station, school ZIP code, or state was provided. All location-sensitive benefits (MHA, SNAP) are shown at their published or implied national averages.
- **Program:** An 18-month, full-time, VA-approved welding certificate/diploma program at a private (non-degree-granting), campus-based/in-person ("traditional") trade school. Real published tuition data shows most standalone welding certificates run only 7–11 months (e.g., Tulsa Welding School's Professional Welder track, ~7 months); genuinely ~18-month programs are diploma or Associate-level tracks (Lincoln Tech explicitly markets a 12–18-month welding diploma; Tulsa Welding School's Associate of Occupational Studies in Welding Technology is a 14-month, two-academic-year in-person program). Tuition below reflects this longer, real-world program length rather than a shorter certificate.
- **Family definitions used** (the request's wording was ambiguous/overlapping, so it is interpreted as three genuinely distinct household types):
  - Scenario 1 = soldier only, no spouse, no children.
  - Scenario 2 = soldier + spouse, no children.
  - Scenario 3 = soldier + spouse + 3 children (5-person household).
- **What counts as "taxpayer cost":** Direct federal outlays that would not otherwise be spent — tuition payments, housing/subsistence allowances, book stipends, relocation allowances, transitional health-care costs, and income-tested benefits the household could plausibly draw during the 18-month training window. Costs borne by the family out of pocket (e.g., a service member's own PCS expenses above the government-paid allowance) are excluded.

- **What is intentionally excluded** from the headline total (see Section 6 for rationale): Unemployment Compensation for Ex-Servicemembers (UCX), ongoing VA health-care enrollment cost beyond the 180-day TAMP window, the general federal Child Tax Credit, and other broad-based tax provisions not specific to military transition. (A separate, broader companion estimate adds VA disability compensation, extended VA health care, and vested retirement savings — see the companion "Broader Taxpayer Cost Estimate" report.)

3. Benefit-by-Benefit Findings

3.1 Post-9/11 GI Bill (Chapter 33) — the core education benefit

All three GI Bill components below are **identical across all three scenarios** — this is a key, counterintuitive finding of this analysis.

Component	Rate	18-Month Cost	Source
Tuition & fees (non-degree/vocational program)	Capped at $29,920.95/year (AY2025-26), or ~$45,375 for an 18-month enrollment; a genuine 18-month, in-person, "traditional" welding program is assumed at **$32,000 total**, based on real published costs, well under the cap	**$32,000**	VA.gov Post-9/11 GI Bill Rates; Tulsa Welding School catalog (14-month Associate of Occupational Studies in Welding Technology, two-year in-person program, total published cost $43,577–$47,900); Lincoln Tech tuition schedules and secondary aggregation of Lincoln Tech's 12–18-month welding diploma track citing a $26,000–$39,000 published cost range
Monthly Housing Allowance (MHA), full-time in-person	National-average full MHA for AY2025-2026 is **$2,338/month** (the VA's published online/distance-learning rate is exactly half this, at $1,169/month, confirmed on VA.gov)	**$42,084** ($2,338 × 18)	VA.gov Post-9/11 GI Bill Rates; cross-referenced against James Madison University's published 2025-2026 VA housing allowance table ($2,040/month, a slightly lower alternative figure schools sometimes cite)
Books & supplies stipend	Up to $83/month for non-degree programs, capped at $1,000 per academic year	**$1,500** ($1,000/yr × 1.5 years)	VA.gov Post-9/11 GI Bill Rates
GI Bill subtotal		**$75,584**	

Critical finding on MHA: The Post-9/11 GI Bill housing allowance is calculated using the DoD BAH rate for an **E-5 with dependents** at the school's ZIP code — a fixed formula that does not further adjust for whether the veteran actually has 0, 1, or 4 dependents (VA.gov). A single veteran and a veteran with a spouse and three children attending the identical program receive the identical MHA check. This is the single largest line item in the entire analysis and it does not differentiate the three scenarios at all.

3.2 Transition Assistance Program (TAP) — administrative cost

DoD's Transition Assistance Program provides mandatory pre-separation counseling, employment workshops, and financial planning to every separating service member. A precise per-participant cost was not available in a single federal breakdown; using DoD's cited ~$117 million FY2016 program execution cost divided across roughly 200,000+ annual separations yields a rough **$585 per participant** estimate. This figure is directional, not a precisely audited per-capita cost, and applies identically to all three scenarios since TAP is delivered to the soldier regardless of family status. *(Congressional testimony citing the $117M figure; official program description via Congressional Research Service overview of TAP)*

3.3 Final Permanent Change of Station (PCS) Move — Dislocation Allowance and household goods

Separating service members receive a government-paid "final move" home, consisting of a Dislocation Allowance (DLA, a flat cash payment) plus a government-arranged or reimbursed household-goods (HHG) shipment within a rank-and-dependency-based weight ceiling.

Item	Without Dependents (Scenario 1)	With Dependents (Scenarios 2 & 3)	Source
Dislocation Allowance, E-4–E-6 rate band, 2026	**$2,389.42**	**$3,548.02**	Kate Horrell, "Everything About Dislocation Allowance," citing DTMO 2026 rate tables
HHG weight allowance, E-5	7,000 lbs	9,000 lbs	Military OneSource, PCS Entitlements; Military Times PCS weight allowance table
Modeled government shipment cost (weight × $0.75/lb linehaul estimate)	**$5,250**	**$6,750**	Weight allowances per sources above; per-pound linehaul cost modeled at the midpoint of the $0.50–$0.85/lb long-haul range cited by industry PCS-cost trackers, since DoD does not publish a single average per-shipment dollar figure

Key finding: The DLA and HHG weight allowance step up once a soldier has *any* dependents, but **do not increase further for additional children** — an E-5 with a spouse only and an E-5 with a spouse and three children receive the exact same Dislocation Allowance and the exact same 9,000-lb shipment weight ceiling under the Joint Travel Regulations. The modeled HHG shipment cost figure is a defensible approximation (weight allowance × a cited per-pound rate), not an officially published DoD average — actual cost varies with distance and the specific move.

3.4 TRICARE / Transitional Assistance Management Program (TAMP)

TAMP provides 180 days (6 months) of premium-free TRICARE coverage to the separating service member and any registered dependents immediately following an honorable/qualifying discharge (TRICARE.mil, TAMP; DHA TRICARE Operations Manual, Ch.10 §5.1).

There is no single published "cost per TAMP beneficiary" figure, so this report uses the Military Health System's blended per-beneficiary cost as a reasonable proxy: DoD's FY2023 estimate covered **9.6 million beneficiaries at a cost of more than $55.8 billion**, or roughly **$5,813 per beneficiary per year** (GAO-23-105710, Defense Health Care). Prorated to the 180-day TAMP window (≈ half a year) and multiplied by the number of covered family members:

Scenario	Covered Beneficiaries	6-Month TAMP Cost
1. Soldier only	1	**$2,907**
2. Soldier + spouse	2	**$5,813**
3. Soldier + spouse + 3 children	5	**$14,533**

This is the benefit category with the largest proportional swing across scenarios, since it scales directly and linearly with headcount.

3.5 SNAP (Supplemental Nutrition Assistance Program)

A key, non-obvious finding: **VA education benefits — including GI Bill MHA and the book stipend — are excluded from countable income for SNAP eligibility purposes**, unlike active-duty BAH, which does count as income (D.C. Department of Human Services, SNAP "What Counts" Policy Guide). A veteran-student household with little or no other countable income could plausibly qualify for the maximum SNAP allotment for its size for the duration of training. Using USDA's FY2026 maximum monthly allotments (USDA FNS, SNAP COLA memo, FY2026):

Household Size	Max Monthly SNAP (FY2026)	× 18 months
1 (Scenario 1)	$298	**$5,364**
2 (Scenario 2)	$546	**$9,828**
5 (Scenario 3)	$1,183	**$21,294**

This assumption represents an **upper bound** — it assumes continuous, full-duration eligibility at the maximum allotment, which not every household will actually achieve or claim; actual take-up and benefit amounts vary by state administration and any other household income.

4. Scenario Cost Tables

Scenario 1 — Single Soldier, No Dependents

Line Item	Amount
GI Bill tuition (welding program)	$32,000
GI Bill MHA (18 mo. @ $2,338/mo.)	$42,084
GI Bill book stipend	$1,500
TAP administrative cost (est.)	$585
Dislocation Allowance (no dependents)	$2,389.42
HHG shipment (7,000 lb modeled)	$5,250
TRICARE TAMP (1 beneficiary, 6 mo.)	$2,906.50
SNAP (1-person household, 18 mo.)	$5,364
TOTAL	**≈ $92,079**

Scenario 2 — Married Soldier, Spouse Only

Line Item	Amount
GI Bill tuition (welding program)	$32,000
GI Bill MHA (18 mo. @ $2,338/mo.)	$42,084
GI Bill book stipend	$1,500

TAP administrative cost (est.)	$585
Dislocation Allowance (with dependents)	$3,548.02
HHG shipment (9,000 lb modeled)	$6,750
TRICARE TAMP (2 beneficiaries, 6 mo.)	$5,813
SNAP (2-person household, 18 mo.)	$9,828
TOTAL	**≈ $102,108**

Scenario 3 — Married Soldier, Spouse + Three Children

Line Item	Amount
GI Bill tuition (welding program)	$32,000
GI Bill MHA (18 mo. @ $2,338/mo.)	$42,084
GI Bill book stipend	$1,500
TAP administrative cost (est.)	$585
Dislocation Allowance (with dependents)	$3,548.02
HHG shipment (9,000 lb modeled)	$6,750
TRICARE TAMP (5 beneficiaries, 6 mo.)	$14,532.50
SNAP (5-person household, 18 mo.)	$21,294
TOTAL	**≈ $122,294**

5. Summary Comparison

Line Item	Scenario 1 (Single)	Scenario 2 (Spouse)	Scenario 3 (Spouse + 3 kids)	Varies by household size?
GI Bill tuition	$32,000	$32,000	$32,000	No
GI Bill MHA	$42,084	$42,084	$42,084	**No**
GI Bill books	$1,500	$1,500	$1,500	No
TAP (est.)	$585	$585	$585	No

Dislocation Allowance	$2,389	$3,548	$3,548	Yes, but only single vs. any-dependents (binary)
HHG shipment (modeled)	$5,250	$6,750	$6,750	Yes, but only single vs. any-dependents (binary)
TRICARE TAMP	$2,907	$5,813	$14,533	**Yes — linear with headcount**
SNAP	$5,364	$9,828	$21,294	**Yes — linear with household size**
Total	**≈ $92,100**	**≈ $102,100**	**≈ $122,300**	
Incremental cost vs. previous scenario	—	**+$10,029**	**+$20,186**	

The jump from a single soldier to a soldier with a spouse is roughly **$10,000** over 18 months; adding three children on top of a spouse adds roughly **$20,200** more — driven almost entirely by TRICARE and SNAP, since the GI Bill (the largest benefit by far) and the PCS allowances do not scale meaningfully with family size beyond the "has dependents" threshold.

6. Excluded or Footnoted Items (and why)

- **Unemployment Compensation for Ex-Servicemembers (UCX):** Excluded from the core total. UCX/UI eligibility generally requires being "able and available for work," which is inconsistent with full-time enrollment in an 18-month GI Bill training program; claiming both concurrently would double-count and misrepresent the typical case. For reference, the average UCX weekly benefit was about $440 versus $330 for civilian UI in CBO's most recent detailed comparison (CBO, "Veterans' Readjustment Benefits," 2017), payable for up to 26 weeks in states where eligibility is met.
- **Ongoing VA health-care enrollment (post-TAMP):** No reliable per-capita federal cost figure specific to newly enrolled, working-age veteran patients (as distinct from the whole VA patient population) was identified within the time and sourcing constraints of this report; only the 180-day TAMP window is included.
- **Federal Child Tax Credit and other general tax-code provisions:** Excluded as these are broad-based tax benefits available to all qualifying taxpayers, not benefits specific to military transition or this program.

- **VR&E (Chapter 31) Vocational Rehabilitation:** Not applicable under this report's assumption of no VA-rated service-connected disability; VR&E requires a service-connected disability with an employment handicap (VA.gov, VR&E eligibility).

7. Limitations

- **Location-sensitive figures use national averages.** Actual MHA, SNAP administration, and PCS shipment costs vary meaningfully by the specific school ZIP code, home state, and move distance.
- **SNAP figures represent an upper bound** (continuous maximum-allotment eligibility for the full 18 months); actual benefit receipt depends on state administration, any additional household income, and whether the family applies and remains enrolled.
- **The HHG shipment cost and TAP administrative cost are modeled estimates**, not officially published per-shipment or per-participant dollar figures, because DoD does not publish a single average cost per PCS move or per TAP participant; both are clearly flagged as such and derived from officially published weight allowances and program-cost data respectively.
- **DLA and MHA rates are current for 2025–2026**; both update annually and will differ in future benefit years.
- **This is not an official government cost estimate.** It is a structured approximation built from published statutory rates and program data, intended to illustrate the scale and composition of the transition-benefit package, not a Congressional Budget Office–grade actuarial score.

9. What Does the *Actual Average* 5-Year Separatee Cost? (Real DoD Family-Status Data)

The three scenarios above were illustrative anchors. This section replaces assumption with data: the Defense Department's own **2023 Demographics Profile of the Military Community** publishes actual family-status distributions by paygrade (Table 5.06, Active-Duty Enlisted Member Family Status by Pay Grade). DoD does not publish family status by exact years of service, so paygrade is the best available proxy — a soldier discharging around the 5-year mark, especially one who did not advance because their military occupation offered limited promotion or civilian-transferable skill development ("higher-risk" separatees), is disproportionately represented in the **E1–E4** paygrade band rather than E5 and above. The table below shows why paygrade matters so much: marriage and parenthood rates roughly double or triple between the E1–E4 band and the E5–E6 band.

9.1 Real family-status distribution by paygrade

Family Status	E1–E4 (junior enlisted)	E5–E6 (mid-career)
Single, no children	72.7%	33.6%
Single parent	2.2%	5.8%
Married, no children (civilian or dual-military spouse)	15.9%	21.9%
Married, with children (civilian or dual-military spouse)	9.2%	38.6%

Source: DoD 2023 Demographics Profile of the Military Community, Table 5.06, p. 118.

Two other official data points refine the model:

- **Average number of children among active-duty members who have children: 2.0**, not 3 — the DoD-wide average family size skews smaller than the "spouse + 3 kids" scenario modeled in Sections 3–5 (DoD 2023 Demographics Profile, Table 5.48, p. 140).
- **E1–E4 marriage rate is 25.1% DOD-wide, versus 60.6% for E5–E6 and 81.8% for E7–E9** (DoD 2023 Demographics Profile, Table 5.17, p. 125) — marriage and family formation climb sharply with time in service, so the junior, first-term, "higher-risk/non-transferable-skill" cohort looks quite different from the force-wide average used in a generic estimate.

9.2 Re-costing each real family-status category (using the 2.0-child average, not 3)

Family-Status Category	DLA/HHG status	TRICARE TAMP beneficiaries	SNAP household size	18-Month Taxpayer Cost
Single, no children	Without dependents	1	1	**$92,079**
Single parent (avg. 2.0 children)	With dependents	3	3	**$109,317**
Married, no children	With dependents	2	2	**$102,108**
Married, with children (avg. 2.0 children)	With dependents	4	4	**$115,985**

(GI Bill tuition/MHA/books and TAP remain the fixed $76,169 common subtotal from Section 3 in every row; only DLA/HHG, TRICARE TAMP, and SNAP change.)

9.3 The weighted-average answer

Applying the real E1–E4 distribution (Section 9.1) as weights against the re-costed categories (Section 9.2):

$$(0.727 \times \$92{,}079) + (0.022 \times \$109{,}317) + (0.159 \times \$102{,}108) + (0.092 \times \$115{,}985) \approx \mathbf{\$96{,}252}$$

Cohort Used as Weights	Weighted-Average 18-Month Taxpayer Cost
E1–E4 (junior/first-term enlisted — the "higher-risk, non-transferable-skill" proxy)	**≈ $96,250**
E5–E6 (mid-career, for comparison)	≈ $104,425
Total DOD, all paygrades (for reference)	≈ $101,170

Bottom line: for the specific population the question is asking about — soldiers separating around the 5-year, first-term mark, who are disproportionately in the E1–E4 band and statistically far more likely to be single with no dependents (72.7%) than married with children (9.2%) — the *realistic, demographically weighted* average taxpayer cost is **approximately $96,000–$96,500** over an 18-month welding program (using the real-world traditional-program tuition figure), noticeably closer to the single-soldier scenario ($92,100) than to either married scenario, precisely because that cohort is overwhelmingly single. This is a materially different, more accurate answer than assuming an even split or a "typical married-with-kids" household, and it reflects the fact that marriage and parenthood rates in the military rise sharply with rank/tenure rather than being flat across the force.

10. Full Source List

1. VA.gov — Post-9/11 GI Bill Rates
2. James Madison University Registrar — Chapter 33 Monthly Housing Allowance
3. College Tuition Compare — Welder Training and Testing Institute
4. American Welding Society — Career Resources for Veterans
5. Congressional Research Service overview of the Transition Assistance Program (via EveryCRSReport)
6. Kate Horrell — Everything About Dislocation Allowance (DLA), 2026 rates
7. Military OneSource — Understand Your Military PCS Entitlements

8. Military Times — Know Your PCS Weight Allowance
9. TRICARE.mil — Transitional Assistance Management Program (TAMP)
10. Defense Health Agency — TRICARE Operations Manual, Chapter 10, Section 5.1 (TAMP)
11. GAO-23-105710 — Defense Health Care: Improved Monitoring Needed (FY2023 MHS beneficiary/cost figures)
12. D.C. Department of Human Services — SNAP Policy Quick Reference Guide: What Counts as Income
13. USDA Food and Nutrition Service — SNAP FY2026 Cost-of-Living Adjustment Memo
14. Congressional Budget Office — Veterans' Readjustment Benefits (UCX comparison), 2017
15. VA.gov — Vocational Rehabilitation and Employment (VR&E) Eligibility
16. DoD 2023 Demographics Profile of the Military Community (Office of the Deputy Assistant Secretary of Defense, Military Community and Family Policy)
17. Tulsa Welding School — Tuition & Fees, including the Associate of Occupational Studies in Welding Technology (14-month program)
18. Lincoln Tech — Tuition and Fees by Program and Campus