ADOPTION COSTS AND RESOURCES

The prospect of growing your family is always exciting and full of joy. Regardless of the path, the hope of a new child is exciting and expensive. When considering adoption prospective parents should be informed about the different adoption avenues, their costs, and resources available.

It is difficult to predict adoption costs because they can vary state by state, county by county, and adoption type by adoption type. Calculating the final cost is unpredictable especially with intercountry adoptions.

TYPES OF ADOPTIONS

To help you gain a better insight on adoption costs one should become familiar with the general adoption types. Costs can vary drastically between adoption types and it is important to consider this information when deciding which adoption type will suit your family best.

ADOPTING FROM FOSTER CARE

Based on the adoption calculator, adopting through the foster care system can be the most cost-effective approach. When adopting through foster care you will be working with a public welfare agency that will identify children whose parents have or are in the process of terminating their rights. Currently, one fourth of all children in American foster care are waiting to be adopted. To learn more about adopting from foster care reach out to your local department of child and family services. AdoptUSKids and the Dave Thomas Foundation are also great resources for information.

PRIVATE ADOPTION

Private adoptions are adoptions that take place outside of the public child welfare system and arranged by private agencies. Typically, these agencies match expectant mothers to adoptive parents and families. A common practice for private agencies is to create profiles of the clients, both the biological and adoptive family, to help match families based on their profiles.
INDEPENDENT ADOPTION

Similar to private adoptions, independent adoptions also take place outside of the public child welfare system. As indicated in the adoption calculator, independent adoptions are facilitated by attorneys assisting prospective and expectant parents through the adoption process. Typically, the adopting family identifies the expectant parent or mother. However, it is not unusual for an attorney to help an expectant family or mother to find an adopting family.

Independent adoptions may also accrue advertising fees depending on how the adoptive or biological family is searching for prospects.

INTERCOUNTRY ADOPTION A.K.A. INTERNATIONAL ADOPTION

Intercountry adoption also known as international adoption is when a child is adopted from outside of the U.S. as part of the Hague Convention on Protection of Children and Cooperation in Respect of Intercountry Adoption, the U.S. abides by the international treaty of protection towards children and families involved in adoption. To learn about the countries that partake in the treaty and more about intercountry adoption visit the U.S. Department of State webpage here.

WHY IS ADOPTION THROUGH FOSTER CARE INEXPENSIVE?

Many of you may have been surprised by the foster to adopt cost on the adoption calculator. In most states, the cost to adopt from foster care is virtually free. This is because of the Federal and State adoption assistance programs who help subsidize costs and allow almost everyone to have access to adoption.

ADOPTION ASSISTANCE FROM TITLE IV-E OF THE SOCIAL SECURITY ACT

Thanks to Title IV-E of the Social Security Act families adopting eligible children through foster care may seek assistance in the form of:

- A lump sum reimbursing the cost of the adoption known as a nonrecurring expense.
- Monthly payments for the child’s care known as a recurring monthly payment.

REOCCURRING MONTHLY PAYMENTS

For certain children adopted through foster care Title IV-E provides a monthly financial stipend. The payments may not exceed the State’s allocated amount for the child had they stayed in foster care.

STATE RESOURCES

Depending on the state, there are different adoption assistance programs available for children with special needs that did not meet Title IV-E qualifications. Based on your state’s adoption assistance programs your child may qualify for: health insurance under Medicaid, special education, therapy, and rehabilitation.

If you are interested in learning more about Title IV-E, state, and federal assistance programs consider checking out the following links: childwelfare.gov, nacac.org

Beyond an Adoption Calculator

We hope that our adoption calculator helped you gain some insight on costs and avenues for growing your family through adoption. Because Together We Rise is not an adoption agency we are limited on what we can do to help you with next steps. We encourage you to look beyond the adoption calculator and reach out to your local Department of Child and Family Services. They will have vital information on the adoption process that fits you and your family best.

For those in the process of fostering to adopt, Together We Rise – Foster Love offers free adoption day photography. Check out our Framing Forever program for more information.

To learn more visit our website at www.togetherwerise.org

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