

ADOPTING A CHILD

TABLE OF CONTENTS

| | | |
|---|---|----|
| 1 | WHAT TO KNOW BEFORE YOU START | 3 |
| | THE OVERALL PROCESS | 3 |
| 2 | ADOPTION OPTIONS | 4 |
| | THE TIME FRAME INVOLVED..... | 4 |
| | YOUR FLEXIBILITY IN THE AGE/RACE/NEEDS OF A CHILD (OR CHILDREN) | 5 |
| | LEGAL COMMITMENT | 5 |
| | RANGE OF COSTS..... | 6 |
| | FOSTER TO ADOPT | 7 |
| | HOME STUDY | 7 |
| | CHILD BEHAVIORAL CHALLENGES..... | 8 |
| 3 | DOMESTIC INFANT ADOPTIONS | 11 |
| | INDEPENDENT VS. AGENCY | 11 |
| 4 | YOUR PROFILE | 14 |
| | CREATING AN IMAGE..... | 14 |
| 5 | INTERNATIONAL ADOPTION | 19 |
| | APPLICATION | 22 |
| | INTERNET | 24 |
| 6 | AFFORDING ADOPTION | 26 |
| | IRS TAX CREDIT | 26 |
| | FAMILY OR COMPANY CONTRIBUTIONS | 26 |
| | GRANTS OR LOANS | 27 |
| 7 | AVOIDING COMMON PITFALLS | 28 |
| | ADOPTION SCAMS | 28 |
| | THE BIRTHMOTHER – AND BIRTHFATHER AND THEIR RIGHTS | 28 |
| | FULL DISCLOSURE – IT’S YOUR RIGHT | 29 |
| | CONCLUSION..... | 31 |

1

WHAT TO KNOW BEFORE YOU START

THE OVERALL PROCESS

Congratulations on considering adoption as a way to start or grow your family. Both domestically and internationally, there are millions of children who are looking for a home with their 'forever family.' Whether you are turning to adoption because of infertility issues, or simply because of a desire to provide for children who are parentless rather than creating your own, deciding to adopt is a lifelong, fulfilling, and challenging commitment - just as having a biological child would be.

It's natural to feel excitement and joy when you imagine the child that you will bring into your family through adoption. Just as parents who are waiting nine months for a pregnancy to come to fruition, prospective adoptive parents will have many months of contemplating, worrying, and dreaming about their precious future child. But because adopting a child can often be unpredictable in the exact time that it takes, it's important that you acquaint yourself with the adoption process, the possible pitfalls, and other challenges that you might face along the way.

For many adoptive couples or singles, the dream of the end result is what will keep them motivated through the process – which is how it should be. But if they are not prepared for the ways in which adoption works, those dreams could become tainted with frustration and disappointment. None of the information here should dissuade you from pursuing your goal of adoption. But it should help to inform you so that you can maintain the positive attitude and forward motion that will eventually bring you the child or children that are right for you and your family.

2

ADOPTION OPTIONS

The options in adoption can seem overwhelming at first. But by understanding a few significant factors, you can limit the options down to the program or programs that make the most sense for your personal situation, your preferences, and your family.

First, you should become familiar with the three main types of adoption options. In every state in the United States, there are children who are available for adoption through the foster care system. Or, you could pursue a domestic infant adoption, a situation in which a birthmother (and often the birthfather) has decided to make an adoption plan for their child. They understand that an adoption plan means that they will be giving up their rights to parent the child, and that they will be entrusting that role to another person or couple. The birthparents will normally approach a lawyer or adoption agent in order to get help finding the right family for their child, and the parties can remain anonymous or they can meet and remain in contact. Another popular option is international adoption, where you work with an agency to adopt a child from one of dozens of foreign countries. Each of these choices has advantages and disadvantages that will be discussed in depth in this book.

THE TIME FRAME INVOLVED

Next, each adoption option has a different time frame involved. The length of time an adoption takes will vary depending on the type of adoption that you choose, the type of child that you are hoping to adopt, the laws in your state (and the state where the child was born, if different), and the laws of the foreign country if you choose international adoption. The general rule of thumb on adoptions is that the younger the child that you are requesting, the longer you can expect to wait. By asking the right questions, which you will learn here, you will get an accurate picture of the length of time your adoption will take. The best advice is to plan for the shortest estimate, but don't be surprised if your adoption runs towards the longer estimate. Adoption often feels like a birth in that you don't always know exactly when the child will arrive, even with a due date!

YOUR FLEXIBILITY IN THE AGE/RACE/NEEDS OF A CHILD (OR CHILDREN)

Also consider the characteristics of the child that you would like to adopt. While most people might first opt for a newborn, usually of their own race, this may be the option that takes the longest. Consider whether or not you are willing to adopt a toddler or older child. Or, if you would be comfortable adopting outside of your race. Special needs children of younger ages are often readily available for adoption, but you would need to be certain that your family is prepared and has the necessary time and resources to deal with whatever challenges that child may have. Lastly, sibling groups may be available for adoption faster than a single child. The more flexible that you are willing to be in considering the possibilities for children to adopt, the more options you will have, and perhaps, the less time you may have to wait.

LEGAL COMMITMENT

You will be learning a lot of information about yourself during the adoption process, and about what is important to you in creating your family. It's important to be honest with yourself about questions that you might not want to answer, such as whether or not you can accept a child with disabilities. You'll also be asked to examine your own motives in adoption. It's natural to have expectations for a wonderful, loving bond with your child. But except in the case of newborn adoption, you have to realize that your child may have experienced some level of neglect or trauma. You will want to keep your expectations in check and make sure that you view adoption first and foremost as a way to focus on the child's well-being and adjustment.

In the end, you will be making a legal commitment to the child that you adopt, and that child will have all the same legal rights as any biological child might have, including the right of inheritance. It's important that your family and loved ones understand that this child is recognized by the government as your legal child, and you should expect others to treat the child as such. Hopefully, you will get their unconditional support, since the uncertainty of the adoption process means you might need a shoulder to cry on or an ear to bend from time to time.

RANGE OF COSTS

Many prospective adoptive parents may get stopped before they start by what they feel is the high cost of adoption. While some international adoptions can cost as much as \$40,000 or more, fees do vary greatly depending on the type of program that you choose. Foster adopt programs are by far the least expensive, as most states pay the fees associated with qualifying you for adoption and finalizing the legal portion of the adoption. Some private adoption agencies also offer a sliding scale of fees depending on your income. But no matter what, there are options that you can pursue to help you afford adoption.

Remember too that the information provided here is to give you a basic introduction to adoption options. It is not legal advice, and should not be treated as such. Since laws, programs, and fees change, be sure that you familiarize yourself with the laws in your state before committing yourself to a specific agency or program.

The most readily adoptable pool of children in the US, and arguably the American children most in need of help, are those that are currently in the foster care system. Children are placed into the foster care system for a number of reasons. Their parents may be deceased and there may not be other family members able to care for them. Sadly, more often children are in the foster care system due to some level of neglect or abuse from their parents or caregivers.

The goal of foster care is always to reunite the child with his or her parents if at all possible. But if this is not possible, the state will work to terminate the parents' rights. This means that the state has made a legal decision that the child would be safer in the custody of the foster care system or in an adopted home than in their parents' care. When the child becomes free for adoption, the child's social worker will look for a 'forever family' that they feel will be a good match for the child. Interested parties are welcome to inquire about children in their own state or in any other state.

There is a national registry for foster care children that are available for adoption, and you can read about available children on the website www.adoptuskids.org. The database is searchable by sex, age, location, and other attributes, and the resulting list will include photos and descriptions of the child(ren) available for adoption. In almost all cases, the rights of these

children's parents have already been terminated and adoption is the agency's plan for the child. But some children may be shown on the site that the caseworker expects will be legally free relatively soon.

FOSTER TO ADOPT

Many parents who adopt through the foster care system choose to become foster parents first. By doing so, they may have several different children under their care in a period of months. This could be a good way to learn more about their own abilities as parents. And although it's not a fact people might want to admit, it also gives the potential parent(s) a 'trial period' with a child before they pursue adoption.

While you are fostering, the state pays you a monthly stipend in an amount that depends on the age and needs of the child(ren) in your care. The state considers this stipend as sufficient to cover the cost of housing and feeding the child. The child will have government health care, and the state will also reimburse you for expenses related child care, driving the child to and from appointments, and certain other expenses that are not calculated in the stipend. It is very important that potential foster care parents understand that they will not 'profit' from fostering. Especially because many foster parents feel the need to spend more funds than the state provides on the child for things like birthdays or new school clothes, they may even spend more than the stipend provides.

Although adopting a child through the foster care system may seem relatively easy compared to other methods, it does have its own special challenges. In the majority of cases of foster care adoption, you may be considering adopting a child who has suffered emotional, physical, or even sexual trauma that has left its mark on their behavior and their development. Plus, you have limitations placed on you during the fostering period regarding things such as discipline, having others baby sit or care for the child, and possibly requirements that you bring the child to visits with his or her parents.

HOME STUDY

These challenges and circumstances are why every state's foster care system requires that potential adoptive parents go through some form of training to

learn about the possible issues that they could face when fostering or adopting a child from the foster care system. Most training takes place over a series of months, and involves the steps required for a home study as well.

A home study is an examination of your living arrangements and lifestyle that gives the state courts the assurance that you can provide a safe and healthy home for your adopted child. A home study is required no matter what form of adoption you choose. Although requirements for the home study might vary from state to state, the general format involves: financial statements and review, health statements and histories, criminal background checks, interviews with a social worker at his or her office, reference checks, and at least one visit by the social worker to your home.

CHILD BEHAVIORAL CHALLENGES

You'll learn during the training that foster children may have some unique behavior challenges due to their history. The child may have emotional issues that manifest in anger, fear, or other behavioral challenges. Foster children have sometimes been known to do things that might seem like 'bad behavior.' But when you examine their past, these behaviors often make sense.

For example, a child might steal and hide food or money because they have lived in situations where they weren't fed regularly. They may exhibit inappropriate social behaviors because they weren't socialized or taught proper public behavior or manners. They may not be developmentally on target in comparison with other children their age because they weren't held, played with, read to, or otherwise encouraged to grow and learn. You may need to be prepared to advocate for the child with the local school system and/or health providers in order to make sure that he or she gets the support that is needed to help them to reach their fullest potential.

If you are hoping to adopt an infant or young toddler, it can be challenging, though not impossible, to do unless you first become a foster care parent. This is because in many cases, the younger children that become available for adoption (those under five) are those that may have special needs. You can see this readily if you do a search on adoptuskids.org. Unfortunately, these children often wait a long time for a family that is willing and able to adopt them. It might be of some comfort to know that if you do adopt a child with special needs, you may qualify for financial support even after the adoption is complete.

It is possible to adopt an infant from the foster care system, though it is not very easy. Usually, this happens through a foster-to-adopt program. In this case, you and your family complete the foster care training and agree to serve as foster care parents, but with the understanding that you hope to adopt a foster child in your care should he or she become available for adoption. The state will place children with you that meet the criteria you ask for. So, you could state that you will foster newborns or infants up to two years old. Then when the state encounters a situation where they need to remove a newborn or infant from a home, they may place the child with you for care.

However, remember that since the child was removed, there was obviously a reason. The child may have lived or been born into potentially harmful circumstances such as drug or alcohol exposure. Or, perhaps the child was born to an incarcerated birthmother or a mother who doesn't have the mental capacity to raise a child. No matter what the reason that the child was removed from the home, again, the goal of the foster care system is always to reunite the child with the birth family. In some cases, this could take years while the parents try to meet the requirements of the court in order to get their children back. So you run the risk that you could foster a child from birth, but that the parents' rights might never be terminated and eventually the child would be returned to the parents' home. This can be a very emotionally risky situation for a potential adoptive parent.

There are three situations when younger children that are not special needs children are likely to be available for adoption from the foster care system. First, the federal government requires that Native American children be placed with a Native American family whenever possible. If you or your spouse or partner are a legal, recognized member of a Native American tribe, then you may be able to find young children in the foster care system that haven't already been placed because of this requirement.

The second case that often presents an exception is when the state is attempting to place a sibling group of children together in one home and one or two of the children may be younger. But you must also be willing to adopt the older siblings, and be certain that you can manage the needs of all of the children.

The final possibility for adopting younger children from the foster care system is if you are willing to adopt a minority child. In some southern states in particular, a large proportion of the children under five that are available

for adoption are African American. In fact, African American children over the age of one are considered 'special needs' in some states simply because the foster care system has found that they are harder to place, and that offering financial assistance expands the field of possible parents to include families that otherwise could not afford to care for the child.

If you can handle the uncertainty of a foster-to-adopt situation, or if you can commit to parenting a child with special needs, then adopting from the foster care system is an excellent option. It is relatively fast and by far the least expensive option. The only costs you may have are some legal or procedural fees, as other expenses are covered by the state.

3

DOMESTIC INFANT ADOPTIONS

If you are interested specifically in a newborn child and the uncertainty of the foster-to-adopt programs is a concern, then you should consider domestic infant adoption. In the majority of these situations, the adoptive parent or parents receive the child either at birth or shortly after birth. The main reason that people prefer this type of adoption is that you get to begin bonding with the child almost immediately after birth. Some people simply don't want to 'miss' any of their child's development, and feel that a newborn provides them with the best parenting experience.

Domestic infant adoptions can be either independent or agency adoptions. In either case, the adoptive parent(s) will need to pay for a home study, legal fees, and possibly birthparent assistance. This form of financial assistance to the birthmother allows the adoptive parents to pay for 'reasonable living expenses' and medical expenses related to prenatal care and birth. Be certain that you make these payments through your attorney or adoption agency, so that they are properly recorded and monitored. Otherwise, the judge who is finalizing your adoption may view any money you give the birthparent(s) as a potential bribe in return for being allowed to adopt the child. If evidence were found that this happened, your adoption not only would be thrown out of court, but you could face criminal charges.

INDEPENDENT VS. AGENCY

The main difference between an independent adoption and an agency adoption is who locates the birthparent. In an independent adoption, the adoptive parent(s) and the birthparent(s) have located each other without the assistance of an agency. This could happen because they already know each other and have decided together that the adoptive parent would be able to provide a better home for the child. Or, perhaps the two were introduced by mutual friends or acquaintances. In the past several years, many adoptive and birthparents have met each other through the internet. They may have started talking about one subject in a chat room and ended up discussing the adoption by chance. Or, a birthparent may be seeking support in her decision on whether or not to parent or make an adoption plan for her child, and

perhaps the adoptive parent is looking in that same chat room for a potential birthmother.

If you decide to pursue an independent adoption because you have located your birthmother on your own, you will still need to hire the services of an adoption attorney to help you make the legal agreement. Make certain that you hire an experienced adoption attorney – this is not a time to use your uncle’s services just because he’s free. You need to be clearly informed of your rights and the birthparent(s) rights. In most states, birthparents may change their mind about the adoption for a number of days after the birth. Birthfather rights also differ from state to state. You’ll want to make sure that your attorney moves to terminate parental rights as soon as the required waiting period expires, and that he or she works to get the birthfather’s rights are terminated even if he is not known or found.

The cost of an independent adoption will be composed of four parts: the attorney’s fees, the legally allowed living and medical expenses to the birthparent, the cost of the home study, and any other court or finalization costs that are required in your state. These figures will vary, but average around \$12,000 - \$14,000, without the living and medical expense assistance. If you choose to pursue your domestic infant adoption with an agency, then you will have all of these costs, plus the agency’s fees. Agency fees vary widely as well, but could easily add another \$10,000 or more to your costs.

This is because in an agency adoption, you are paying the agency not just for everything an independent adoption lawyer does, but also to do the networking for you that you would have to do on your own in an independent adoption. Agencies spend a great deal of time attempting to contact birthmothers and to establish relationships with them. The birthmother doesn’t ever pay anything for using the agency to find a family for her child; this is why the agency charges the birth family.

When an agency works with a birthmother, they first try to understand what preferences the birthmother has for her child. She and the birthfather can establish exactly the type of family they would accept for their child. They can decide the race, age, religion, whether a single parent would be acceptable, whether or not other children in the home are ok, and even what sexual orientation the parent(s) should have. The agency will then present to the birthparents a series of ‘profiles’ on potential adoptive parents that meet their requirements.

Whether you're trying to locate a birthmother on your own or through an agency, your goal is to create an adoption profile that will appeal to the birthparents. A profile normally includes a 'dear birthmother' letter, a series of photographs of you and your family, and other information about you that you feel would be important to the birthparents if they were to choose you. Normally it is posted online as well as in hard copy format. You could think of your profile as the ultimate resume for the job of parent for the birthparents' child. For this reason, many potential adoptive parents are intimidated by the thought of creating their profile. Don't worry - your agency will help you decide the type of information that you put in your profile. You can also look at a number of profiles that other potential adoptive parents have created on nearly any adoption agency website.

4

YOUR PROFILE

CREATING AN IMAGE

Your profile should be the best possible representation of you, your family, and your life. But at the same time, it should be an accurate presentation. For example, you shouldn't describe yourself as avid churchgoers if you only go once a year. Anything you misrepresent may come back to haunt you during a home study or if you choose to meet the birthmother or have an open adoption arrangement.

This brings us to the next facet of a domestic adoption. When you are choosing your agency, or if you are doing an independent adoption through a lawyer, you will need to determine and agree in a legal contract, whether or not you will have an open or closed adoption. In a closed adoption, the parties may remain anonymous, or at least they exchange limited information. They may or may not meet, but interaction ceases once the adoption is completed. They will not stay in touch with each other, and there will be no expectation of contact or updates after the adoption is complete. Some birthparents may choose this type of arrangement because they may feel it will be easier emotionally to have a 'clean break.' Some adoptive parents may choose to have a closed adoption because of fears that the birthparent might try to find them later and attempt to get their child back or to interfere somehow in the way the adoptive parents are raising the child.

However, many birthparents may require that the adoptive parents agree to an open adoption, and a growing number of agencies are supporting this type of situation as well. But there are varying degrees to what 'open' means. At the least, it involves meeting each other or sharing minimal personal information, possibly more than once. It may only be an interview or two, with no future contact. But in some cases, it may involve an ongoing relationship between the birthparents and the adoptive parents. The adoptive parents might be invited to be present at the birth. There may also be a requirement for communication after the adoption is complete. This might simply be through annual updates and photos that you submit to the agency, who then forwards them to the birthparents. In this situation, your location information is not shared. But in the most open of open adoption situations,

the birthparents may request face to face contact with the child. They may ask for annual visits or regular phone calls and photographs.

There are arguments for and against open adoption situations. In the worst situations, it is stressful for the adoptive parents, confusing for the child, and painful for the birthparents. But in the best situations, adoptive parents consider birthparents to be a kind of extended family. Both parties understand that the parenting responsibility and rights belong to the adoptive family, and the adoptive family recognizes that their child may benefit from knowing 'where they come from.' This is a decision that every potential adoptive parent or couple needs to make on their own. But, being willing to consider an open adoption arrangement will expand your chances of being chosen by a birthmother. No matter what, you will need to make a legal agreement on what each party will expect from each other, and also what they can expect each other not to do.

When you decide to interview adoption agencies to work with, the first step is to ensure that you only interview state licensed agencies. You can get a list of licensed professionals in your state at the Department of Health and Human Services' National Foster Care and Adoption website:

<http://www.childwelfare.gov/nfcad/>.

Once you've got your list of eligible agencies, you need to develop a set of questions that you ask them in order to determine which agency is the best for you. Questions should include, at a minimum:

- Do you pursue open or closed adoptions? What level of 'openness' if open?
- What is your application process?
- Do you perform home studies in my town? If so, what is involved? If not, who can perform the home study for me if I used your services?
- What are the fees for your services, and how are they structured? When are payments due? Are there any guarantees or refunds if I do not receive a match with a birthmother in a certain amount of time? What if I am matched but the birthparents change their mind after the birth?
- What is your strategy to locate potential birthmothers?

- What screening do you do on the birthparents? Will I receive a full medical and social history?
- What is your average waiting time for a match?
- What is your success rate in finalized adoptions?
- Which past clients of yours can I contact for references?
- What happens if I find my own birthmother during this process?
- What kind of updates will I receive from you, and how often will I receive them?
- Who can I call if I have a question? Will I have an assigned specialist?

Depending on your situation, you may also need to ask questions about placement rates for single parents, same-sex couples, or couples below or above a certain age. Plus, if you are still of child-bearing age and you do not have fertility issues (or, even if you have been told that you do!), you should ask what their policy is regarding placement should you become pregnant while waiting for a match. It is not at all unheard of to become pregnant once you've decided to stop trying to conceive and to instead focus your energies on an adoption plan.

There is one additional adoption professional that you should know about in domestic adoptions: the adoption facilitator. In every state, a person who helps you to locate a birthparent or adoption situation is literally facilitating your adoption. If you find your own birthmother through a friend, professional acquaintance, religious leader or any other person that is not paid for their assistance, then that assistance is considered legal.

However, in California and Pennsylvania, there is another class of adoption professional with the legal status of 'adoption facilitator.' This person is not a licensed adoption agent. They cannot finalize your adoption or make any guarantees about an adoption. What they can do is charge you a fee in order to present you as a potential adoptive parent to birthmothers that they have located or that are working with an agency with which the facilitator is associated somehow. Before you work with an adoption facilitator, be certain that it is legal to do so in your state. Some states prohibit the use of a facilitator for their residents, or if the adoption will be finalized in their state.

An example of an adoption facilitator is Adopt Link, at www.adoptlink.com. If you are matched to a birthmother through this service, you will pay a \$4,800 (as of 2009) facilitation fee on top of all agency and/or attorney fees, which are listed for each adoptive situation. This particular service allows you to choose to have your profile shown to birthparents before paying the fee; you will only have to pay it if the birthparent(s) choose you for their child.

Though this is a considerable benefit, your profile will only be presented to birthparents that don't choose an Adopt Link client who has already paid the fee. So you may want to pay the fee in order to be in this 'first round' of profiles that are presented to the birthmother. The website lists basic information on infants available for adoption that are already born or that are expected anytime from the present to several months into the future, as well as the type of parent the birthmother wants for her child. You can send an email for additional information on a listed infant, and may even be able to request that a sonogram be performed on a fetus.

There are two main drawbacks to domestic infant adoption: the length of time that you may have to wait, and the uncertainty of an adoptive match situation. When you are considering an agency or other adoption professional, you will definitely want to know what their average wait time is before being matched to a birthmother. The time for a single parent or nontraditional couple is likely to be longer than for a traditional married couple. The average waiting time for being matched with a Caucasian baby is nearly twice as long as that for an African American infant. The former situation averages 18-24 months (for a married couple, 24-36 months for a single or alternative couple), whereas the latter situation averages 9-12 months.

This is a difficult part of adoption once you've completed all of your paperwork—the waiting. The average times listed above are just that – averages. You could receive a match in just a few months, or it could be years. You may get a phone call that you've been chosen for a baby that was just born and you will need to drop everything to take the child. Or, you could meet several potential birthmothers but not be chosen time after time. You need to be prepared for this emotional rollercoaster, and have strategies in place to deal with this anticipation and possible anxiety.

The other drawback is that once you receive a match, there are no guarantees that the birthmother will go through with the adoption. The birthparent(s) may change their mind any time before the child is born. After

the birth, the time that they have to change their mind varies from state to state. It has happened where an adoptive family has taken a baby home, only to have to return it to the birthparents after days or weeks of bonding.

Ask any adoptive parent, and they will tell you what a difficult time this waiting period is. They will describe the challenge of wanting to bond with the child right away, but at the same time wanting to be cautious in case the birthparents change their mind. Just be certain that you understand what could happen. This is another reason that some agencies prefer open adoption. The thought is that a birthmother will be more comfortable with her choice of an adoption plan for her child if she has met and feels confident in the parents that she has chosen. But again, this is not a guarantee.

5

INTERNATIONAL ADOPTION

It is the waiting and uncertainty that often leads adoptive parents to choose an international adoption program. There is no chance that a child available for adoption internationally will be reclaimed by the birthparent, as all parental rights have already been terminated before the child can be matched with a potential adoptive family. However, international adoptions pose their own challenges and concerns to an adoptive parent.

First, in an international adoption the birthparents do not make the decision on which family should adopt their child. Instead, it is the prerogative of the government where the child was born to make all decisions regarding international adoption of children from their country. This means that you have to determine which countries offer programs that you qualify for, and then which of those programs allow the adoption of the age/health status of children that meet your preferences.

In a number of countries, there are limits on who qualifies as adoptive parents such as:

- Minimum age of applicant (normally 25, which is the US requirement for international adoption; may be higher in some countries for singles)
- Maximum age of applicant (ranges from 37 to unlimited)
- Minimum and maximum difference in ages between parents and child
- Marriage status (single females can adopt in many countries, though they may be limited to older or special needs children; single males cannot adopt in the majority of countries)
- Number of previous marriages that ended in divorce
- Number of other children in the home
- Sex of other children in the home
- Age of other children in the home

- Income level, ability to provide for child
- Medical and psychiatric history and current evaluation
- Heritage of adoptive parent
- Sexual orientation of single adoptive parent (affidavit of heterosexuality required in some African countries)
- Proof of familial support or male role models (in single female adoptions)

Requirements for adoptive parents will change as programs grow or if problems arise in a country with international adoptions. For example, thousands of Guatemalan adoptions are currently being challenged by the Guatemalan government because of cases where birthmothers were allegedly forced to give up their child to an adoption agency, or where children were allegedly stolen from the birthmother and a criminal 'posing' as the birthmother turned over the child to an orphanage or adoption agency for a fee of some kind.

Unfortunately, thousands of children whose adoptive parents' were already identified in America and in other countries have been held in Guatemala until DNA tests can be performed to confirm that they were given up by their actual parent. Since some children were relinquished anonymously or by women who live in rural areas with no means of communication, the resolution of these cases is taking a heartbreakingly long time. This situation has served as proof for many potential adoptive families of the true benefit of working with a Hague Convention country. In fact, it was Guatemala's decision to apply for Hague Convention status that prompted these reviews and process changes.

Other countries impose requirements that may seem unfair to many Americans. For example, many countries will not allow adoptions to parents who are on any kind of psychiatric medication or who have a history of depression or other mental illnesses, even if they are not considered to be any kind of danger in their psychiatrist's opinion. In several Asian countries, a new regulation has been imposed in reaction to the growing obesity epidemic; adoptive parents must prove that they have a Body Mass Index (BMI) of 40 or less in order to qualify.

The State Department is working to provide information on adoptive parent requirements for each country on their website at <http://adoption.state.gov/countryinformation.html>. However, they caution that the database is not yet complete. If you have any questions, there is contact information on the site as well. Of course, you can always do an internet search for adoption requirements in the country you are considering; any agency that the results list will know what any restrictions might be.

Beyond the restrictions on the adoptive parents, the country will also have restrictions on the age or even disability level of the children available for adoption. Some countries won't allow a child to be adopted until they have spent a minimum amount of time in an orphanage or foster care system. The idea is to allow time to make sure that there is no one in the country who wants to adopt the child. Or, they may have different age ranges of a child that an adoptive parent is eligible for depending on their marital status or age. In other countries, such as Haiti, the required delay helps assure that the child is healthy enough to be adopted. Approximately ½ of the children in Haiti die before the age of five, and they may also have communicable diseases such as HIV or Hepatitis. Your agency will inform you on the medical tests that have been performed on any child that they propose to you for adoption.

Once you've verified that you meet the country's requirements for adoptive parents for the age and type of child you hope to adopt, you'll want to start exploring agencies that can perform adoptions in that country. If you choose a Hague Convention country, you must work with an agency that has been accredited by the State Department – the list is available on the State Department website at <http://adoption.state.gov/>. If you choose a non-convention country, you will need to ask a potential agency for proof of their accreditation in that specific country. It is not recommended by the State Department that you attempt an independent international adoption. There are simply too many requirements that could cause a hiccup for the adoption process for someone who doesn't already have the established contacts or knowledge of how the country's adoption process works.

When you choose your agency, they will inform you of the general process for completing your international adoption. But be certain that you understand the US Laws regarding adoption from the country that you are considering; if you file the wrong paperwork, you will be held responsible, not the agency. The process required and the necessary forms you must complete differ depending on whether or not the country is part of the Hague

Convention. Countries that are a part of the Hague Convention have agreed to regulate adoptions in ways that protect the children from illicit trading or trafficking, and that offer protection to the adoptive families because there is a central government authority in the country that approves adoptions. You can get information on the Hague Convention countries and the benefits that working with one provides by visiting <http://adoption.state.gov/>.

Although the requirements will vary from country to country on specifics of the process, there are some required similarities. First, you will apply to the agency for the program that you are interested in. Since they don't want to waste their time (or yours, hopefully), the application itself should make it clear what the requirements are to adopt from that country. They will also tell you the following steps and the best order to complete them. But for general information, they are described below.

APPLICATION

No matter where you are planning to adopt from, you must file an application to the United States Citizenship and Immigration Services (USCIS) Department, which is a division of the Department of Homeland Security. If you are adopting from a Hague Convention country, you must file form I-800A. Do not, under any circumstances, accept a referral from your agency for a specific child. If you are adopting from a non-convention country, you can either fill out the I-600 if the child is already identified and you will be traveling to the child's country, or the I-600A if you have not yet identified a specific child but you just want to get the ball rolling. Either form proves to the federal government that you are eligible to adopt a child from a foreign country and to bring that child into the United States. The eligibility requirements for any US citizen to bring a foreign-born adopted child into the US include:

- U.S. Citizenship
- Primary residence in the US, or if outside the US, you must plan to bring the child to the US before his/her 18th birthday
- If single, 25 years or older
- If married, both parents must legally adopt and your spouse must also be a US citizen or legal permanent resident
- You must pass a criminal background check, federal fingerprint check, and you must have an approved home study from an accredited agency

There may be additional requirements in your state, which you can learn about at http://www.childwelfare.gov/systemwide/laws_policies/state/.

You can also read an overview of international adoption and some important points in a presentation called "Intercountry Adoption from A to Z" on the State Department website called that is available at: <http://adoption.state.gov/pdf/Intercountry%20Adoption%20From%20A-Z.pdf>.

You will be asked to compile a great deal of paperwork for your application, all of which gets composed in a dossier. It then gets authenticated and translated into the country's language (if not English), where the local authorities will begin any needed approval.

In most countries, your waiting period for a referral of a child starts once your dossier is approved, but then you will have more waiting until your child can come home with you. So there are three very important timing questions that you need to understand when considering an agency and/or adoption program. First, you want to know how long it takes for your dossier to be approved. This could be anywhere from a few months to more than a year (such as what's happening in Guatemala now). Then you want to know what the average waiting time is until you receive a referral of a child. This time will vary depending on the age and sex that you've requested. Girls are often in more demand than boys, and infants are always in the highest demand.

But third, and in some ways most important, you want to know how long it will take from the time you accept a referral until the time you can actually travel to finalize the adoption in court (usually done in the country of origin, but not always) and bring the child back home with you. This is, for most adoptive parents, the hardest part of the process. Most countries will have sent you pictures of the child at the time of the referral. So you will begin to feel bonded to the child and anxious about his or her well-being. Although you can ask for regular updates, you will certainly find it difficult to watch the child grow and changes in pictures as you wait for approval to travel.

Because this waiting period is inevitable, you may want to consider the type of care that the child will receive once you've accepted a referral. Some countries allow you to pay for foster care for your child during this time. Others will require the child to remain in a state run orphanage until you get permission to come get your son or daughter. If you have the resources, you may be allowed to travel ahead of time and stay with the child, or at least near him or her, until the adoption is approved. However, most people

don't have the time off of work or the finances to support such a luxury. Some countries allow you to visit the child, but many will not allow it because of the trauma to the child each time you leave.

Regarding the travel to get your child and finalize the adoption, be sure you understand what will be required. Some countries will require more than one trip, although normally both parents only have to go on one of the trips to appear before the court. More than one country will require a stay of several weeks to more than a month. However, some countries allow you to complete the adoption without traveling to the country. In these cases, you pay for an escort to bring your child to America, where you will then file the final paperwork.

However, this option will usually delay the arrival of your child by two or more months since it takes more paperwork to release the child out of the country without you being present in country in person. Of course, many adoptive parents who could opt for an escort still choose to travel to the country of their child's birth in order to experience their child's birth country first-hand. The parents can purchase items that came from the country, or take pictures of the area that the child came from. These items may help later when the child begins to question why he or she may look different.

Since your agency is acting on your behalf in the foreign country, and since they are selecting the child to present to you for adoption, you want to be even more vigilant in selecting the right agency for your family. You'll want to meet with several of them, ask for literature, learn as many specifics as you want, and be diligent in checking references and experiences from other families that have used the agency. You'll want to be certain that they understand and address your concerns, and that you feel comfortable with them and their interest in finding the right child for your family.

INTERNET

An excellent way to learn about potential international adoption agencies is to see what others are saying about them in adoption chat rooms or on their blogs. A simple search for chat groups or list serves on Yahoo or Google will reveal any number of groups that are working through their adoption process in the country that you want to adopt from. In fact, you can often locate those who are using the agency or agencies that you are considering. These resources might be even more valuable than the references that the agency

gives you, as they haven't been hand-picked by the agency as people who will give you a good impression of their services. Since you are trying to make an educated decision here, it will pay for you to get as much information as possible. Resist the temptation to make your decision based on the fees an agency charges alone. You want to invest your time and money in an agency that will deliver their services efficiently, cautiously, and in the time frame that they promised.

For some adoptive parents, it is the cost of an international adoption that will prevent them from pursuing one. However, there is a wide range of difference between fees for different countries; and sometimes even amongst different agency programs in the same country. When you examine the fee schedule and agency gives you, be sure that you read carefully. The fees will be a combination of the agency's fees, legal fees, USCIS fees, and a country fee, though they may not include fees for your travel to and from your child's birth country.

The greatest variety is probably in the country program fee, which is determined by the foreign country for their part in processing the adoption. There has been some criticism that these fees are exorbitant in relation to the actual cost of what the country provided, but eager families continue to pay the fees in exchange for the child that they've dreamed of. The cheapest programs are currently those in Africa; the countries of Ethiopia and Liberia in particular. An adoption can be completed for an African infant in less than a year and for about \$10,000. But in some Eastern European countries, the cost can pass \$40,000. However, some families feel more confident in adopting from a country that they feel is 'closer' to their own Western culture, through long-established adoption programs, and so they are willing to pay the higher overall fees.

6

AFFORDING ADOPTION

Inevitably, adoptive parents will need to consider the challenges related to paying for their child's adoption. Luckily, there are a number of resources for you to consider before allowing the fees to sidetrack your adoption plans.

IRS TAX CREDIT

First, and most often referenced on adoption websites, the IRS allows a tax credit of up to \$12,150 for adoptions that take place in 2009. The credit tends to increase slightly every year, and is allowable for direct costs related to an adoption you complete in 2009, as long as your adjusted gross income is less than \$222,180. Your state may also allow tax credits in addition to the federal tax credit. Plus, parents can take a dependency exemption for adopted children and for children who they are in the process of adopting, just like they would be able to for a biological child.

FAMILY OR COMPANY CONTRIBUTIONS

There are other ways to help you pay for adoption costs. Many prospective adoptive parents ask their families and friends to assist with donations or low-interest loans. An increasing number of employers offer adoption assistance as a benefit to their employees. Some companies offer as much as \$10,000 in a calendar year to an employee who adopts a child, though of those who do provide the benefit the average is closer to \$4,000. If you or your spouse are full-time military personnel, you can receive reimbursement for adoption fees in the amount of \$2,000 for one child or \$5,000 for two children.

When it comes to medical expenses for a domestic birthmother, be sure that you check with your own insurance company to see if they will cover the costs for you, even though the child is not yet legally yours. Though not a universal benefit, some companies have been known to offer this perk to their employees. Also be certain to ask if the mother may be eligible for Medicaid or other assistance that may reduce your financial responsibility for her medical care and for the birth.

GRANTS OR LOANS

There are also a number of grants and loan programs available to adoptive parents, sometimes from the agencies themselves. However, many of them are specifically for the adoption of children with special needs or older children who have not yet found a home. For example, the United Way offers funding for travel for children who have special needs and need medical treatment; if you are adopting a child who will receive special medical help once he arrives in America, you may qualify. Or, Jewish families who demonstrate financial need can get interest free loan for adoption from the Hebrew Free Loan Association.

Anyone who is adopting can apply for a grant from the National Adoption Foundation offers loans as well as grants that range from \$500 to \$4,000. If you are very industrious, you may even be able to create your own tax-exempt organization in order to help fund-raise or reduce your adoption costs. However, the program that allows this strategy is currently on hold while certain legislation is interpreted. If you want to stay informed on this possibility, visit www.childadoptionfunds.org/ and contact the National Heritage Foundation.

Some parents may choose to pursue commercial lines of credit such as personal or home equity loans. Or, they may decide to cash out investments or take a loan against credit cards in order to afford adoption fees. Just be certain that you have fully investigated all associated costs, fees, and potential penalties for doing so. You want to be sure that your post-adoption budget can handle any high-interest debt that you would generate using one of these resources.

If you are motivated and concentrate on finding alternative financing for your adoption, you can identify a number of possible grants and loans both from non-profit organizations, child welfare organizations, and also from government or independent agencies at the federal and state levels. You will simply have to be creative and persistent in your pursuit, as well as conservative in your personal budgeting until your goal to adopt has been realized.

7

AVOIDING COMMON PITFALLS

It's hard not to become overly excited about your adoption prospects once you've decided to actively pursue the dream of bringing a child into your home. But unfortunately, there are people in the world who will use that excitement to manipulate a situation – and you – to their advantage. Don't skimp on checking references and credentials; it's simple work that can save you weeks or months of heartache later on. As you interview agencies, keep looking until you find one that earns your confidence.

ADOPTION SCAMS

One of the more dangerous situations you may come across – both emotionally and financially - is related to internet networking when you are looking for a birthmother. In one recent case, a potential adoptive parent reported her terrible experience. She met a young woman in a chat room who claimed to be pregnant and considering adoption. The hopeful adoptive parent contacted her to find out what kind of family she might consider. Unbeknownst to the hopeful adoptive parent, the young woman had conversations going on with three different couples, all of whom thought they were the only ones she was considering. This young crook was able to get money out of all three couples under the pretense of 'reasonable living expenses' before she hemmed and hawed enough to make one of the couples suspicious. It turns out that the woman wasn't even pregnant. She had simply found a way to make money from people who were desperate enough for a child that they would give her money in order to keep her talking to them.

THE BIRTHMOTHER – AND BIRTHFATHER AND THEIR RIGHTS

If you are fortunate enough to identify a birthmother before you have located an adoption attorney, just let her know that you need to hire an adoption attorney so that the court will know that you made all assistance payments

to her legally. Add that it's also for her benefit, so that she is fully versed on her legal rights. If she or the birthfather is resistant to this idea, this should set off alarm bells. Don't ignore your instincts, even though part of you may want to.

Another pitfall is when an adoptive parent has expectations regarding their adoptive child that are more a reflection of their own desires and imaginings than of the actual little person they have taken into their family. Older children, children from other cultures, or any child that was neglected is unlikely to immediately fulfill your fantasies of the idyllic family unit. The child may not speak your language, want to eat the food you are used to, or even interact with you right away. By accepting these challenges and by focusing on the child and his or her needs, you will surely develop a relationship with your new child that is more rewarding than your fantasies could ever be.

FULL DISCLOSURE – IT'S YOUR RIGHT

A particular area of concern is a behavior that has been termed 'attachment disorder.' This is just what it sounds like; a situation where a child is not readily able to form bonds with their new adoptive parents. Usually, this is due to a child having grown up in an institution or in a situation without regular care, physical affection, or normal social interaction. While many mild cases will resolve themselves as a child learns to trust their new parents and to accept the affection their parents want to give them, it can be a very frustrating situation for the parents who have been dreaming of hugs and smiles from their little one from day one. In all foster-to-adopt situations, and in most adoption agency situations, you will be provided with post-adoption support services to help you and your child to adjust to your new living situation. You will also likely be asked to file follow-up reports with your social worker on how your new family is doing. While some people may look at these reports as a nuisance, you can actually consider them as a way to communicate the kinds of support you feel that you and your child need to continue to grow into a healthy, loving relationship.

When you do decide to adopt internationally, there are some special challenges that you may face with your new son or daughter. First, if you are of different races, you can expect to have to deal with other peoples' curiosity and possibly, their rudeness. Adoptive parents of foreign children have reported dealing with blatant questions about their child, his or her history, and comments about how lucky their child is to have been 'saved'

from their previous country. Even family members can be insensitive, making comments that reveal their prejudices. The adoptive parent can best deal with these scenarios by either requesting that the conversation stop or at least take place at a different place or time when the child is not present. Parents should be prepared to answer their child's questions about their differences as well, whenever they may come.

Another consideration in an international adoption is the rather sensitive subject of a name. While you're waiting, think about the options you have for including your child's birth name in their new American name. Though you do have the right to change a child's name completely, your child may later appreciate that you preserved this piece of their history for them. Many adoptive parents choose to give their child an American first name, but to keep their foreign name as a middle name. That way the child can make a choice later as to how he or she would like to be called.

CONCLUSION

Regardless of the adoption program that you choose, there will be periods of waiting that you simply will not be able to control. These times can be very difficult for the waiting family, and can cause anxiety and stress if you don't have a plan in place to manage them. An excellent strategy is to develop a list of activities that will keep you in a positive frame of mind and that will help to prepare you for the time that you do get that all important phone call.

If you are adopting a child of another race or from another country, think about what support or resources you might need. For example, if you are a Caucasian who is adopting an African American child, you will want to learn how to style your child's hair. There are actually several websites dedicated to this because of the always-growing number of international adoptions. No matter what country you're adopting from, it would be nice for you to learn about your child's country so that you can answer questions he or she might have later. Or, consider locating an organization in your area that celebrates the culture of your child's birth country. Universities and colleges often have such organizations for their foreign exchange students, though larger cities will likely have groups that have formed just out of interest in learning about a country or culture.

Next, enjoy the traditions that come with being a new parent-to-be. Consider names for a newborn baby. Allow your friends and family to through you a baby shower, or even a 'child shower' for whatever age your new family member might be. Relish the time you have to plan and decorate the nursery or the child's room. Start a journal or scrapbook about the process, and write letters to your new baby or child that has yet to come. When it's time to tell you child about being adopted, you can share this book as a way of showing how much he or she was loved, even before you met! Finally, take time to enjoy some precious quiet nights with your spouse, partner, or friends. Once your child arrives, it may be quite awhile before you are able to dedicate that much time to them again. But of course, it will be absolutely worth it as you spend time together with your newest loved one – your child.