



A Simple Guide to Adoption

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We ask that you not judge our success in terms of "bottom lines." Instead we ask to be measured by the number of 'lifelines' we extend to the homeless children of this world."

The Orphan Foundation

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Compiled by

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How to Use This Guide

This simple guide, along with our downloadable 2007 national directory of agencies, will help you identify licensed adoption agencies, private placement attorneys, and Foster Care centers that can help you with your adoption. You will also see very simple overviews of the domestic and international adoption processes, as well as find help to determine the following:

Domestic, International, or Foster Care Adoption?

There are many choices that will need to be sorted through to pick the best adoption route for you to pursue. You will find a worksheet enclosed that will help you sort through the many choices and decisions with which you'll be faced, and your answers will help you select the best route to take.

Timelines

There is a timeline chart included that will help you understand when events occur, as well as when monies become due.

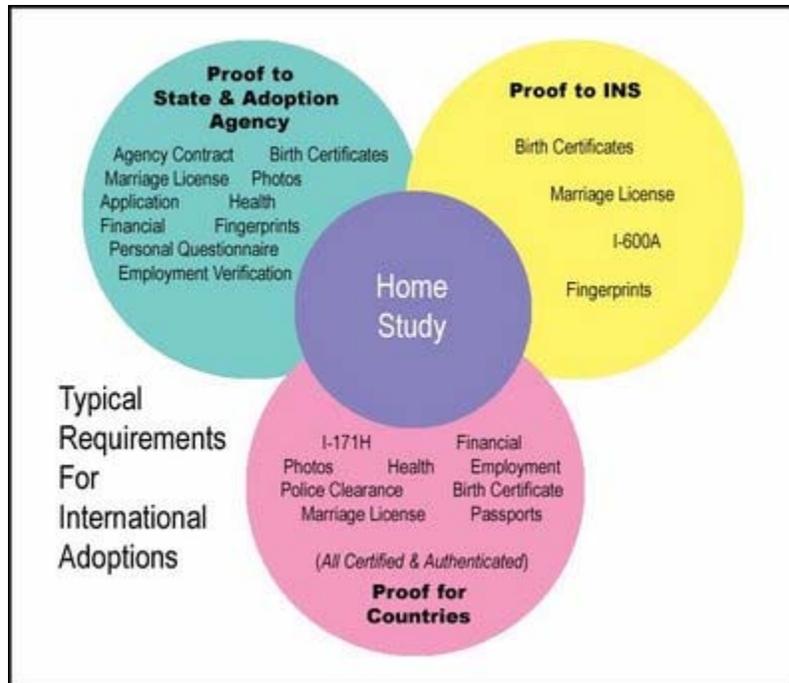
Budgets

The most elusive part of the adoption process is usually the budget process, so we show you what to expect as you go through the various stages.

Where to Get Funding

This is where we can help you the most, so there is an entire section devoted to helping you find the monies you need to fund the adoption of YOUR choice.

The International Adoption Process



Although these requirements vary and constantly change by country, this graphic representation will give you a good idea of the documents that will be required to accomplish an international adoption.

The I-600/I-600A is a form of the USCIS - US Citizen and Immigration Services. The "A" designation simply means "Advanced Filing." As of July 30, 2007, the fees will increase from **\$545 to \$750** and must be submitted when the petition is filed. However, a fee is not required for this petition if the person filed an advance processing application (Form I-600A) within the previous 18 months and it was approved or is still pending. It is the same fee structure for the I-600 and the I-600A. In addition to the fee for the application, there is an increase in the **\$70** biometric services fee for fingerprinting every adult person living in the household in the United States where the child will reside. That fee will also go up to **\$80** on July 30, 2007. For example, if a petition is filed by a married couple residing in the United States with one additional adult member in their household, the total fee that must be submitted would be **\$755** (**\$545** for the petition and **\$210** for biometric services for fingerprinting the three adults). Under the new fee structure, it would be **\$990** (**\$750** for the petition and **\$240** for biometric services for fingerprinting the three adults). [INFO on I-660A](#)

The US Citizenship and Immigration Services USCIS (formerly INS) Form I-171H is the document you will receive when you send the USCIS a notarized copy of your official homestudy completion certificate and your I-600/I-600A - (along with any other requirements they deem necessary). It takes about 2-5 weeks to get the I-171H back from the USCIS, once you turn in the I-600/I-600A. The I-171H is valid for 18 months, which gives you the time it takes (about 2 months) to get the documents certified, authenticated, checked, and translated into the language of the country from where you will get your child. The time it takes to clear individual countries can vary, but it's typically 3-6 months before you will get your clearance to go get your child.

Homestudy is a complete study of your life, in order to insure that the orphan will be entering into a loving and caring environment. Be prepared to provide full disclosure on your health, your financial standings, your criminal records, and even the attitudes of other family members in regards to your intended adoption. Your homestudy is the screening and educational process that prepares and qualifies a family for adoption. In order to meet all standards of professional practice and legal/licensing regulations of the State serviced by your adoption agency, your homestudy will be quite thorough. Each agency charges a homestudy fee.

The Domestic Adoption Process

Consultation

This consultation is a sixty minute preliminary, private meeting with a supervisory staff member from the adoption agency, and includes information regarding available adoption resources and a review of important adoption issues. The agency's goal is to resolve any adoption questions or concerns you have before proceeding with the adoption process. Advice and individualized planning for successful adoption will be usually be given at the consultation and there will be a thorough explanation of agency policies and procedures.

Homestudy

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your adoption agency, your homestudy will be quite thorough. Each agency charges a homestudy fee.

Your Profile

The purpose of an adoptive family profile is to present a brief story about you and your family, so a birthparent will have a clear idea of who you are. The profile process is easy. Using the guidelines the agency provides, they can help you create a profile that is both attractive and individualized to your own personality and taste.

The Many Varieties of Domestic Adoptions:

Privately-Arranged Adoptions

Privately-arranged adoptions are also called designated, identified, or private adoptions. This type of adoption not only encourages pregnancy clients to choose adoption, but also speeds up placements for families. Private adoption accommodates the participation of trusted advisors such as clergy, physicians, and attorneys. Adoptive couples are also taught how to network and make contact with a birthparent.

Interstate Adoptions

Some agencies provide interstate services which assist families in locating available children through an agency's affiliation with other networking agencies throughout America. Some agencies also provide placement planning, interstate contact procedures, and arrangement of birthparent services.

Semi-Open and Open Adoptions

A semi-open adoption occurs when the birthmother, and/or other members of the birth family, meet and have interaction with the adoptive family. There is no identifying information exchanged (such as last names, place of residence) and the meetings are usually facilitated by the adoption agencies, or by a private attorney. An open adoption shares more of this information, depending on the families involved.

After the newborn is legally placed with the adoptive family, the families will exchange pictures and letters on an agreed upon schedule. This communication is usually facilitated by the agency or private attorney. In some cases there may be non-identifying e-mails or visits of the parties hosted by the caseworker. As this is a newer trend in adoption, the following are the usually cited advantages for proceeding with this style of adoption. But as with every well-intentioned plan, things can and do change depending on individual personalities.

Usually Cited Advantages for Birth Parents:

- The birth mother has reduced uncertainty and fear of the placement.
- A birth mother receives a sense of comfort knowing that the child is being well-cared for by the family that SHE was able to chose.
- She can see how much the family loves the child through the pictures and letters that she receives.
- It helps to reduce the mourning process for the birth mother as she can deal with her grief of releasing the child knowing that he or she is happy, healthy, and loved.
- The birth mother is afforded a sense of control in the process by being able to choose the family.
- She will feel less guilt about her release because of the updates she receives.
- She will see all the opportunities the adoptive family is able to provide for the child.

Usually Cited Advantages for the Adoptive Family:

- A birth mother is more likely to proceed with the adoption plan when she is able to meet the family and get to know them.
- Meeting the birth mother helps reduce any fear that the family might have about the placement.
- The family is able to know the birth mother's intentions and understand her thoughts and feelings.
- The family will have the child's medical history.
- The family can confidently answer the child's questions about from where he or she came.
- The family can feel some affirmation at being chosen by the birth mother.
- The roles of all involved are clearly defined.

Usually Cited Advantages for the Adopted Child:

- The child has access to information about his or her birth family through the agency.
- Information provided to the adoptive family can help answer questions like, "Where did I come from"?
- The child will not feel the necessity to "search" for the birth parents as he or she grows older.
- The child will be less likely to feel abandoned.
- The child can better understand the reasons his or her birth parents chose adoption.

Fee Information

Homestudy and supervision fees are fairly standardized but highly competitive. All other services are itemized and are charged on actual time and expense basis. In 2005, the average cost of all adoption agency matched domestic adoptions was approximately \$19,180. However, as every adoption includes somewhat different situations with adoptive families and birthparents, it is very difficult to give more than a range.

The Foster Care Adoption Process

This is the process by which families are willing to become the legal, permanent family of a child who has been committed to long-term care in the Foster Care system. The children in this system are in the legal custody of a licensed adoption agency, and are either:

- Juvenile court dependents under the supervision of a county child welfare agency, or
- Relinquished for adoption to the social services function within a state's Department of Social Services, or a licensed public or private adoption agency. The children would otherwise have been at risk of becoming juvenile court dependents as certified by the responsible county child welfare agency.

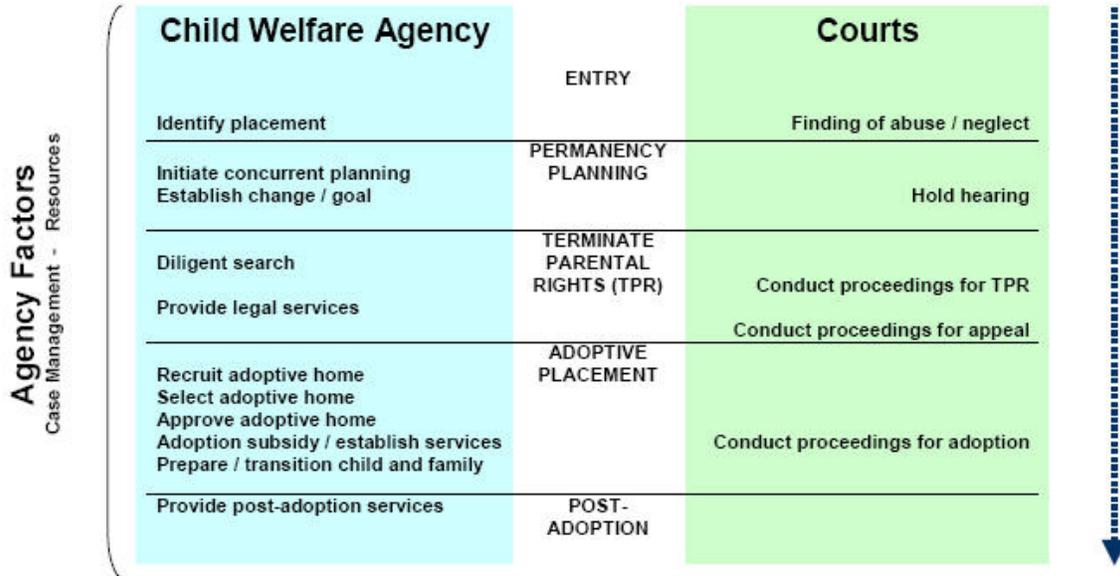
There are approximately 130,000 children in the various foster care systems nationwide waiting to be adopted. These children found themselves in this circumstance because their parents could no longer provide for their care. Child welfare agencies and courts around the country have made efforts to find families to adopt these children, but significant barriers have continued to impede the process. As a result, many of these children remain in foster care for years without having a place to call home. Moreover, when they leave foster care, usually at age 18, they are without permanent connections to families needed for success as adults.

The foster care adoption process is complex and afflicted by many potential barriers, some of which are easier to address than others. Some barriers might even be considered necessary, in that they exist to protect a child's best interests or a parent's rights. For example, some children are not psychologically ready to be adopted, and some older children may choose not to be adopted. Similarly, the process may slow to ensure that parents have the opportunity to appeal court decisions or to obtain sufficient services to address their needs. Thus, even in a perfect system, some adoptions would not move quickly and some would not happen at all.

There are parts of the adoption process, however, that are being improved, and states are implementing a variety of strategies to do just that. The 1997 Adoption and Safe Families Act (ASFA) made significant changes to child welfare policy by setting timelines and practice guidelines for achieving

permanent outcomes for children. As a result of this legislation and a renewed focus on permanency outcomes, more children are moving through the adoption process. In 1998, 37,000 children were adopted. In 1999, the number of adoptions rose to 47,000. And in 2002, 53,000 children were adopted nationwide.

The Usual Process of Placing a Foster Care Child is Shown Below:



In many states, there are significant programs to help families who are willing to adopt children in the foster care system. One such program is [California's Adoption Assistance Program](#).

Your First Decision: International, Domestic, or Foster Care Adoption A Worksheet to Help You Determine

(Check each box that best fits your circumstances in any or all of the three columns. The total number of checkmarks in a column will help you to decide whether an International, Domestic, or Foster Care Adoption is right for you. **NOTE:** refer to the discussion on “weighting” your answers in the “side bar” section at the end of the worksheet, to refine your decision criteria even further.)

Weight ¹		International	Domestic	Foster Care
	About you:	✓	✓	✓
_____	Your Age: <input type="checkbox"/> Under 25 <input type="checkbox"/> 25 – 45 <input type="checkbox"/> Over 45	Most countries require you to be between the ages of 25 to 45 to adopt an infant. Older parents can usually adopt toddlers and older children.	<input type="checkbox"/> No specific age requirements exist, but as there may be birthmother involvement, there may be a tendency to favor a specific age group.	<input type="checkbox"/> No specific age requirements exist.
_____	Your Financial Resources: <input type="checkbox"/> Less than \$10,000 <input type="checkbox"/> \$10,000 to \$25,000 <input type="checkbox"/> More than \$25,000	<input type="checkbox"/> International adoptions run between \$20,000 to \$35,000 and more. An offset to this cost is a federal tax credit of up to \$10,960 in 2007 per finalized adoption . There may also be state tax credits available, and a host of other grants, including those from The Orphan Foundation, and those shown in the downloadable adoption guide.	<input type="checkbox"/> The average cost of a domestic adoption is \$19,180. The range of cost can vary between \$5,000 to \$30,000 depending on the child’s age and medical circumstances. Again, there is an offset to this cost via a federal tax credit of up to \$10,960 in 2007 per adoption attempt . There may also be state tax credits available, and a host of other grants, including those from The Orphan Foundation.	<input type="checkbox"/> Expenses are none to very minimal when a Foster Care adoption is made. Again, there is an offset to this cost via a federal tax credit of up to \$10,960 in 2007 per adoption attempt . There may also be state tax credits available, as well as financial assistance programs such as California’s Adoption Assistance Program.

	International		Domestic		Foster Care		
	Your Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Gay or Lesbian Couples	For married couples, some countries impose guidelines on length of marriage and the number of previous marriages. Single parents are allowed in many countries, such as Russia, but it might be necessary to check beforehand. Most countries don't inquire about gay or lesbian status, but some do have rules.	<input type="checkbox"/>	Typically there are no fixed rules, but because of the possibility of birthmother involvement, there may be a preference in her selection of the parents.	<input type="checkbox"/>	There are typically no specific requirements, but there may be state variances in regards to gay/lesbian adoptions. Check with your state if the latter applies.	<input type="checkbox"/>
Weight¹		International		Domestic		Foster Care	
	About the Child:		✓		✓		✓
	Age of Child: <input type="checkbox"/> Newborn <input type="checkbox"/> Infant under 12 months <input type="checkbox"/> Toddler <input type="checkbox"/> Older Child	40% of the international adoptions are for newborns and infants under the age of 1 year. 45% are children between 1 and 4 years of age, and the remaining 15% are toddlers and older children.	<input type="checkbox"/>	Almost all private adoptions are for newborns or infants. In many cases, the adoptive parents accompany the birthmother to the delivery and leave the hospital with the child.	<input type="checkbox"/>	Children adopted from Foster Care range from infants to 17 years of age.	<input type="checkbox"/>

		International		Domestic		Foster Care	
	Brothers and Sisters: <input type="checkbox"/> Siblings are okay <input type="checkbox"/> Only one child	International adoptions follow the demographics of US Foster Care. Poverty, war, and other circumstances can place siblings in the care of an orphanage.	<input type="checkbox"/>	There is less likelihood of a sibling situation when a birthmother is involved.	<input type="checkbox"/>	Many Foster Care children have siblings with whom they have been placed.	<input type="checkbox"/>
	Social & Medical Histories: <input type="checkbox"/> I want to know the complete medical and social history of my adopted child. <input type="checkbox"/> I am okay without the complete medical and social history.	The availability of medical and other social background information varies widely by country and by the circumstances of the child coming to the orphanage. Depending on your preferences, you may need to research this aspect when you decide on a country.	<input type="checkbox"/>	Medical and background information are more readily available, but not always.	<input type="checkbox"/>	Some background data on a child may be incomplete, but current medical information will be available.	<input type="checkbox"/>

		International		Domestic		Foster Care	
	<p>Special Medical Needs:</p> <p><input type="checkbox"/> I will consider a “special needs” child;</p> <p><input type="checkbox"/> I prefer a healthy child.</p>	<p>Health care varies considerably by country. Where there are foster care services, the children tend to be in better mental and physical health. When the children come from an orphanage, there will be a greater chance of developmental lags and other medical complications.</p>	<input type="checkbox"/>	<p>Although there are no absolute guarantees of a child’s health, generally this aspect is more predictable.</p>	<input type="checkbox"/>	<p>Generally the children in foster care are well cared for, but many may experience some setbacks that predate their entry into the foster care system. Parental abuse, neglect, and other consequences may impact the health of some of the children.</p>	<input type="checkbox"/>
	<p>Interracial Adoptions:</p> <p><input type="checkbox"/> I will consider an interracial adoption;</p> <p><input type="checkbox"/> I want to adopt a child who is racially similar to me.</p>	<p>30% of the children adopted internationally each year are Caucasian, and primarily from Eastern Europe. 70% of the children adopted each year are Asian, African, Hispanic, or other children of color.</p>	<input type="checkbox"/>	<p>Domestic adoptions run the gamut of Caucasian, African-American, Hispanic, or of mixed races.</p>	<input type="checkbox"/>	<p>40% of the children-in-wait in foster care are African-American; 37% are Caucasian; 14% are Hispanic; and the remaining 9% are of other races, or of mixed heritages.</p>	<input type="checkbox"/>

	International		Domestic	Foster Care			
	Birthparent Contact: <input type="checkbox"/> I prefer no contact with my child's birthparents; <input type="checkbox"/> I am okay with some contact; <input type="checkbox"/> I prefer a lot of contact with my child's birthparents.	In most international adoptions there is no contact with birthparents.	<input type="checkbox"/>	Most birthparents and the adopting families meet at least once. It is rare to have an on-going relationship with the birthparents, but not impossible.	<input type="checkbox"/>	If you provide foster care to your child prior to adoption, you can have some contact with the birthparents. If you go the adoption route, it will be very unlikely that you will have contact with the birthparents.	<input type="checkbox"/>
Weight¹	About the Process:		✓		✓		✓
	Timeline: <input type="checkbox"/> I want to adopt in 1 year; <input type="checkbox"/> I can wait 1-2 years; <input type="checkbox"/> I can wait for as long as it takes to get the child that I want	The average length of time for an international adoption is between 18 and 24 months from start to completion.	<input type="checkbox"/>	The timeline is highly unpredictable for a domestic adoption. An average, the adoption is complete within 24 months.	<input type="checkbox"/>	Both the placement and adoption times are unpredictable in a Foster Care adoption. However, placement can be very rapid.	<input type="checkbox"/>

	International		Domestic		Foster Care		
	<p>Knowing the Costs:</p> <p><input type="checkbox"/> I need to know the total cost of the adoption in advance;</p> <p><input type="checkbox"/> I can deal with costs changing depending upon the circumstances</p>	<p>Total adoption expenses usually fall within a predictable range, but changing country laws can impact the costs on occasion.</p>	<input type="checkbox"/>	<p>The cost of a domestic adoption can vary by a wide amount, depending on advertising costs to find the birthmother and child, as well as what expenses you might eventually encounter on behalf of the birthmother.</p>	<input type="checkbox"/>	<p>Total adoption expenses are negligible.</p>	<input type="checkbox"/>
	<p>Dealing with Uncertainty:</p> <p><input type="checkbox"/> I can deal with uncertainty;</p> <p><input type="checkbox"/> I need to count on the fact that the adoption will occur as planned.</p>	<p>In most cases, international adoptions follow a predictable path. It is rare that a family doesn't get the child they want.</p>	<input type="checkbox"/>	<p>A domestic newborn adoption is highly predictable. In 50% of the cases, however, the birthparents change their minds on going ahead with the placement of their child into the adoption process. Post-birth, revocations are very rare.</p>	<input type="checkbox"/>	<p>Children are often times placed with foster care families before they are actually legally free to be adopted. As a result, there is some uncertainty as to whether the child will become free for adoption. This can be very stressful for the child and the adoptive family.</p>	<input type="checkbox"/>

		International		Domestic		Foster Care	
	Dealing with Travel: <input type="checkbox"/> I am willing to travel to a foreign country to complete the adoption; <input type="checkbox"/> Foreign travel would not work for me	In the international adoption process, there is a minimum requirement of at least one trip to the child's country of origin. In some cases, like Russia, two trips are required in the process.	<input type="checkbox"/>	At most, domestic travel would be the only requirement if the birthmother is not local.	<input type="checkbox"/>	No travel is usually required for an adoption from Foster Care.	<input type="checkbox"/>
	Control Over the Process: <input type="checkbox"/> I want to have a lot of control over the adoption process and the people I work with; <input type="checkbox"/> I am okay dealing with people that are assigned to my adoption.	Parents typically choose the adoption agency with whom they'll work. Beyond that, the process will be dictated by the child's country of origin and the U.S. government agencies that get involved with immigration, visas, and passports.	<input type="checkbox"/>	Domestically, the adopting families will be able to choose their social worker (for homestudy), their attorney, and even the process by which they locate a birthmother. The timing of the match will not be as predictable, however, so that's the trade-off.	<input type="checkbox"/>	Adopting from Foster Care involves state adoption offices, courts, and a very structured process. It is difficult to have any control over the process.	<input type="checkbox"/>
	Total Checks:		—		—		—

¹**Side Bar:** Simply adding up the checkmarks in a column can be misleading in some cases, as it assumes that all checks (and the decision criteria in that row) are equally important to you. A refinement of this worksheet would be to go back to each row and look at the criteria presented. You can then apply a "weight" to those criteria – perhaps on a scale of 1 to 10 – and increase the number of checks for that each category that you view as more important than others.

For instance, assume that your financial resources are very critical to your decision. You might want to assign a weight of 10 to that row. So if you had a single check mark in the Foster Care category, instead of that row counting as only 1 checkmark, it would add 10 to your total in the Foster Care column total. That could sway you to that type of adoption as the best fit for you. The more rows you assign a "weight" to – whether it is a weight of 1, 2, 3, or 10 – the more (or less) the criteria in that row will impact your decision.

Typical Timeline for an Adoption

Period	Major Task	Sub-Tasks	Costs Incurred
<p>6th to 9th Months continued</p>	<p>Begin adoption process;</p>	<p>Dossier preparation needs to be done for an international adoption;</p> <p>Advertising and networking for the purposes of finding a child begin with an independent adoption;</p> <p>For a domestic adoption through an agency, a profile for the birthmother to review must now begin;</p>	<p>Placement fees become due; visa and documentation fees start to become due; and if working with an adoption agency, ½ of their fee is usually due at this point;</p>
<p>9th to 12th Months</p>	<p>Receive child referral for an international adoption, or a birthmother selection if a domestic adoption</p>	<p>Arrange for a referral documentation review by adoption medical specialist;</p> <p>If an independent adoption, make arrangements for payment of birthmother expenses, per your agreement, and as permissible by the state you're in.</p> <p>Make payments to medical providers;</p>	<p>Final ½ of agency fee becomes due;</p> <p>Birthmother's medical, legal, living, and/or counseling expenses will now be paid until the baby is born;</p>
<p>12th to 24th Months</p>	<p>Placement of child with you, or the baby is born.</p>	<p>Now the hard work of raising your adopted child is at hand;</p>	<p>Payment of any outstanding agency fees;</p> <p>Travel expenses, and International fees are now due;</p> <p>Birthmother's hospital expenses are now due – but baby's expenses are probably now covered under your medical insurance.</p>

Typical Timeline for an Adoption

Period	Major Task	Sub-Tasks	Costs Incurred
<p>18th to 30th Months</p>	<p>Finalization of adoption occurs</p>	<p>Arrangements are made for post-placement reports, as necessary;</p> <p>If applicable, the selection of an attorney for the final court hearing is made.</p>	<p>If this is a foster adoption, check to see if the adoption assistance agreement is complete before finalization occurs;</p> <p>Check on the availability of reimbursement from your state;</p> <p>Post-placement fees may become due and range between \$300 to \$1,000;</p> <p>Finalization costs with an attorney usually range \$500 to \$2,000.</p>

Typical Costs for Adoption

Fees and costs are always subject to change, but this table will give you a good idea of what you can expect for two typical **international adoptions**, an **independent domestic adoption** (meaning the use of a private attorney) of an infant, **domestic adoption agency adoption** of an infant, and a **foster care adoption**. In general, infants are more expensive to adopt than older children. "Special needs" children are yet another unique situation, where special funding and/or assistance may be in place to encourage families to adopt the child, in consideration for the longer term costs of providing special medical and health care. There are no unique rules in the "special needs" category to say it would be more or less costly in every case.

Cost Area	International Adoption China	International Adoption Russia	Domestic Independent Adoption Infant	Domestic Agency Adoption Infant	Foster Care Adoption
Documents & Preparation					
Homestudy	\$750 - \$1200	\$750 - \$3,000	\$750 - \$3,000	\$750 - \$3,000	\$0 - \$2,000
Certification & Authentication	\$1,000 - \$2,000	\$1,000 - \$2,000	\$75 - \$325		
I-600A / I-600 / I-171H	\$750 plus \$80 per adult in household (as of 6/30/2007)	\$750 plus \$80 per adult in household (as of 6/30/2007)			
Postage, telephone, copying.	\$200 - \$500	\$200 - \$500	\$200 - \$500	\$200 - \$500	
General Fees					
Application fee	\$150 - \$600	\$150 - \$600		\$100 - \$600	
Program fee	\$3,000 - \$5000	\$16,000 - \$28,000		\$1,600 - \$6,000	
Child passport & visa	\$300 - \$400	\$300 - \$400			
Child medical exams	\$100 - \$200	\$200 - \$500			

Typical Costs for Adoption

Cost Area	International Adoption China	International Adoption Russia	Domestic Independent Adoption Infant	Domestic Agency Adoption Infant	Foster Care Adoption
General Fees – Cont'd					
Gifts	\$100 - \$200	\$100 - \$200			
Country fees	\$2,000				
Orphanage donation	\$3,000				
Post-placement report	\$300 - \$500	\$400 - \$1,000	\$400 - \$1,000		
Attorney fees			\$4,500 - \$9,750	\$500 - \$3,000	\$0 - \$1,500
Advertising & networking			\$0 - \$5,000		
Birth family counseling			\$700 - \$2,500	\$700 - \$2,500	
Birthmother expenses			\$0 - \$5,000	\$0 - \$5,000	
Foster care			\$0 - \$2,000	\$0 - \$2,000	
Travel Expenses					
Airline – 1 Child (One-way); 2 Adults (Round Trip) - China requires 1 Trip; Russia requires 2 trips for Adults.	\$1,500 - \$3,000	\$2,000 - \$6,000			
Other Travel	\$2,000 - \$6,000	\$5,000 - \$15,000			
Driver / Interpreter	\$400 - \$800	\$2,100 - \$4,000			

Typical Costs for Adoption

Cost Area	International Adoption China	International Adoption Russia	Domestic Independent Adoption Infant	Domestic Agency Adoption Infant	Foster Care Adoption
General travel			\$0 - \$5,000	\$0 - \$2,000	\$0 - \$2,000
Average Cost of Adoption	\$20,160 to \$25,240	\$25,160 to \$40,240	\$15,000 to \$25,000	\$15,000 to \$25,000	\$2,000 to \$5,000

The average cost of a domestic adoption in 2005 was \$18,105



How to Fund Your Adoption

There are many ways to find the monies needed to adopt. In addition to our help – through your non-profit adoption agency – there are many sources to consider.

There are always adoption fees that have to be paid. These fees pay for the people, procedures and safeguards necessary to insure the safety of the child that is being adopted. However, some countries are less expensive than others and some adoption agencies are more expensive than others. You have to find the right combination for you and your family.

Here is a list of the top 20 countries from where Americans adopted children in 2006, according to the US Department of State's Website. According to their site, 20,679 visas were issued to orphans entering the United States in 2006, compared to 22,728 in 2005, and 22,884 in 2004:

- 6,493 - China (Mainland)
- 4,135 - Guatemala
- 3,706 - Russia
- 1,376 - S. Korea
- 732 - Ethiopia
- 587 - Kazakhstan
- 460 - Ukraine
- 353 - Liberia
- 344 - Colombia
- 320 - India
- 309 - Haiti

- 245 - Philippines
- 187 - China (Taiwan Born)
- 163 - Vietnam
- 70 - Mexico
- 67 - Poland
- 66 - Brazil
- 66 - Nepal
- 62 - Nigeria
- 56 - Thailand

Here are some ideas on funding your adoption:

Adoption Tax Credit: If you pay US taxes, the current adoption tax credit is \$10,960 per child, effective December 31, 2005. Check with your tax preparer or the IRS for more information.

HELOC (Home Equity Line of Credit): Probably one of the most underutilized sources of funding is the equity in our own homes. Most people think of a home equity loan when it comes to home improvements, but actually, your home's equity can be used for anything.

So what is a HELOC, and how is that different from a home equity loan? They are both very similar, except that the HELOC is a pre-approved amount of money which you can write a check against – as you need it. Most banks provide you with a book of checks that can be used to withdraw the amounts needed as you go through the adoption process. As each check is written, you will see your monthly payment go up, to cover the new loan amount. You only pay for the money you borrowed. And the best part, you get to spread out the cost of the adoption over many years. For example, if you borrowed \$17,000 to cover the cost of an adoption, your rate per month could be well under \$100 depending on prevailing rates and your credit scores. And your interest is tax-deductible.

Some banks advertise adoption loans, but these are usually HELOC's called something else.

The Orphan Foundation was formed in December of 2006, and provides financial support and advice to adopting families,

through their licensed 501(c)3 adoption agencies. Collection boxes are our primary source of revenue, and we give priority use of collected monies to families in the cities where residents and businesses donate money to our program. (If you want to become a volunteer in our rapidly expanding program, or open up another city on our behalf, please contact us for more details.) In the very near future, we plan to raise monies in a variety of other ways - from individual contributions, corporate contributions, fund raisers, and grants - in order to expand our offerings and financial support without restrictions.

Federal laws currently prohibit our providing financial benefits directly to the adopting parents, in order to avoid possible abuse of the non-profit tax laws that allow us to receive tax-deductible donations from individuals and businesses. As a result, we make all of these monies available to adopting parents through their licensed non-profit 501(c)3 adoption agencies. Please ask your agency to contact us to start the process.

Based on the availability of our funds, we will either establish grants to qualified agencies, or provide grants to agencies where area families are in the process of adoption. We provide up to \$1,000 per child, and \$1,500 per "special needs" child. Funding is currently limited to our available proceeds from donations. You can contact us at info@TheOrphanFoundation.org or by calling us at (805) 823-3552 to find out more.

Current cities we service in Southern California are:

- ↘ Agoura Hills
- ↘ Camarillo
- ↘ Moorpark
- ↘ Newbury Park
- ↘ Oxnard
- ↘ Simi Valley
- ↘ Thousand Oaks
- ↘ Ventura
- ↘ Westlake Village

Adoption Agency Payment Plans: Many agencies have payment plans or take credit cards. These will usually be at higher rates than a HELOC, but if you're not a homeowner, this is an excellent source of monies for an adoption. You can make monthly or quarterly payments, or your agency may offer other creative ways to make payments.

Borrow from your 401K or your life insurance policy. This is another source of funds that is usually overlooked. And when you pay back the money you borrowed, in essence, you are paying interest to yourself instead of a lending institution.

Employer Adoption Benefits: Many large employers have adoption benefits. Check with your benefits manager and at the Dave Thomas Foundation website list below to see what companies might offer adoption:

http://www.adoptionfriendlyworkplace.com/afw/adoption_friendly_employers.asp

The National Endowment for Financial Education: The NEFE has prepared a free 78-page booklet titled "How to Make Adoption an Affordable Option". The booklet was prepared to inform adoptive parents about the range of financial assistance options that may be available. You may view or download the booklet from the NEFE website located at: <http://www.nefe.org/adoption/default.htm>.

The Gift of Adoption Fund: This fund was established to assist adoptive parents by providing cash grants to subsidize a portion of the costs. Grants are awarded on a monthly basis. Grants of \$2000-\$5000 are based upon agency approval, financial need, childlessness and hardship. Visit their site at: <http://www.giftofadoption.org/> or call them at 877.905.2367.

Project Oz Adoptions, Inc.: This is a special grant offered to adopting parents utilizing their adoption services. Their grant application can be viewed at their website <http://www.projectoz.com/c/25/grant-application>.

Frequently Asked Questions (FAQs)

How would someone choose between domestic and international adoption?

When choosing between domestic and international adoption, one thing to consider is whether a family is willing to work with a birthmother. The amount of involvement with a birthmother or birthparents varies with each placement. However, many agency placements are trending towards semi-open, which allows for contact with the birthparents prior to the birth, and for the exchange of pictures and letters for up to 18 years. Another consideration is travel. In order to adopt internationally, it is usually necessary for one or both parents to travel to the country from which they are adopting. Other considerations include cost, race of child, and age of child. In an international adoption, it would be highly unusual to get a newborn, Caucasian infant.

What is the process with an adoption agency, and how do I get started?

To get started, simply request an information packet from your agency. Included in a typical packet is a Preliminary Application, which you will submit to the agency to set-up an appointment to meet with the office supervisor for a consultation. Once the consultation takes place, here is a general idea of the steps taken:

- Submit a formal adoption application
- Attend an Adoption Awareness meeting
- Begin your homestudy process
- Complete your profile
- Become linked with a birthmother
- Temporary placement/host care
- Birthparent release hearing
- File Petition for Adoption
- Thirty day, three month, and six month post-placement visits
- Finalization of Adoption

What is the time frame?

The agency will help you create a profile, or a synopsis of who you are, for a potential birthmother. Once your profile is active, most families are linked with a birthmother in less than twelve months. But since agencies do not have a "waiting list" because birthmothers choose the family themselves, it is very possible the wait to be linked could be as short as a few days, or longer than a year.

Can I pick the gender of my child?

While you can specifically request the gender of your child, it can cause significant delay in the waiting time. This is especially true in most agencies' Caucasian adoption programs, due to the fact that most birthmothers choose the family during pregnancy before they know the sex of the baby. If a specific gender is important to you, you might want to consider international adoption, where more choices are possible.

Can the birthmother change her mind?

A birthmother has the right to change her mind about adoption until she goes to court to release her parental rights. This hearing usually takes place two to four weeks after the birth of the baby. There is no time period following that hearing that allows her to change her mind. The release of rights is permanent at that hearing.

What are the ages of the families typically selected by a birthmother?

The ages of families range from the mid-twenties to the mid-forties.

What kind of health information will we have about the birthmother?

Complete health backgrounds are reported from the birth mother. Additionally, the agency or private adoption attorney will get prenatal records, if possible, and will provide the family with medical reports on the child.

What if the birthmother changes her mind?

If a birthmother should change her mind and decides to parent, the couple will usually return to the profile book and be shown to other birthmothers.

Is domestic adoption permanent?

After a birthmother releases her parental rights in court, she has twenty-one days to file an appeal or ask for a re-hearing. The basis for this cannot be a change in her decision. She cannot come back to the court after this time to ask for the release to be overturned.

Will we have to go to court?

In most counties the adoption petitions are filed via mail. Some counties require a finalization hearing. If you are not working with a private adoption attorney, most agencies provide legal assistance to take care of all of the necessary legal work and will notify you if you must attend.

Do I have to attend an adoption agency's information meeting?

Attending an information meeting is not required, but would certainly be helpful to you as both the domestic and international programs are reviewed, especially if you have not picked a final path. Remember, that the ultimate decision rests with you, and the agency can only tell you what they have been successful in doing.

What are adoption agencies "adoption awareness meetings?"

Some agencies provide a one to three-hour meeting where various adoption issues are discussed. You will meet other couples who are beginning the adoption process and will learn about networking, birthmothers, and a variety of other topics. The more information you have, the more empowered you will be to make a good decision for you, your family, and your new child.

How long does my homestudy remain current?

A homestudy is current for one year. If a couple has not been placed after one year, your caseworker will come to your home and do an update of your homestudy. Any major changes in your personal circumstances, may prompt the need for an update: a change your residence; a change in your job status; a change in your health status; a change in your marital status; a change in your financial status; and a change in your criminal background.

Bold New Trends in Adoption

Different Times are Producing Different Motivators

by Joe DiDonato – Co-Founder & Chairman of The Orphan Foundation

What makes a single mom struggling to start up a new business, adopt a hard-to-place, “special needs” child from another country? Why would a perfectly happy, healthy, and content family take on a Down syndrome child with heart complications, when the boy’s own mother chose to give him up at 6 weeks of age? And why would a New York family rescue three frail and traumatized orphans from the ravages of Liberia’s second civil war?

We asked ourselves these questions as our foundation’s Board reviewed the grant requests from these families. When most people hear the term ‘adoption,’ we tend to think about couples faced with infertility, or couples who are trying to put their stepfamilies together to strengthen their family bond. These first three grant requests to The Orphan Foundation bore no similarities to those stereotypical images.

The Smith Case – California

Madeleine Smith, the first recipient of an adoption assistance grant from our Foundation, is a very interesting woman. She describes herself as having a big heart, with an even bigger pile of bills. When she found her way to our Foundation, she was in the process of adopting Dang Jian, a “special needs” child from China. The name she chose for the 4-year old boy is “Elijah.” She describes Elijah as a wonderful child who loves to play outside, and is especially fond of toy cars. His fifth birthday will be in December, so she’s planning a very big celebration when he arrives.

But that is only a small piece of the story. Dang Jian was placed in the “special needs” category by his China orphanage, and given to an adoption agency in Oregon to place. Dang Jian is missing his right ear, which is accompanied by marginal hearing on that side. Adding to that malady are various urinogenital and colorectal problems. These factors, along with his age, also put him in the “hard-to-place” category of adoptions. And what does that mean? He was given this one last chance to be adopted before he would be permanently institutionalized in China.

If China and the adoption world considered Elijah’s problems as significantly daunting, why would a single mom struggling to grow a start-up music services business, step in to rescue him? Good question. But wait, there is still another page to this story.

Elijah will be Madeleine's third "special needs" child that she has adopted! And she also has a 22-year old college student son, Donovan. Madeleine's other adopted children include her 7-year old son Michael, from Bulgaria, and her 3-year old daughter Hana, from Guatemala. And just to make this random act of love more difficult on her, Madeleine decided she had to move from her 2-bedroom apartment to a 3-bedroom apartment to make sure that there was enough room for Elijah in his new home.

Madeleine discovered Dang Jian, when a friend emailed her that she saw Dang Jian's story on an adoption agency's website, and described his impending fate. Madeleine found out that someone had put up an anonymous donation to help offset part of the adoption expenses, and that started Madeleine's wheels in motion. With domestic adoptions averaging \$18,105 currently, and almost double that internationally, due to travel costs, document translations and other country specific requirements, this was the opening break she needed. This was her chance to give Elijah a home, and she'd worry about the rest of his living and medical needs when he was in her care.

Madeleine has since arranged for the UCLA Craniofacial Center to replace Elijah's missing ear. All she wanted from The Orphan Foundation was enough money to finish her legal paperwork with the State of California, get the legal documents translated into Chinese and certified, and have enough left over to pay her travel expenses to China to bring "Elijah" home.

When we asked her why she was doing this, she simply repeated what she said earlier – she has a big heart. The only anchor on that big heart seems to be that big pile of bills she's managed to build in the process. Our Board couldn't have agreed more, and voted unanimously to grant her the money.

The Cancilla Case – California

Mary and Warren Cancilla, along with daughter Annalise, seemed truly overjoyed about 6-week old Harrison's arrival. Harrison would be that new brother for Annalise, and the perfect one boy, one girl family would arrive in a small, quiet California town. However, this family portrait turns out to be a bit more unique than that. Harrison was born with Down syndrome, with the added rare heart complication called tetralogy of Fallot.

Mary, a sign language interpreter, told us that they had been on the Down Syndrome Association of Greater Cincinnati's waiting list for 2 years. This seemed hardly a "spur of the moment" decision. When the association called to tell the Cancilla's that Harrison's mother decided to give him up, and they were on the top of the list to receive a Downs syndrome child, they were overjoyed that their long wait was finally over.

What did they want from The Orphan Foundation? Just some financial help with their adoption costs so that they could free up some money for the medical needs that Harrison will be facing.

Another unanimous vote, and another unnoticed random act of love from just a regular kind of family who chose to love a very special boy.

The Buckley Case – New York

When we talked with Lorraine Buckley she told us all about the incidents that led up to their finding Abrous, the brother of one of the two girls that they had already adopted from an orphanage in Liberia – an orphanage that had been overrun by soldiers during Liberia's deadly civil wars. A badly beaten orphanage director managed to save the children from harm, by convincing the soldiers that some of the children might be their own. The soldiers confiscated all of the orphans' food, but allowed the children to vacate the orphanage. The children walked for two days in search of shelter, with at most, a handful of rice for each day of their journey. The UN came to their rescue, and stepped in to provide them with blankets and food. Eventually the orphanage reopened, but everything was completely destroyed, including the children's beds and toys.

Now what was the connection and motivation that moved the Buckley's to adopt these two young girls in the first place? Lorraine's dad was doing some volunteer work to build a home for an old Air Force buddy, who had later turned to missionary work. While swapping time with other contractors to save his buddy money, Lorraine's father met yet another missionary family in the area. That family had already adopted one of the children from that Liberian orphanage, by the name of George. George had been spared from the attack on the orphanage by being in the US on tour with the Liberian Boy's Choir. It took a year for George to get up enough courage to ask the missionary family to try to find his sister, who was also living in that orphanage. The family was in shock. They never even knew he had a sister! The family agreed immediately, found his sister Mala, and brought her to the States.

When the Buckley's went to visit Lorraine's parents during the December holidays of 2004, they also met the other missionary family, and the reunited siblings, George and Mala. The plight of these children thrust them into motion. Mala asked the Buckley's if they would help find her two roommates from the orphanage, Patience and Naomi. The Buckley's not only found them, but by October 2005, the girls were on their way here to their new home with the Buckley's in New York.

As fate would have it, when Lorraine's father and husband went to pick-up the girls, Naomi's parents brought her brother Abrous to the Liberian orphanage when they came to see Naomi off. Abrous' parents asked that the Buckley's take Abrous as well as his sister Naomi. It wasn't safe for any of them in Liberia, and

the parents were not only living in abject poverty, their situation was made even worse by Abrous' father being severely injured in a work accident. But in that first round of adoptions, the Buckley's only succeeded in bringing the 7 and 9 year old girls back to New York. Abrous had already been relinquished to the orphanage, but he was on a waiting list to get in, and of course there was the mound of official paperwork required, and all the money that had yet to be raised. Imagine that - on a waiting list to get into an orphanage!

When they brought the two girls home to New York, Abrous returned home with his parents to wait for an opening at the orphanage. Luck finally prevailed, and at the end of August, Abrous was one of 100-plus children admitted to the orphanage. The Buckley family immediately went into motion trying to raise the money they needed to rescue Abrous, and once again, they reentered the adoption process. Nearly 14 months later, in December of 2006, their documents were finally clear to send to Liberia, and the monies were almost all in place to cover the country fees and other adoption costs. As of July 2007, they are still waiting for word on the case, and final passport clearance. The Buckley's are hoping that the adoption petition is either in the Liberian courts or will be there very soon.

What did they want from The Orphan Foundation? Financial help to complete the adoption. The families were all asked to go through the same United States adoption agency, which resulted in additional processing fees of \$1,800. The Buckley's were now running out of sources to tap for quick financial help, and were becoming more anxious and desperate in the eleventh hour of Abrous' rescue. Another unanimous vote from the Board, and another lost child in the world was sent a lifeline.

These were definitely not the stories that we expected to see in our first three grant requests. Where was that stereotypical family that was starving for a child of their own, but left barren by some cruel twist of biological fate? Where was that known connection between the parties that used adoption to solidify a new marriage and family? These weren't childless parents looking to fill an empty space in their heart, or stepparents coming in to secure the bonds of their new family. These were a whole new breed of parents, with a whole new agenda and view of life.

Our 12-person Board looked at each other in astonishment. We just couldn't get our heads around this left-turn in our world views. We were seeing entirely different passions at play, complete with an unfaltering commitment to see the long arduous adoption process through to the end, so that they could then begin on the really hard part of all this – raising children with some very special needs.

We told all three of these families that they are the real heroes out there. Forget Superwoman, Batman, and Spiderman. Meet Madeleine, the Cancilla's, and the Buckley's. These are the kind of quiet heroes we pass on the streets each day,

and had no clue that they even existed. They're made of the same mettle as those courageous people, who rush into burning buildings to save children, rescue a fallen soldier from enemy fire, or run down a thief who snatched an old woman's purse. And then they want to quietly disappear behind their private lives, shying away from the cameras and lights of a press eager to exploit their bravery and courage. These families don't even seem to know what all the fuss is about. Wouldn't all of us do the same?

Perhaps it was that small quote, nearly hidden at the top of our home page that led them to us (www.TheOrphanFoundation.org):

"We ask that you not judge our success in terms of "bottom lines." Instead, we ask to be measured by the number of "lifelines" we extend to the homeless children of this world."

Perhaps we were never alone in our mission to find these children a family to love them, to cherish their worth, and to give them hope. Either way, bear witness to the birth of a whole new breed of family. Meet the new "tutelaries of hope," the *real* guardians of our world's children. They know no bigotry, no deception, nor bias of thought that would ever prevent them from the simple act of loving a child that would otherwise be lost to the world. We think this is a bright and shining light in the distant skies, and we choose to call that light "hope ascending."

Author's Footnote: The semi-official orphan count is now estimated at 143 million children around the world. UNICEF estimates that there are another 20 million children in the "displaced children" category. These are the child victims of armed conflict and human rights violations. If we considered these combined categories of children as a nation, their population would rank them as the 7th largest country in the world. Please help us with your donations or volunteer services: www.TheOrphanFoundation.org.

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