



MARE's Financial Guide to Adopting a Child from Foster Care

Adopting a child from foster care is a life-changing decision. Families must consider many different factors before making a decision such as this, one of which is the financial impact it will have on their family. The information contained in this brochure is intended to help families who are interested in adopting a child from foster care identify some of the different areas of financial impact and provide information on the resources and supports to assist families with their decision to adopt. This information is not all-inclusive, however it will provide a framework for the financial conversation that is essential in making the decision to adopt.

The “Cost” of Adopting a Child from Foster Care

Many prospective adoptive parents do not know that when adopting a child from foster care, there is no cost for the process, including the training, homestudy and legal aspects of the adoption. The only real cost associated with the adoption is the amended birth certificate for the child, which is approximately \$10-15. Despite the minimal monetary fees, there are many time and opportunity costs associated with adopting a child from foster care that need to be considered. Below are some of these costs to think about:

- Attending MAPP training classes (8 weeks for 3 hours per week at night), including child care for biological or adopted children
- Four to six visits with your social worker at your home to complete your homestudy (could be day or evening)
- Visitation with the child(ren) you are looking to adopt
- Taking time to meet with the child(ren)’s doctors, therapists, social workers, teachers, etc. prior to placement
- Taking time to get the child(ren) registered in a new school and meet teachers if applicable
- Taking time to get new doctors or therapists/counselors if applicable
- Taking time off work or unpaid leave to bond with the child(ren) when they arrive at your home
- Taking time off for any medical or emotional emergencies and issues

Adoption Subsidy

Some of the children who are adopted through the Department of Social Services are considered children with "special needs." A child is a "child with special needs" if the Department determines that the child meets the following three criteria.

1. The child cannot or should not be returned to the home of his parents. Evidence that the child is legally free for adoption meets this criterion.
2. At least one of the following circumstances applies:
 - a. The child has one or more special needs as result of a mental, emotional or physical impairment, behavioral disorder, or medical condition that has been diagnosed by a licensed professional who is qualified to make the diagnosis.
 - b. The child is difficult to place for one or more of the following reasons:
 - The child is a member of a sibling group of two to be adopted together and one of the children is eight years of age or older;

- The child is a member of a sibling group of three or more to be adopted together; or
 - The child is a member of an ethnic or cultural minority for whom reasonable, but unsuccessful, efforts to place the child in an adoptive home were made and documented.
- c. The child's birth and/or family history places the child at risk of having special needs but, due to the child's age, a reliable diagnosis cannot be made.
3. Reasonable efforts have been made to place the child for adoption in the most appropriate home without providing adoption subsidy. The requirement to make such efforts may be waived for any child whose best interests would not be served by a new placement because the child has developed significant emotional or psychological ties with the pre-adoptive parent(s) while in the care of such parent(s), and the pre-adoptive parent(s) cannot adopt the child without adoption subsidy.

Adoption subsidies are available to parents who adopt children who have physical or mental disabilities, or severe emotional problems. In addition to those children who qualify for subsidy through the Federal Title IV-E Adoption Assistance program, state subsidies are available to offset the additional costs of caring for a child with special needs. The subsidy programs are intended to remove financial barriers to the adoption of children with special needs, but they are not intended to cover the full cost of raising a child. The amount of the subsidy cannot be greater than the amount that child would have received had the child remained in a family-based foster care setting. The benefits available through the adoption subsidy programs are determined on an individual basis and may include monthly care and maintenance payments (a daily rate), health insurance coverage (Mass Health is intended to supplement the family's insurance and includes medical, dental and mental health services), or reimbursements for the cost of special services (Parent and Children Together – P.A.C.T.). A quarterly clothing reimbursement may also be available; this is the only reimbursement that is based on the family's annual household income level. All children who are adopted through DSS are eligible to apply for a subsidy, but **adoption subsidy is not guaranteed**. Both subsidy programs, as administered via the Department of Social Services, are not based upon the income of the family. **The subsidy approval is solely based upon the special need(s) of the child being adopted.**

Here are the program guidelines:

- **There must be a signed subsidy agreement in place prior to legalization of the adoption.**
- Eligibility for the subsidy program is not related to the income of the adopting family. The amount of the subsidy is based on the special needs demonstrated by the child and the circumstances of the adopting family.
- A child is eligible for the subsidy until the age of 18. Massachusetts, at the discretion of DSS, will extend the subsidy until age 22 if the child remains in a full-time education program and their permanent address remains the same as the adoptive family's address.
- Re-evaluations are typically required on an annual basis. As part of the re-evaluation, the family may be asked to provide documentation from professionals treating the child.

- The child's adoption worker is required to submit a subsidy application to the DSS Subsidy Unit for every child being adopted through DSS. The family has the right to refuse the subsidy, but the application must be submitted prior to legalization.
- If a child's needs do not support a subsidy benefit at the time of legalization, an agreement may be signed allowing for future benefits (including payments/Mass Health) should the needs change. The family should send documentation from a professional describing the current special needs of the child along with a copy of the signed subsidy agreement to the subsidy unit at DSS.
- All subsidy related questions and concerns should be directed to the subsidy administrator assigned to your region. You can reach a subsidy administrator by calling: 1-800-835-0838, Monday through Friday, 9 a.m. to 5 p.m.

Post Adoption Services

Adoptive families should not feel alone when confronted with perplexing or worrisome issues, and they do not need to wait until a major problem has occurred before asking for assistance. Within Massachusetts, there are a variety of organizations that provide post adoption services for families. Each organization offers various services such as information & referral, support networks, respite services, counseling and other supports. Below are some organizations that provide post adoption services.

Massachusetts Society for the Prevention of Cruelty to Children (MSPCC)/ Kid's Net is a private, nonprofit society with a legacy of strengthening families and preventing child abuse through essential child welfare and mental health treatment and effective public advocacy. Through the Kid's Net Program, under contract with the Massachusetts Department of Social Services, MSPCC gives support to foster, adoptive and kinship parents who care for children in DSS custody. Visit their website www.mspcc.org or call (617) 587-1500.

Adoptive Families Together (AFT), a program of MSPCC, is a network of adoptive families founded in Massachusetts by parents who understood the benefit of peer support while raising families with complex issues. Their parent support meetings, held in the New England area, provide post-adoptive information, education and support for people touched by adoption. Contact AFT for support group locations. Visit their website www.mspcc.org or call 617-587-1563.

Adoption Community of New England, Inc. (ACONE) offers events and programs throughout the year for all those touched by adoption, including the Annual New England Adoption Conference (the largest, single-day conference of its kind), a library of adoption-related audio, video and print materials and a directory of therapy providers. Contact ACONE for chapter locations throughout MA and New England. Visit their website www.odsacone.org or call (508) 429-4260.

Center for Family Connections is an agency whose goal is to serve individuals and families touched by adoption, foster care, kinship, guardianship, as well as other complex blended families, and to serve the people with whom they are connected, by offering clinical treatment, consultation, training, education, and advocacy. Visit their website www.kinnect.org or call (617) -547-0909.

Single Parents for the Adoption of Children Everywhere (SPACE), a chapter of ACONE, began in 1974 and is a support and information organization for single adoptive parents, singles interested in

adoption, and the children of families formed through single parent adoption. Visit their website www.geocities.com/odsspace/ or call (508) 429-4260.

Massachusetts Department of Social Services

- **Subsidy Unit:** Contact the Subsidy Unit and/or your Subsidy Administrator regarding any subsidy related concerns at 1-800-835-0838.
- **Search Unit:** Please contact the Search Unit at 617-748-2240 (if the adoption was done through a private agency and that agency is known, you can contact the agency directly).
- **Tuition Waiver Program:** Free undergraduate tuition to most of Massachusetts' state and community colleges and universities is available for children adopted from foster care, if they are admitted. The child must be adopted by a family residing in, or employed by the Commonwealth of Massachusetts. Room, board and other fees are not included in this waiver. Applicants must be full-time students under the age of 25 who are residents of Massachusetts. A FAFSA (Free Application for Federal Student Aid) must be filed as well. To learn more about the Adoptive Child Tuition Waiver program or to apply, please contact DSS at 617-748-2267.

Adoption Journeys provides post adoption support services to families throughout Massachusetts. All adoptive families in the Commonwealth are eligible to receive Adoption Journeys services, which include support groups for parents and children, adoption counseling, respite services, parent liaisons, adoption competency training and regional intensive crisis response teams. To find the agency that serves your area, please contact the lead agency, Child and Family Services, Inc. at 1-800-972-2734.

Adoption Connection is one of the oldest search and support organizations for adoptees, birth parents, siblings, adoptive families and anyone who has been separated through adoption. Searches are done with strict confidentiality along with respect and responsibility for all who are involved. The entire staff, led by founder and director Susan Darke, has had a personal experience with adoption, which makes them committed and sensitive to guide and advise on how to make contact along with working through the issues of search and reunion. Visit their website www.adoptionconnection.qpg.com/ or call (978) 532-1261.

Costs of Raising a Child

There are many costs associated with raising a child, and these costs differ from family to family. For adults who have never parented before, we suggested that you talk to family and friends to gain an understanding of these costs.

Tax Information

Below is a list of tax benefits that are applicable to families who have children (some of these are specific to children who are adopted). This information is provided as a service and is not intended to be construed as tax advice. Please speak with your tax consultant to learn more about these benefits and how they may apply to your particular situation. You can also contact the Internal Revenue Service at (800) 829-1040 or visit www.irs.gov.

<u>Timeline</u>	<u>Benefit</u>
Generally year before, year of or year after adoption	Adoption Tax Credit (please also visit www.nacac.org/pub_taxcredit.html)
	Adoption Exclusion
Generally until age 13	Child Care Credit
	Dependent Care Credit
Generally until age 17	Child Tax Credit
Generally until age 19 unless a full time student	Exemption
	Earned Income Credit
	Health Care Reimbursement
Ages 18-25	Free Undergraduate Tuition at most MA state and community colleges and universities

Employer Benefits

Many employers provide benefits to employees who adopt. Please check with your employer to see what adoption benefits are offered at your particular place of employment. You can also visit the Dave Thomas Foundation for Adoption website at www.davethomasfoundationforadoption.org (under the Programs/Events section) for information on adoption benefits in the workplace.

The Family and Medical Leave Act (FMLA) states that covered employers (those with 50 or more employees) must grant eligible employees up to a total of 12 workweeks of unpaid leave during any 12-month period for one or more of the following reasons:

- For the birth and care of the newborn child of the employee;
- **For placement with the employee of a son or daughter for adoption or foster care;**
- To care for an immediate family member (spouse, child or parent) with a serious health condition; or
- To take medical leave when the employee is unable to work because of a serious health condition.

For more information, please visit the U.S. Department of Labor website at www.dol.gov/esa.

The information contained in this document is current as of January 2007. We hope that this information has been helpful to you on your road to adoption. If you have any questions or concerns, please contact our office.

The Massachusetts Adoption Resource Exchange (MARE) is a private, non-profit agency that exists to find “a place to call **HOME**” for **CHILDREN** in foster care, including sibling groups and children who are traditionally harder to place. We do this by recruiting, educating, supporting and advocating for **FAMILIES** throughout the adoption process.

Founded in 1957, MARE works in cooperation with public and private agencies to help find permanent adoptive families for children in foster care. The children are school age, sibling groups, children of color of all ages, and children with intellectual, physical or emotional difficulties or disabilities. MARE provides a variety of programs and services to accomplish its mission.

Contact Information

website: www.mareinc.org

MARE Main Office

45 Franklin Street, 5th Floor
Boston, MA 02110
617-54-ADOPT (617-542-3678)
1-800-882-1176
Fax: 617-542-1006
TTY: 617-542-7772

MARE Western MA Office

c/o Department of Children and Families
140 High Street, 5th Floor
Springfield, MA 01105
413-452-3431 or 413-452-3365

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