

# ROOM at your TABLE



## EXPLORING ADOPTION AND FOSTER CARE

### Week 3

#### Investigating Funding Options

*And my God will meet all your needs according to his glorious riches in Christ Jesus.  
-Philippians 4:19*

##### A. Adoption Finances

1. God is able to provide what you need. Adoption brings opportunity to see God at work, to witness His provision for us, and to be used by Him to provide for others.
2. Not all adoptions are expensive. There is usually little to no cost associated with adoption from the foster care system. In addition, there is often a monthly post-adoption stipend paid until the child becomes an adult.

##### B. Cost Variations

1. International adoption costs vary based on:
  - The country selected
  - Your tax and income profile
  - Special needs of the child, if any
  - Travel requirements
  - Exchange rates
  - Agency
2. Domestic adoption costs can vary based on:
  - Insurance requirements for the delivery of the child, if applicable

- Choice of agency
- Medical "pass-throughs" versus flat fees
- Cost-reduction measures taken
- Special needs of the child, if any

### **C. Available Resources**

1. The IRS Adoption Tax Credit  
([www.irs.gov/taxtopics/tc607.html](http://www.irs.gov/taxtopics/tc607.html))
2. Company benefits for employees who adopt
3. Church resources
4. Christian adoption foundations that offer grants and/or interest-free loan
5. Agency grants and fee-reduction programs
6. Military adoption benefits
7. Special-needs adoption assistance
8. Borrowing against your 401(k)

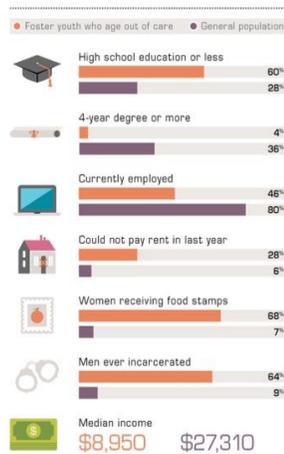
## **Foster Care**

### **A. The scope of the need**

1. There are over 400,000 children in the US in foster care and around 33,000 children in Texas.
2. There are about 14,000 children in Texas and around 60 children in Collin County.
3. Kids who age out of the system:

## WITHOUT ADOPTION, A DISMAL FUTURE

At age 26 ...



\*Source: AFCARS Report, July 2013  
Infographic from *Becoming Home* by Jedd Medefind,  
Barna FRAMES Book Series, Zondervan 2014.

## B. The Process

1. A child is placed into care after an allegation of abuse or neglect.
2. The biological parent is given a treatment plan to work towards being able to parent full time again.
3. Either the treatment plan is successful and the child is reunited with his/her biological parent(s),

OR

The child is placed for adoption.

4. Biological relatives are contacted to see if they are able to adopt, then the foster parents are given the opportunity to adopt, then the child is placed into the matched adoption system.

## C. Foster Parenting

1. The goal of foster care is unification with the biological parent.
2. A foster parent who is willing to adopt prevents one less traumatic loss and move for the child

3. Foster parents are needed that will treat the foster child with as much commitment as a biological or adopted child. This includes:
  - Going to court
  - Connecting significant people in their lives
  - Do everything possible to meet their physical, emotional, spiritual, and educational needs
4. The possibility of a child leaving is a very real part of foster parenting.
5. If it was me or my child, what would I want someone to do?
6. Foster parenting requires a willingness to work in the context of an overloaded and under-resourced system.

## **Single Parent Adoption and Foster Parenting**

### **A. Developing your support network**

1. For emergencies
2. When you need a break
3. School Holidays/Sick Days
4. A mentor for your child
5. A mentor for you
6. Is there someone of the opposite sex to provide guidance for you as you make key parenting decisions?

### **B. Dating and Your Social Life**

1. Single parenting will impact your friendships, activities, and dating life
2. For a child has already had many losses, stability is important. Extra care is needed when bringing a dating partner into the child's life.
3. The child's needs should be a priority. This might impact the availability for dating.
4. Deciding to adopt/foster will impact whom you date.

## **Discovering Your Child**

### **A. The Form**

1. You will be asked to complete a form specifying various characteristics of children you would consider adopting.
2. You must prayerfully consider the criteria you should be using to decide which child you will adopt/foster.

- Remain open to the child God has for you.
- Prayerfully consider each question on the form.
- Seek godly counsel in this area.
- Be honest about your limitation, while recognizing God's grace and ability to overcome them.

## **B. Key Decisions**

1. Making the decision about what placements to accept (and not accept) is incredibly important.

- Recognize that the agency's first priority is getting any child they are responsible for in a home.
- Remember their first priority is not going to be to help you make the best decision for your family.
- Unwise placement decisions lead to bad outcomes.
- Disruption.
- Unnecessary additional emotional harm to child and family.
- The safety and well-being of ALL children involved should be considered.

2. Age of Child

- Consider the ages of the children currently in your home.
- There are unique challenges in bringing a child into the home that is a similar age to children who are currently in the home.
- Recognize that birth order can matter to children already in your home, whether adopted or biological.
- Don't assume a child of a certain age is easier or harder than another age. Each age comes with its challenges and blessings.
- Consider the area of greatest need.

3. Transracial Adoption

- You will encounter people, even in the church, who are critical of transracial adoption.
- Racial and cultural identity matter. You need to be prepared to be on a lifelong journey of educating yourself and parenting accordingly.
- There is increased visibility as an adoptee and an adoptive family when adopting transracially.

- Take inventory of your surroundings when considering transracial adoption (church, friends, extended family, neighborhood and schools).

#### 4. Special Needs

- Adopting a child with special needs offers special blessings.
- Adopting a child with special needs addresses a great need.
- Adopting a child with special needs requires prayer and calling.
- Adopting a child with special needs requires a life-long commitment.
- There is unexpected joy in adopting a child with special needs.
- There are often reduced fees and requirements.
- There are sometimes increased subsidies.
- There are free resources available.

#### 5. Number of Children

- Consider the desire to keep sibling groups together.
- Remember that there are often increased needs for children from hard places over the course of their lifetime.
- Consider your \_\_\_\_\_ .

#### 6. Former Abuse and Neglect

- All adopted children are children from hard places.
- Health, behavior, neurological development, and attachment can all be significantly impacted by:
  - Institutional care
  - In utero exposure to drugs and alcohol
  - Neglect
  - Physical Abuse
  - Sexual Abuse
- True extent of abuse and neglect is never completely known at time of adoption.
- There are now many resources available to help families navigate these issues.