

SPECIAL REPORT

Adoption Cost & Timing

How much does adoption really cost?
How long does it take?



Data from the 2016 Adoption Cost & Timing Survey,
gathered by

AdoptiveFamilies
The Resource & Community for Adoption Parenting

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SPECIAL REPORT

How Much Does Adoption Really Cost? How Long Does It Take?

Data from the 2016 Adoption Cost & Timing Survey

After making the deeply personal, and often difficult, decision to adopt, prospective parents must choose a path to lead them to their child. By this point, you are not just emotionally drained, but you may have spent thousands of dollars and months or years pursuing IVFs and other fertility treatments. You are probably wondering, *can I afford to adopt? How much longer do I have to wait to become a parent?*

Each year, *Adoptive Families* polls newly formed adoptive families across the country to get actual information on the cost and length of time it took those families to complete an adoption. *Adoptive Families'* Annual Adoption Cost & Timing Surveys are conducted online, and are open to families that have finalized adoptions in the two most recent calendar years. The information about the adoptions reported on here was collected from March 2015 through February 2016 and includes information about 1,231 adoptions finalized in 2014 and 2015. It's important to note that this survey collects self-reported data.

66% of all survey respondents adopted in 2015. 34% adopted in 2014.

Adoptions Finalized in 2014 and 2015— Cost & Timing Overview

Summary: Adoption remains expensive; total costs reported for international routes *decreased* slightly in this survey, although averages remained higher for international adoption than for domestic adoption; average total cost for U.S. foster (public) adoption is minimal; most families adopt within two years.

	Average Cost*	Percent matched within 1 year	Percent matched within 2 years
U.S. Newborn (Agency)	\$41,532	62%	84%
U.S. Newborn (Attorney)	\$34,594	67%	86%
U.S. Foster	\$2,811	64%	76%
China - Traditional		0%	0%
China - Waiting Child	\$36,070	84%	93%
Ethiopia	\$38,667	56%	78%
South Korea	\$46,412	56%	81%

* Averages represent total costs before claiming the Adoption Tax Credit.

Adoption Cost: the Basics

With the exception of adopting a child via the U.S. public foster care system, it remains expensive to adopt either privately in the U.S. or internationally.

Adoption expenses vary according to the route and country program, the agency or attorney, and secondary expenses, such as travel. Total costs range from almost nothing if you adopt from U.S. foster care, to more than \$50,000 from several international countries. Of adoptions finalized in 2014 and 2015, international adoptions cost an average of \$42,000, \$4,000 more than the average U.S. newborn adoption during the same time frame.

Travel expenses are a significant portion of international adoption costs

Travel costs may be hard to predict and, in some cases, can nearly double the bottom line. In recent years, Ethiopia and South Korea began requiring a second trip to the adoption process, both of which led to significant increases in cost from those countries; however, total costs seem to have dropped slightly in the last year.

Families with lower incomes benefit from fewer cost offsets from the federal Adoption Tax Credit

The cost of adoption may be offset by the federal adoption tax credit (unless family income exceeds federal limitations). The maximum credit for tax year 2016 is \$13,460. Families adopting domestically may claim it per attempt. Families adopting from U.S. foster care may claim the credit regardless of expenses paid. However, the adoption tax credit is currently non-refundable, which means it can only be used only to reduce tax liability, and so many families with moderate to lower incomes do not benefit from the credit. The Adoption Tax Credit Refundability Act of 2015, introduced in April 2015, seeks to restore refundability provisions to the credit. *Adoptive Families* is part of the working group that supports this bill. Learn how to contact your legislators and take action at adoptiontaxcredit.org/advocate.

88% of survey respondents adopted as part of a married heterosexual or same-sex couple. 11% adopted as a single parent; 1% adopted as part of an unmarried couple.

“How We Covered Adoption Costs”

We asked survey respondents: It's no secret that adoption expenses can add up. Please share the strategies you used to meet the cost of adopting (select all that apply)

- 58%** I was able to cover the costs through my/our regular income and/or savings
- 31%** I claimed the adoption tax credit
- 26%** I was given a financial gift from a friend or family member
- 22%** I adopted from U.S. foster care and had minimal costs and/or qualified for a subsidy/reimbursement
- 17%** I received some adoption reimbursement through my employer (or my partner's employer)
- 11%** I raised funds online
- 10%** I raised funds through an in-person event or project
- 9%** I borrowed against a retirement fund (mine or my partner's)
- 9%** I was given a loan from a friend or family member
- 7%** I took out another form of loan (not home equity)
- 7%** I received a grant from a faith-based organization
- 6%** I received a grant/subsidy/discounted fees from my adoption professional
- 6%** I took out a home equity loan
- 4%** I took out an adoption-specific loan
- 3%** I received a grant from a non-sectarian organization
- 1%** I received a subsidy as a military family
- 5%** Other

Total Adoption Costs Vary According to the Adoption Route and the Specific Circumstances of Each Family

(Data re. completed adoptions in 2014 and 2015; before Adoption Tax Credit)

ADOPTION ROUTE	TOTAL ADOPTION COST				
	Less than \$20,000	\$20,000 to \$30,000	\$30,000 to \$40,000	\$40,000 to \$50,000	More than \$50,000
U.S. Newborn (Private Adoption Agency)	16%	35%	28%	17%	4%
U.S. Newborn (Private Adoption Attorney)	43%	15%	15%	19%	7%
U.S. Foster (Public)	100%	0%	0%	0%	0%
China	2%	27%	47%	18%	7%
Ethiopia	0%	33%	33%	22%	11%
South Korea	0%	3%	44%	53%	0%

An example of how to read this chart: 51% of families adopting U.S. Newborns in 2014 and 2015 with the help of a private adoption agency incurred total adoption costs of less than \$30,000.

Another example: 47% of families adopting from China in 2014 and 2015 incurred total adoption costs of between \$30,000 and \$40,000 (before the adoption tax credit).

Some Conclusions:

- Virtually all foster adoptions cost less than \$10,000.
- Families that adopt internationally must assume a cost of at least \$20,000 to \$40,000 and their total expenses may be considerably higher.
- The cost range is greatest for U.S. newborn adoptions. Adoption advertising expenses vary widely depending on the cost of matching with a potential birth mother. This cost may be minimal if the match takes place through word of mouth or a free service, or, alternatively, as much as \$3,000, if the match occurs via newspaper advertising, costly online services, or a facilitator. Legal expenses may also vary widely, if the birth father must be located or contests the adoption, or if there are other unusual circumstances.
- International cost ranges tend to be more predictable by country of adoption.

Adoption Timing: The Basics

Most families adopt within two years, though the timeline varies by route, as well as case-by-case

As with cost, adoption timelines vary depending on route. There is a much greater range of wait times reported in U.S. newborn and foster adoption than in international country programs. On average, a majority of families will be matched with their child, an expectant mother, or receive an international referral within one year; the vast majority will be matched within two years. The notable exception to this is the “Traditional” (non-waiting-child) China adoption program, in which 100% of families that adopted in 2014/15 waited longer than five years. Families that adopted a waiting child from China in that same period, on the other hand, had a much different experience, with 75% receiving their referrals in less than six months.

Families now have some control over their timeline for the match or referral

It used to be that adopting parents had some control over the first portion of the adoption process—how quickly they collected documents and completed their home study—but then entered the formal “wait” to be chosen by an expectant mother, to have their foster child placed in their care, or to receive the referral of a child for international adoption.

In today’s adoptions, however, the wait to be matched is sometimes more active. In domestic adoption, it’s becoming more common for adopting parents and expectant parents to find each other online or through word of mouth; in foster adoption and in some international country programs, adopting parents may identify their child-to-be through waiting-children lists. In China’s Waiting Child program, for example, many families receive pre-approval and technically receive their referral before completing their home study and submitting their dossier.

34% of survey respondents adopted a child who was considered “special needs.”

U.S. Newborn— Agency vs. Adoption Attorney

If you're adopting a newborn in the U.S., the first decision you must make is whether your adoption process will take place primarily via an adoption agency or via an adoption attorney. Both types of adoption are referred to as "private." Attorney adoptions are sometimes referred to as "independent adoptions." Note that some states do not permit adoption attorney adoptions (at the time this special report went to press, the following states did not permit private adoptions: Colorado, Connecticut, Delaware, Massachusetts, and North Dakota). Also note that, regardless of the primary route, both attorneys and licensed social workers are involved in some aspects of every adoption process.

Adopting through an adoption agency—one organization is responsible for most steps in the adoption process.

An adoption agency typically conducts the home study, helps clients prepare a parent profile, locates expectant mothers, matches prospective families and expectant mothers, provides both parties with counseling and support, handles the termination of parental rights, and recommends attorneys to finalize the adoption. In an agency adoption, the birth parents relinquish their parental rights to the agency, which then consents to an adoption by the adoptive parents.

Adopting through an adoption attorney—parents identify the expectant mother and are responsible for other steps in the adoption process.

In independent adoption, the prospective parents usually take an active role in identifying an expectant mother by networking, advertising, or using online services. Prospective parents also hire an agency or social worker to conduct their home study. In most cases, the adoption attorney will handle all the legal documents, negotiate reimbursement of any expenses to the birth mother, and represent the adopting family in court (to obtain consent to the adoption, if necessary, and for the adoption finalization). Some states also permit attorneys to locate and screen expectant mothers. In independent adoption, the birth parents give their consent for the adoption directly to the adoptive parents.

69% of all domestic newborn families who adopted in 2014 and 2015 were matched with their child's birth mother through an agency.

12% were matched through an attorney.

8% were matched through word of mouth.

What to Expect When You Adopt a U.S. Newborn Through an Agency

U.S. NEWBORN-AGENCY AVERAGE COST BREAKDOWN

The average costs reported by families that adopted a U.S. newborn through an adoption agency in 2014/15 represented a 7.9% increase over the previous two-year reported average.

The total costs cited below exclude expenses associated with any “false starts” with expectant mothers. Forty percent of all U.S. newborn respondents experienced one or more false starts. Of those families, 56% reported costs of less than \$2,500 associated with each false start. Ten percent of all U.S. families with false starts were matched with an expectant mother who ultimately decided not to place the child after giving birth.

Home study fee	\$2,345
Document preparation & authentication	\$802
Adoption agency application & program fees	\$16,920
Attorney fees	\$4,129
Adoption consultant fees	\$2,853
Advertising/networking	\$2,271
Birth family counseling	\$783
Birth mother expenses	\$4,353
Foster care	\$325
Travel expenses	\$1,940
Post-placement expenses	\$1,911
All other expenses	\$2,900
AVERAGE TOTAL*	\$41,532

* Average represents total costs before claiming the Adoption Tax Credit.

U.S. Newborn-Agency families on their total cost:

“Our successful adoption was through an agency, but we had already paid a facilitator \$14,000. We paused that contract when we found out about the agency match, but can reactivate it for an additional six months when we’re ready to try to adopt a second baby.”

“Our adoption agency adjusts their fees based on the family’s gross income.”

U.S. Newborn–Agency families on their total cost, cont.:

“Our adoption costs were higher than anticipated due to the birth father contesting and then appealing the county court’s decision. This increased our legal and post placement fees by about \$10,000.”

“Our daughter was born seven weeks early. We had higher costs due to the NICU stay.”

“Our agency rolled expenses for a false start into the next attempt. If they hadn’t, our expenses would have been much higher.”

“We used a large agency with a great deal of resources and experience. As such, it was the most expensive one that we looked at. We felt it was worth every penny.”

“We felt like we paid a lot of money to our agency, and they didn’t do much to help us adopt. We hired a consultant after waiting a year, then had to hire a separate attorney to correct the agency’s paperwork. I say, vet your agency carefully.”

“We found our child’s birth mother through a friend, so we avoided marketing expenses and the agency’s match fee.”

“It’s a sad truth, but some agencies charge lower fees for African-American or multiracial children.”

“Our adoption was a ‘baby born’ scenario, so we didn’t have any birth mother expenses. Travel expenses were slightly higher, though, because it was last-minute.”

U.S. NEWBORN–AGENCY TIMING

The average wait times reported by families that adopted a U.S. newborn through an adoption agency in 2014/15 were similar to the timing results from the 2013/14 survey. Thirty-four percent of all U.S. newborn respondents were matched with the expectant mother of the child they ultimately adopted less than one month before the baby was born. Seventeen percent were matched after the baby was born.

Total time to adopt as reported in this survey *includes* any time spent in false starts. In general, the fewer restrictions you place on the child you hope to adopt in terms of race, prenatal exposures, gender, and birth family contact, the shorter your wait will be.

52% of all domestic newborn families who completed the survey brought their baby home within one week.

Average time to be matched (U.S. newborn agency families):

Waited 0 to 6 months	43%
Waited 6 to 12 months	20%
Waited 12 to 18 months	11%
Waited 18 to 24 months	10%
Waited 2 to 3 years	9%
3 years or longer	7%

Average time from child's birth until legal adoption finalization (U.S. newborn agency families):

Less than 3 months	13%
4 to 6 months	45%
7 to 9 months	29%
10 to 12 months	8%
12 months or longer	5%

U.S. Newborn–Agency families on their total timeline:

“We were matched and assisted with the delivery of our baby boy in a span of 2.5 hours. It was a whirlwind!”

“We were open to special needs, and any race or gender, and considered each situation on a case-by-case basis. I’m so glad we didn’t preclude medical complications outright or we may have missed out on connecting with our daughter.”

“At first, we wanted to specify gender. After waiting for 15 months, we dropped that criteria.”

“A small error in the agency’s paperwork meant we waited 11 months to finalize, instead of six.”

“Our child’s birth father agreed to the adoption, but then disappeared, so we had to wait out the specified time period before terminating his parental rights, which delayed the finalization.”

“Our son has major medical issues and was in the hospital during our original finalization date, so we had to push it back.”

40% of all domestic newborn families had one or more “false starts” with expectant mothers.

Of those, **44%** had two or more false starts.

10% were matched with an expectant mother who decided not to place the child after birth.

What to Expect When You Adopt a U.S. Newborn Through an Attorney

U.S. NEWBORN-ATTORNEY AVERAGE COST BREAKDOWN

The average costs reported by families that adopted a U.S. newborn through an adoption attorney in 2014/15 represented a 4.7% increase over the previous two-year reported average.

When families adopt independently, through an attorney rather than through an adoption agency, their expenses can vary greatly. For example, expenses may be quite low if they match through word of mouth, the expectant mother's expenses are minimal, and the legal procedure is straightforward. On the other hand, a family's expenses can be much higher if they use online services or pay a consultant or a facilitator to work on their parent profile or find the match. Expectant mother expenses can be greater on a case-by-case basis, and some states have higher maximums. Legal expenses can run quite high if the expectant father must be notified or a birth family member contests the adoption.

The total costs cited below exclude expenses associated with any "false starts" with expectant mothers.

Home study fee	\$1,732
Document preparation & authentication	\$929
Adoption agency application & program fees	\$5,780
Attorney fees	\$13,342
Adoption consultant fees	\$1,014
Advertising/networking	\$1,616
Birth family counseling	\$621
Birth mother expenses	\$4,748
Foster care	\$105
Travel expenses	\$2,758
Post-placement expenses	\$781
All other expenses	\$1,168
AVERAGE TOTAL*	\$34,594

* Average represents total costs before claiming the Adoption Tax Credit.

40% of all domestic newborn families had one or more "false starts" with expectant mothers.

Of those families, **56%** incurred expenses of less than \$2,500 in each "false start." **69%** incurred expenses of less than \$5,000.

U.S. Newborn–Attorney families on their total cost:

“Our costs were very low because we knew the expectant mother and she didn’t ask for any expense reimbursement.”

“The adoption attorney we worked with donated her services, so our expenses were just for the home study and some court costs.”

“I paid extra fees to hire an adoption consultant, but I credit her for my successful adoption. She was the only person I had on my side during the whole process.”

“We started our process using an agency. After waiting a long time (and paying about half the total costs), we decided to look at other options and ultimately adopted through a private attorney. So, basically, we paid for an adoption-and-a-half.”

“We paid two lawyers because it was an intrastate adoption. We also paid birth family expenses for three months after the adoption.”

34% of all domestic newborn families were matched less than one month before their child was born.

U.S. NEWBORN-ATTORNEY TIMING

The average wait times reported by families that adopted a U.S. newborn through an adoption agency in 2014/15 were slightly longer than the timing results from the 2013/14 survey. Sixty-seven percent of families who completed this year's survey were matched within one year, compared to 75% in the previous survey.

Total timelines *include* any time spent in false starts. A larger percentage of U.S. attorney families match very quickly, compared with U.S. agency families, as this group includes families that match through word of mouth or online before seeking the services of an attorney. They may also actively search for a match rather than waiting on an agency's list.

Average time from completion of paperwork to expectant mother match:

0 to 6 months	46%
6 to 12 months	22%
12 to 18 months	7%
18 to 24 months	12%
2 to 3 years	10%
3 years or longer	3%

U.S. Newborn-Attorney families on their total timeline:

"The child was already born when we were contacted by family members of the birth mother."

"This was our second adoption from the same birth mother. When she found out she was pregnant, she asked us if we would adopt our child's sister. Of course we said yes! So, technically, no 'wait.'"

"We had some delay due to ICWA complications. The judge asked for more details to verify that our daughter was not eligible for tribal enrollment (because her birth mother is a member) before he signed off on the adoption."

"The wait is funny in domestic adoption. After waiting for what seemed like forever (about a year), we got the call and had to travel that day!"

"We had pretty limited preferences for race and drug and alcohol use. We were told it would take a long time, and it did."

"Our lawyer was just slow."

17% of all domestic newborn families were matched after birth.

What to Expect When You Adopt a Child from U.S. Foster Care

50,644 adoptions through the U.S. foster system in FY 2014

U.S. foster adoption is by far the least expensive adoption route, but it can take time. Parents must first be approved to foster and/or adopt and take parent training classes. After that, placement can happen quickly, and often with little warning, but families may foster one or more children before adopting. While the process of terminating the birth parents' rights and finalizing the adoption will likely take longer than a year, the child may be in your care for most of that time.

U.S. FOSTER ADOPTION AVERAGE COST BREAKDOWN

The average costs reported by families that adopted through U.S. foster care in 2014/15 represented a significant increase (~60%) over the previous two-year reported average. However, with relatively minimal costs involved, a small portion of families who report very high costs can skew the overall average. A significant percent of families reported \$0 in expenses. Families that reported higher expenses may have had medical expenses, included new clothing and furniture for the child in their total cost, hired a private attorney, or traveled multiple times and/or a long distance to visit the foster child before placement.

Foster adoptive families may claim the full adoption tax credit, regardless of expenses paid. Children may also qualify for ongoing monthly subsidies, health coverage through Medicaid, and, in some states, college tuition.

Home study fee	\$336
Document preparation & authentication	\$107
Attorney fees	\$1,124
Travel expenses	\$481
All other expenses	\$763
AVERAGE TOTAL*	\$2,811

* Average represents total costs before claiming the Adoption Tax Credit, which families that adopt from U.S. foster care may claim regardless of expenses paid.

*76% of foster adoption respondents receive an ongoing monthly subsidy. On average, those families reported receiving **\$846** per month.*

U.S. Foster Adoption families on their total cost:

“The only costs we had were associated with getting licensed to foster/adopt, such as the fire inspection, First Aid/CPR certification, etc. Everything else was covered by the state.”

“The state paid for all the paperwork from our home study to the adoption papers. The state also paid for our adoption attorney. Our wonderful attorney paid for the new birth certificates and the adoption decrees. So we paid nothing at all.”

“It cost very little, and even less when you factor in the stipends, child development center subsidies, and free health care for the two years between placement and finalization.”

“Our child was placed with us at two days old, his adoption wasn’t finalized until he was nearly three. Along the way, we had a lot of travel expenses that weren’t reimbursed by DHS.”

“My son has multiple special needs. My family had to make several trips and spend time being trained to care for his needs. We also had to have special equipment in place before he could come to live with us.”

U.S. FOSTER ADOPTION TIMING

In U.S. foster adoption, placement can happen quickly, and often with little warning, but 44% of families fostered one or more children before adopting. The entire foster process, from foster certification to adoption finalization, is often lengthy, but the child may be in your care for most or nearly all of that time.

Some families that adopted through U.S. foster care reported slightly shorter wait times compared to the 2013/14 survey. Sixty-four percent of families who completed this year’s survey were matched within one year vs. 56% in the previous survey.

Average time from foster certification to placement of child adopted:

0 to 6 months	48%
6 to 12 months	16%
12 to 18 months	7%
18 to 24 months	5%
2 years or longer	24%

44% of all foster adoption families had one or more prior placements that did not end in adoption.

Average time from placement to finalization:

0 to 6 months	13%
6 to 12 months	25%
12 to 18 months	21%
18 to 24 months	18%
2 years or longer	23%

U.S. Foster Adoption families on their total timeline:

“We adopted a child for whom parental rights had already been terminated, so it went quickly.”

“My daughter was 17 at the time and there was a lot of support from my agency and CPS to get her adopted before she turned 18.”

“A distant biological relative legally contested our child’s adoption and brought several legal charges against the state. Each one took several months to complete.”

“Our child was not ready to be adopted at first. We waited eight months to start the paperwork because she was so scared.”

“The state’s foster office was short-staffed, so the paperwork took much longer than it should have.”

***48%** of all foster adoption families adopted children who were younger than two years old at the time of placement.*

What to Expect When You Adopt from China

*2,354 adoptions to the U.S. in FY 2015
(total, including traditional program and waiting child)*

Families that wish to adopt a healthy infant from China must apply through the “Traditional” program and must be prepared to wait longer than five years for a referral. Families that are open to an older child and/or a child with special needs (which vary from minor, correctable needs such as cleft lip to ongoing health conditions) adopt through China’s “Waiting Child” program; the wait for a referral in this program is minimal or even non-existent, as many families select their child from a list of waiting children.

CHINA ADOPTION AVERAGE COST BREAKDOWN

Total costs excluded expenses associated with any previous unsuccessful attempts to adopt, and were similar for Traditional and Waiting Child adoptions. The average costs reported by families that adopted from China in 2014/15 represented a 4.9% *decrease* over the previous two-year reported average.

The greatest variations in cost fell within the program fee, depending on the adoption agency used, and the travel expenses—some families choose to bring more family members on the trip, extend their stay beyond the required length, or stay in higher end hotels, or must travel during a peak season; others save on these expenses by using rewards points for travel or lodging.

Home study fee	\$2,194
Adoption agency application & program fees	\$9,351
All other document preparation and paperwork	\$2,410
In-country adoption expenses	\$5,736
Child’s passport, visa, medical exam, and other fees	\$573
Major travel expenses	\$8,249
In-country travel expenses	\$2,730
Post-adoption expenses	\$2,062
All other expenses	\$2,713
AVERAGE TOTAL*	\$36,070

28% of China adoptive families adopted a child younger than two years old. 28% adopted a child older than five years old.

* Average represents total costs before claiming the Adoption Tax Credit.

China Adoption families on their total cost:

“Everything was outlined and all the costs were explained.”

“Our travel costs were high because we traveled with all of our family.”

“Our biggest fees were for the dossier and our travel expenses. Traveling to China was very expensive, but it was a trip of a lifetime!”

“Our adoption took several years to complete, and we had to update paper-work each year. That added to the total cost.”

CHINA ADOPTION TIMING

Adoption from China has slowed down significantly over the past decade. Families that wish to adopt a healthy infant from China must apply through the “Traditional” program and be prepared for a long wait. All of the “Traditional” Program respondents to the 2014-2015 survey waited longer than five years for their referrals. Families that are open to an older child and/or a child with special needs (which vary from minor, correctable needs such as cleft lip to ongoing health conditions) adopt through China’s “Waiting Child” program; the wait for a referral in this program can be minimal, as many families select their child from a list of waiting children.

CHINA TRADITIONAL PROGRAM—Average time from completion of dossier until receiving a referral:

5 years or longer	100%
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CHINA WAITING CHILD PROGRAM—Average time from completion of dossier until receiving a referral:

0 to 6 months	75%
6 to 12 months	9%
12 to 24 months	9%
2 years or longer	7%

China Adoption–Waiting Child Program families on their total timeline:

“We were matched with the child before we updated our home study. China calls it pre-approval.”

“The process in China is very standardized. We were there for the required two weeks.”

“Our son was considered special needs, although his need is rather minor. We were open to all sorts of physical needs and considered a ‘young’ couple compared to other adoptive parents (according to our social worker), so our wait was relatively short.”

“We flew during a time when families were experiencing significant delays from the U.S. for their children’s visas. The group a month ahead of us was stuck there an extra week, so I padded my trip with that possible delay in mind.”

After receiving their referrals, 38% of all China adoptive families waited more than six months to travel to bring their child home.

What to Expect When You Adopt from Ethiopia

335 adoptions to the U.S. in FY 2015

ETHIOPIA ADOPTION AVERAGE COST BREAKDOWN

Total costs excluded expenses associated with any previous unsuccessful attempts to adopt. After the total cost to adopt from Ethiopia rose sharply in recent years, families that completed the most recent Adoption Cost & Timing survey reported a significant decrease in expenses last year—of about 30%.

The greatest variations in cost fell within the program fee, depending on the adoption agency used, and the travel expenses. When adopting from Ethiopia, families must either take two trips or one longer trip (of three to four weeks).

Home study fee	\$2,500
Adoption agency application & program fees	\$17,500
All other document preparation and paperwork	\$4,500
In-country adoption expenses	\$1,600
Child's passport, visa, medical exam, and other fees	\$1,500
Major travel expenses	\$8,167
In-country travel expenses	\$1,250
Post-adoption expenses	\$1,650
All other expenses	\$0
AVERAGE TOTAL*	\$38,667

* Average represents total costs before claiming the Adoption Tax Credit.

Ethiopia Adoption families on their total cost:

“Travel and expenses while in country, combined with agency fees—it all adds up.”

“We adopted two siblings at the same time, so everything cost much more than we had originally anticipated. We knew it would cause a financial burden, but we couldn’t come to terms with the idea of separating the children.”

67% of Ethiopia adoptive families adopted a child younger than two years old.

22% adopted a child older than five years old.

ETHIOPIA ADOPTION TIMING

The length of the Ethiopia adoption process has increased several times in the last few years, as the country enacted an intentional slowdown in the review of adoption cases in 2011, and as the Pre-Adoption Immigration Review (PAIR) process was implemented in 2014. Within the past year, however, some families reported slightly shorter wait times. In the 2014/15 Adoption Cost & Timing Survey, 56% of families that adopted from Ethiopia received their referral within one year, compared with 46% in the previous Survey.

Average time from completion of dossier until receiving a referral:

0 to 6 months	11%
6 to 12 months	44%
12 to 18 months	11%
18 to 24 months	11%
2 years or longer	22%

Ethiopia Adoption families on their total timeline:

“The PAIR (Pre-Adoption Immigration Review) process added to our post-referral timeline. We also had a slow down in country that was related to an election period. And then, because the process stretched to longer than a year, we had to update documents and our home study.”

“Family are typically required to travel to Ethiopian twice. However, we decided to travel within the country between the ‘trips.’ The U.S. portion of the final process went very quickly.”

*After receiving their referrals, **89%** of all Ethiopia adoptive families waited more than six months to travel to bring their child home.*

What to Expect When You Adopt from South Korea

318 adoptions to the U.S. in FY 2015

SOUTH KOREA ADOPTION AVERAGE COST BREAKDOWN

Total costs excluded expenses associated with any previous unsuccessful attempts to adopt. The average costs reported by families that adopted from South Korea in 2014/15 represented a 10% *decrease* over the previous two-year reported average. The greatest variations in cost fell within the program fee, depending on the adoption agency used, and the travel expenses. These have risen in the last few years, since South Korea began requiring two trips instead of one.

Total costs exclude expenses associated with any previous unsuccessful attempts to adopt. The greatest variations fell within the program fee, depending on the adoption agency used, and the travel expenses.

Home study fee	\$2,341
Adoption agency application & program fees	\$21,918
All other document preparation and paperwork	\$1,813
In-country adoption expenses	\$2,528
Child's passport, visa, medical exam, and other fees	\$557
Major travel expenses	\$9,567
In-country travel expenses	\$1,262
Post-adoption expenses	\$1,408
All other expenses	\$5,000
AVERAGE TOTAL*	\$46,412

* Average represents total costs before claiming the Adoption Tax Credit.

*34% of South Korea adoptive families adopted a child younger than two years old.
0% adopted a child older than five years old.*

South Korea Adoption families on their total cost:

“Korea now requires two trips. These were spaced six weeks apart, and we had little notice for each one, so that significantly increases travel costs.”

“We did not incur hotel or flight expense. My husband’s company paid for that because he worked in Korea while we waited to bring our child home. That would have added an additional \$10,000.”

SOUTH KOREA ADOPTION TIMING

Families that completed adoptions from South Korea in the last two years reported a slower process following the country’s implementation of its Special Adoption Law in 2012 and annual quotas. Fifty-six percent of families that adopted in 2014/2015 reported receiving referrals within one year, vs. 81% of respondents to our 2013/14 Adoption Cost & Timing Survey. Several of the families also reported long waits to travel to adopt their child after receiving a referral.

Average time from completion of dossier until receiving a referral:

0 to 6 months	44%
6 to 12 months	13%
12 to 18 months	9%
18 to 24 months	16%
2 years or longer	18%

Average time from receipt of referral to travel:

0 to 12 months	34%
1 year or longer	66%

South Korea Adoption families on their total timeline:

“We adopted a waiting child, so we completely skipped the referral process.”

“South Korea’s process changed mid-adoption, and the country began requiring two visits. It took 24 months after receiving the referral until we met out child.”

“We waited a long time, though I’ve heard that referrals are coming more quickly for families now.”

After receiving their referrals, 66% of all South Korea adoptive families who completed this survey waited more than 12 months to travel to bring their child home.

Giving Back

In order to gather as much data as possible, we once again posed a challenge: If more than 1,000 parents who adopted in 2014 or 2015 completed our survey, we'd select one at random and donate \$250 to the adoption charity of his or her choice. We are grateful to every one of you who took the time to share your data and are thrilled to report that more than 1,200 surveys were completed!

The winner of our giveaway was Sonia McGarrity, and we were honored to make a donation to the National Down Syndrome Adoption Network in her name. This non-profit organization works to ensure that every child born with Down syndrome has the opportunity to grow up in a loving family.

APPENDIX: HISTORY OF ADOPTION COSTS

2004 Through 2015

Average costs have increased in domestic and international adoption

- Costs began increasing between 2007 and 2009.
- Between 2009 and 2014, U.S. newborn costs increased moderately, while international adoption costs increased more dramatically.
- In 2015, international adoption costs decreased slightly.
- U.S. foster costs remained steady. It should be noted that many foster adoptive families report final expenses of \$0 in each year's survey. These averages may be overstated because of a minority of families with unusually high travel, medical, or legal expenses, or who hadn't yet sought reimbursement.

(figures in thousands)

	2004/05	2006/07	2007/08	2008/09	2009/10	2011	2012/13	2013/14	2014/15
U.S. Newborn	\$15	\$22	\$27	\$30	\$32	\$37	\$40	\$37	\$38
U.S. Foster	\$1	\$1	\$1	\$2	\$3	\$2	\$3	\$2	\$3
China	\$21	\$24	\$28	\$27	\$29	\$32	\$36	\$38	\$36
Ethiopia	\$20	\$21	\$24	\$25	\$28*	\$34	\$46	\$57	\$39
Ukraine	\$25	\$25	\$27	\$31	\$30	\$42	\$40	\$50+**	\$32
Haiti	\$15	\$15	\$25	\$20	\$15†	\$24	\$33	\$35	\$30
South Korea	\$23	\$28	\$27	\$33	\$38	\$47	\$44	\$52††	\$46
Russia	\$35	\$42	\$48	\$49	\$50	\$63	\$69	NA‡	NA‡
Guatemala	\$29	\$31	\$33	\$33	\$40	NA ‡‡	NA	NA	NA

SOURCES: *Adoptive Families'* 2004-2005 Cost of Adoption Survey; *Adoptive Families'* 2007-2006 Cost & Timing of Adoption Survey; *Adoptive Families'* 2007-2008 Cost & Timing of Adoption Survey; *Adoptive Families'* 2008-2009 Cost & Timing of Adoption Survey; *Adoptive Families'* 2009-2010 Cost & Timing of Adoption Survey; *Adoptive Families'* 2011 Cost & Timing of Adoption Survey; *Adoptive Families'* 2012-2013 Cost & Timing of Adoption Survey; *Adoptive Families'* 2013-2014 Adoption Cost & Timing Survey; *Adoptive Families'* 2014-2015 Adoption Cost & Timing Survey.

* Ethiopia began requiring two trips in 2010.

** Approximate average due to small sample size that included several families with unusually high costs. Ukraine cost has increased in recent years as the process currently includes either two trips or one lengthy trip.

† Following the 2010 earthquake in Haiti, many children were flown to the U.S. and their adoptions were expedited, which may account for the lower total costs for that year.

† † South Korea implemented the Special Adoption Law in 2012 and began requiring two trips.

‡ Russia instituted a ban on adoptions to the U.S. at the end of 2012.

‡ ‡ Guatemala closed its international adoption program in 2008.

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