

Union of Saints

The Cost Myth of Adoption

Adoption from foster care is widely misunderstood as financially out of reach for most families. In reality, the cost is typically minimal to none. Families who adopt through public child welfare agencies, including state, county, territorial, or tribal systems, often experience little to no out-of-pocket expense. These adoptions are commonly subsidized, with application fees reduced or eliminated, home studies frequently covered, and required training provided at no cost.

Even in situations where families encounter upfront expenses, such as legal or administrative fees, these costs are often reimbursed after the adoption is finalized. Federal support through the Title IV-E Adoption Assistance Program provides financial relief in the form of monthly payments, medical coverage through Medicaid, and in some cases, one-time reimbursements. State-level adoption assistance programs further extend support, with eligibility and benefits varying by jurisdiction.

In addition to initial support, many children adopted from foster care qualify for ongoing assistance. This may include monthly maintenance payments, continued health insurance coverage, and access to therapeutic or specialized services. These provisions are designed to ensure that adoptive families are equipped to meet the long-term needs of the child through early adulthood.

While optional expenses may arise, such as the use of private agencies, adoption attorneys, or travel-related costs, these are not required for most foster care adoptions and are frequently reimbursable. This distinguishes foster care adoption significantly from other forms of adoption.

By contrast, private domestic adoption and international adoption often involve substantial financial commitments, ranging from several thousand to tens of thousands of dollars. Independent adoptions conducted through legal channels may also carry significant cost. These comparisons further highlight that adoption through foster care remains the most financially accessible pathway.

The belief that adoption is unaffordable presents a barrier that is not supported by the structure of foster care adoption. In most cases, adoption is free or nearly free, supported by both federal and state programs, with continued assistance available to reduce long-term financial burden.

Source: AdoptUSKids, "What Does It Cost to Adopt?"



Cost of Adopting from Foster Care

Typical cost: \$0 – \$2,500 (often reimbursed)

- Most families adopt through **public child welfare agencies** (state, county, tribal).
- These adoptions are **subsidized by the government**, so:
 - Application fees are minimal or nonexistent
 - Home studies are often covered
 - Training is usually free



In many cases, **families pay little to nothing out-of-pocket.**



Reimbursements & Financial Support

Even if you do have some upfront expenses (like legal fees), they are often reimbursed through programs such as:

- **Title IV-E Adoption Assistance Program**
 - Federal program providing:
 - Monthly payments
 - Medical coverage (Medicaid)
 - One-time reimbursements
- **State adoption assistance programs**
 - Vary by state
 - Help cover children not eligible under federal programs



Ongoing Financial Assistance

Many children adopted from foster care qualify for continued support until age 18–21:

- Monthly maintenance payments
- Health insurance (Medicaid)
- Therapy or special services if needed

This support exists to ensure families can meet the child's needs long-term.



Optional Costs

You *might* spend money if you choose extra services:

- Hiring a **private agency** (optional)
- Using an **adoption attorney**
- Travel or document-related costs

Even then, many of these costs are **reimbursable after finalization**.



Comparison to Other Adoption Types

- **Private domestic adoption:** ~\$5,000 – \$40,000
- **International adoption:** ~\$20,000 – \$40,000+
- **Independent (attorney-led):** ~\$8,000 – \$40,000



Foster care adoption is by far the **most affordable path**.



Bottom Line

The belief “*I can’t afford to adopt*” is often not true when it comes to foster care.

- Most adoptions are **free or nearly free**
- Financial assistance is widely available
- Ongoing support reduces long-term burden

Source: <https://adoptuskids.org/adoption-and-foster-care/overview/what-does-it-cost>