



Chad Wilson
Associate Vice President
Office of the Chief Legal Officer | Government Relations

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Ohio House of Representatives State and Local Government Committee
HB 405 (Cross, J.) Adoption Loans
Proponent Testimony

Chairman Wiggam, Vice Chair Stephens, Ranking Member Kelly, and members of the House State and Local Government Committee, thank you for the opportunity to present testimony in support of HB 405.

I stand before you today in strong support of HB 405, as this legislation will transform the state of Ohio by encouraging private and international adoption through addressing one of the most difficult barriers for individuals or families who wish to adopt, the costs associated with adoption.

I'm thankful to Rep. Jon Cross for introducing HB 405, while partnering with Ohio Treasurer Robert Sprague, lending institutions, and adoption community leaders to take an innovative approach to create the "Family Forward" program. While the bill sponsor has addressed the mechanics of HB 405, I'll focus my testimony today on how the Family Forward program would have benefited our family along with Nationwide's benefits team reaction while reviewing this legislation.

My wife and I have always had a desire to adopt since we were married. This desire remained while we welcomed our two biological children who are now 13 and 11 into our family. In 2012, we moved forward with this desire and attended adoption classes at Nationwide Children's Hospital which covered fostering, international, domestic, and private adoption. We gained countless insights that helped prepare us to ultimately decide to adopt within Ohio via an adoption agency.

While there was no doubt that we desired to adopt and looked forward to extending our family love forever with a new member of our family, the single most difficult barrier was the looming question of "Can we afford to adopt?" In 2015, we spent countless nights discussing the costs of adoption, researching adoption agencies, and making a commitment to begin saving for adoption. If HB 405 was law, this question wouldn't have been a barrier, knowing that we could have essentially a "low interest line of credit" for five years up to \$50,000 while taking on adoption related costs.

The reason the Family Forward program would have made a significant difference is helping with the time period between when you begin incurring adoption costs and when the state, federal, and employer adoption credits are realized. To put this in perspective, here is a quick summary of what occurred when the most amazing moment happened when we received a life changing phone call in early December of 2017 from our adoption agency, Adoption Link, informing us that a baby girl was born, and the birth parents chose our family for adoption. We dropped everything and ended up spending the next three days in the hospital with our baby and her birthparents. We remain close with her birthparents through an open adoption and together from that moment came to realize how love knows no boundaries as we all showered her with love, and always will.

The Family Forward program would have stepped in when we were released from the hospital, provided with our discharge paperwork from our adoption agency, which included the final invoice covering the expenses of the adoption. These expenses can range from \$25,000 - \$50,000. I can still recall the first few days at home with our daughter and searching online for a low interest adoption loan to help with covering the cost of adoption. While I found some incredible nonprofits and GoFundMe pages dedicated to offsetting the cost of adoption, I couldn't find a reduced interest loan program to cover the payment that was due to our agency. A loan would have helped our cash flow knowing that you don't receive your federal or state tax credit or employer benefit until the adoption is finalized.



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What this means is that we owed Adoption Link payment in January of 2018. Our family gathered in a courthouse in July of 2018 to finalize our adoption. Once the adoption was finalized, we were able to be provided the remaining federal and state tax credits in our 2019 tax filings. In summary, the Family Forward Program would have assisted covering incurred adoption costs that began all the way in 2015 when we signed the contract and completed a home study until our final tax credit was received in 2019.

As I mentioned employer benefits, I'm extremely grateful to my employer Nationwide for being pro-adoption. Nationwide provides a \$6,000 financial assistance reimbursement for adoption. In addition, Nationwide recently enhanced the paid time off for adoption from four weeks to now six weeks. Like the tax credits, this reimbursement is not realized until after the adoption is finalized. As our company encourages adoption, I shared HB 405 with Nationwide's benefit planning leader who stated that Family Forward would provide much needed value to the Nationwiders here in Ohio as well as everyone in our state. Our company would look for ways to make this program known to Nationwiders in Ohio who seek to adopt as another way to encourage more and more adoptions.

In closing, I want to reiterate the importance of HB 405 as the Family Forward program will be monumental for parents of adoption by removing a significant barrier. It is my hope that Ohioans are provided with this program in the very near future with swift passage and that Ohio becomes the example for others states to have the Family Forward program replicated across the country. Again, I'm thankful to the House State and Local Government Committee for considering HB 405 and to Rep. Jon Cross for introducing the Family Forward program while partnering with Ohio Treasurer Robert Sprague, lending institutions, and adoption community leaders to take an innovative approach for adoption.

Chairman Wiggam, I'm happy to address any questions from you or the committee members.