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**Testimony in Support of HB405
House State & Local Government Committee
January 22, 2020**

Chairman Wiggam, Vice Chair Stephens, Ranking Member Kelly and members of the State and Local Government Committee:

Thank you for allowing me to testify here today in support of House Bill 405, better known as the Family Forward Initiative.

According to the Ohio Department of Health report released in September 2019, there were 20,425 human beings killed through abortion in 2018. 19,212 of those killed belonged to residents of Ohio. This is very disturbing, considering that according to the Ohio Revised Code section 9.041, "It is the public policy of the state of Ohio to prefer childbirth over abortion to the extent that is constitutionally permissible."

The acceptability of abortion has often centered around the argument that a woman should have control over her own reproductive rights, especially the choice of whether or not to have a child. Right to Life of Northeast Ohio is in total agreement with this argument. We take it a step further though and say that the choice to have a child should be made BEFORE she engages in sexual activity. Once a new human being is created, it should never be killed. If a woman becomes pregnant and does not want to parent the child, adoption should be the only choice.

Allowing women to legally kill their preborn children through abortion has created the consequence of a scarcity of newborn children for parents who are unable to bear their own. Not far behind this obstacle are the financial hurdles that present a HUGE roadblock to prospective adoptive parents. Unless a family enters a foster to adopt program, the costs are extremely high. I've had the privilege of working with and speaking with many adoptive parents over the years through our advocacy work and have also worked with many who desired to adopt but could not overcome the financial roadblocks.

In Ohio, it is not unlikely for an adoption to incur costs of \$30,000 or more of upfront expenses. The primary expenses usually involve:

- Application fees of \$1000-\$1,500 or more to cover the cost of the social worker and to get the process of approval as adoptive parents;
- \$150 or more for background checks;

- \$200 or more for adoption training classes;
- \$500 or more for the creation of a profile to give to birth mothers;
- \$15,000 or more for placement fees, which is the payment the agency receives for training and advocating for adoptive parents as well as working with the birth mother;
- \$2,500 for legal fees;
- \$2,000 for post-placement social workers fees;
- A costly, varying amount for the birth mother's medical expenses if she doesn't have insurance and it is part of the adoption agreement;
- Costly amounts for travel and lodging if the adoptive parents need to travel to wherever the birth mother may live.

While both the state of Ohio and the federal government allow adoptive parents to recoup a good portion of these costs through tax credits, the credits are extended over a several year period *after* the adoption is completed, and the fact still remains that adoptive parents must have the money upfront before an adoption can even proceed.

One family that I spoke with adopted a child three years ago. The total cost of their adoption was a little over \$25,000. If not for the financial assistance of their family and their church, they would not have been able to adopt. This was their *second* attempt. On their first attempt, it was an open adoption where the mother chose their profile and they had agreed to pay the mother's medical expenses. Once the baby was born, the mother changed her mind and decided to raise the child, and the adoptive parents could not get these expenses reimbursed. Others I have spoken to told me similar stories.

Another couple I've had contact with tried for many years to have a biological child with no success. When they finally made the decision to adopt late in their 30's, they discovered that the cost to adopt would be at the expense of their financial future. They had made wise real estate investments at a young age and sold them all in order to pay the adoption expenses. Without these investments, they would not have been able to adopt. They would love to have more children, but do not have the financial ability to pay the upfront costs again.

Children who are born and not able to be parented by their birth mothers deserve to have a loving home, and these homes should not only be to parents who are financially blessed. There are many of us, me included, who have grown up in financially challenged families filled with plenty of love. I grew up in a family of five children and my parents did not have to pay exorbitant upfront costs in order to raise us. Adoptive parents need to have the stress of upfront adoption expenses prevented in order to welcome a child into a loving home.

The Family Forward Initiative will help families meet and manage these expensive, up front adoption-related costs by providing loans to them at below market reduced interest rates. Children should not have to enter the foster care system simply because parents cannot afford to pay the skyrocketing adoption costs.

I urge you to pass this bill out of committee to bring to an affirmative vote on the house floor.