

Testimony of Clark Saunders

Ways and Means Committee Hearing In Support of the Adoption Tax Credit and Child Tax Credit

Chairman, Ranking Member, and Members of the Committee, thank you for the opportunity to share my family's story.

My name is Clark Saunders. I am a high school business teacher in Texas, and my wife, Brianna, serves as a church children's director. Much of our lives has been spent serving students, children, and families. Today, I am honored to speak not only as an educator, but as a husband, a father, and an adoptive parent.

Brianna and I were married in 2013. Like many couples, we began our marriage dreaming about what our family might one day look like. Adoption was something we talked about even when we first got married, but at first we tried to grow our family biologically.

What followed was a long and painful road. For about six years, we went through fertility treatments, surgeries, multiple IUIs, medical procedures, and heartbreaking loss. During that season, we prayed often about what God had planned for our family.

Over time, the Lord began leading our hearts more clearly toward adoption. Adoption had always been in the back of our minds, but after years of fertility treatments and heartbreak, we felt like God was opening that door and giving us peace to walk through it.

In February 2024, we welcomed our first son, Lucas, home through adoption. I do not know how to fully put into words what that moment meant to our family. After years of waiting, praying, and wondering if we would ever become parents, we were finally holding our son.

When Lucas came home, all of the waiting, praying, and tears were worth it. We knew he was the child God had chosen for our family. I can honestly say that we would walk that road all over again just to have him as our son.

And we did continue that journey. We later adopted our second son, Levi, through New Life Adoptions. Today, Lucas is 2 years old, and Levi is 10 months old. They are young, joyful, deeply loved boys, and they are the greatest blessings of our lives. Adoption is no longer just part of our story. It is the way our family was built.

But adoption is also expensive. It is emotionally, spiritually, and financially demanding. Families who adopt often face agency fees, legal fees, home study costs, counseling expenses, travel, medical-related expenses, court costs, and many other expenses along the way.

For our first adoption through Gladney, we spent just shy of **\$60,000**. For our second adoption, through New Life Adoptions, we spent close to **\$30,000**. Between the two adoptions, our family faced nearly **\$90,000** in adoption-related costs.

I also want to be clear that those fees are not just paperwork costs. Adoption fees help support a long and careful process. They help cover counseling and support for expectant mothers, caseworkers, home studies, background checks, legal work, birth parent services, post-placement supervision, court filings, and the agency work required to make sure the adoption is ethical, legal, and in the best interest of the child. In our experience,

adoption was not just a single event. It was a months-long process involving many people whose work helped care for the birth mother, protect the child, and prepare our family to parent well.

For a teacher and a church children's director, that is not a small number. We are not wealthy. We had to save, sacrifice, fundraise, delay other financial goals, and trust that the Lord would provide as we stepped forward.

That is why the Adoption Tax Credit matters so much.

For our first adoption, we finalized Lucas's adoption in 2024, which allowed us to claim the Adoption Tax Credit when we filed our 2024 taxes. On our return, we had **\$18,982** in qualified adoption expenses listed for Lucas, and we were able to claim the maximum **2024 Adoption Tax Credit of \$16,810**.

That credit mattered tremendously to our family. It helped reduce our tax liability after a year in which we had already paid significant adoption-related expenses. When we filed our taxes, the combination of our withholding and tax credits resulted in a refund of about **\$20,900**.

That was not just a number on a tax form. For our family, it represented real relief. It helped us breathe a little after stepping forward in faith and making a major financial sacrifice to adopt.

We also benefited from the Child Tax Credit for Lucas. Our return shows that we received the full **\$2,000 child tax benefit** through a combination of the Child Tax Credit and Additional Child Tax Credit. We also claimed the Child and Dependent Care Credit, which helped offset a portion of the childcare expenses we paid that year.

These credits matter because adoption is not the end of the financial responsibility. It is the beginning of raising a child.

Once Lucas came home, we had all the normal expenses of caring for a baby: childcare, diapers, formula, doctor visits, clothes, and everything else that comes with becoming parents. The Adoption Tax Credit helped with the cost of bringing him into our family, and the Child Tax Credit helped us provide for him once he was home.

For our second son, Levi, we finalized his adoption in January, so we were not able to claim the Adoption Tax Credit for him on our **2025 return**. We are hoping to take advantage of that credit in the **2026 tax year**. Knowing that this relief is available gives our family some financial confidence as we continue to recover from the cost of two adoptions in a short period of time.

I also believe there is an important public policy point here. When Congress supports adoption, it is not simply helping adoptive parents. It is helping children move into permanent, stable, loving families.

In many cases, when children do not have that kind of permanency, the long-term costs can fall on state and federal systems — whether through foster care, public assistance, Medicaid, housing support, or other safety-net programs.

By helping families like ours adopt, the Adoption Tax Credit is a relatively modest investment compared to the potential long-term cost of a child growing up without permanent family support.

Our sons are not a burden — they are blessings. But because they were adopted into our family, they now have two parents who are fully responsible for providing for them, loving them, educating them, taking them to the doctor, feeding them, clothing them, and walking with them for the rest of their lives.

That is what adoption does. It does not just change a child's legal status. It changes a child's future.

The Adoption Tax Credit does not make adoption inexpensive, and it does not remove the emotional weight of the process. But it provides meaningful relief after families have made one of the largest financial commitments of their lives. It tells families like ours that the country recognizes the value of adoption and understands that cost should not be the barrier that prevents a child from joining a permanent, loving family.

I am especially thankful for efforts to make the Adoption Tax Credit more accessible to middle-class families. Many families who want to adopt are not high-income families. They are teachers, ministry workers, first responders, nurses, small business owners, and working parents. They may have the heart, the home, and the commitment to adopt, but the upfront cost can be overwhelming.

A stronger and more accessible Adoption Tax Credit makes adoption a more realistic option for those families.

The Child Tax Credit also matters deeply to families like ours. Adoption is only the beginning. Once a child comes home, the financial responsibility continues every single day. The cost of raising children is real, especially for young families. Childcare, groceries, clothing, medical care, and education expenses add up quickly.

The Child Tax Credit helps provide stability and predictability as we plan for our children's future.

For us, these credits are not abstract policies. They are connected to real decisions around our kitchen table. They affect how we budget, how we plan, how we provide for our boys, and how we move forward after the financial sacrifice of adoption.

I also want to say this clearly: adoption is not simply a transaction or a financial decision. It is deeply personal. It involves birth mothers making courageous and loving decisions. It involves children whose stories deserve to be honored. It involves adoptive families stepping into a lifelong commitment.

Through the adoption process, we thought often about the promises we wanted to make as parents. We wanted our children to know they would be loved unconditionally. We wanted them to know we would help them grow into the people God created them to be. And we wanted them to always know that their stories began with love.

That is something we carry with us every day as parents.

So when Congress strengthens the Adoption Tax Credit and the Child Tax Credit, it is doing more than helping families file their taxes. It is helping make adoption possible. It is helping children join permanent families. It is helping parents recover from major financial sacrifice. And it is helping families like mine provide a stable, loving home.

My wife and I are grateful for these credits because they helped make our family possible. We are grateful for Lucas and Levi. We are grateful for adoption. And we are grateful for policies that recognize that building a family through adoption is beautiful, costly, and worth supporting.

Thank you for allowing me to share our story.