

Adoption and Guardianship for Children in Kinship Foster Care: Comparison Chart for Maryland

This chart is designed to help kinship foster parents compare adoption and guardianship as two options that you and the children in your care can pursue to exit foster care and create permanent families in Maryland.

While this chart is directed at kinship foster parents, it is also intended as a tool to help child welfare and other case workers assist kinship foster parents. Birth parents and older children may also find it helpful to review as part of their decision-making.

Generations United created this chart in collaboration with the American Bar Association (ABA) Center on Children and the Law, and the Center for Adoption Support and Education. It is developed from Generations United’s National Comparison Chart and accompanying Brief on Adoption and Guardianship for Children in Kinship Foster Care, which are available at www.grandfamilies.org. The content on this chart should not be considered legal advice, but rather general information to help guide your decision. Anyone considering adoption or guardianship should consult with a local legal professional.



RIGHTS AND RESPONSIBILITIES

ADOPTION

GUARDIANSHIP

<i>What are my legal rights and responsibilities for the child?</i>	You will become the parent in the eyes of the law forever. You have all rights and responsibilities for the child.	You will have most of the rights and responsibilities that come with caring for a child until the child reaches adulthood or the guardianship ends.
<i>What are the birth parents’ rights and responsibilities for the child?</i>	The birth parents’ rights are forever terminated.	Birth parents keep the rights to visit the child and to consent to adoption and/or name change. Birth parents have an obligation to financially support the child if ordered by the court to pay child support.
<i>Do I have authority to access services for the child?</i>	As an adoptive parent, access to services for the child is the same as for any birth parent.	As a guardian, access to services for the child is typically the same as for any birth parent.

RIGHTS AND RESPONSIBILITIES

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<p><i>Can the child visit their birth parents?</i></p>	<p>You will have the right to determine whether the child visits their birth parents. You may have an agreement in place as part of the adoption, and you should follow that. If you don't follow it, your adoption will not be invalidated but the birth parents may request a hearing in court.</p>	<p>The birth parents typically keep their right to visit the child. The court awarding guardianship often sets up terms for that visitation, which you must follow. You may have to supervise those visits.</p>
<p><i>Can I change the child's last name?</i></p>	<p>You can change the child's last name as part of the adoption process.</p>	<p>You cannot change the child's last name as part of the guardianship process.</p>
<p><i>Is the child welfare agency still in our lives?</i></p>	<p>Once you adopt, the child welfare agency will no longer be in your lives.</p> <p>If the child receives adoption assistance, you will need to complete a short annual form regarding the subsidy.</p>	<p>Once you obtain guardianship, the child welfare agency will no longer be in your lives.</p> <p>If the child receives guardianship assistance, you will need to complete a short annual form regarding the subsidy.</p>
<p><i>Will we continue to be involved with the court?</i></p>	<p>The case will be finalized. You are now the parent.</p>	<p>There will not be any scheduled court hearings. However, the birth parents can go to court and ask to have the child returned to them.</p>
<p><i>Can the birth parents come back to claim the child?</i></p>	<p>Birth parents cannot come back and claim the child. Their rights and responsibilities are terminated.</p>	<p>Parents can seek to have the child returned to them. They must show the judge that something has changed with them, the child or you as the caregiver and that the return is in the best interest of the child.</p>
<p><i>Can the child end up back in foster care?</i></p>	<p>Just like any child in the United States, the child welfare agency can remove the child from you in the event of abuse or neglect. You may be able to voluntarily surrender the child back to the agency. If you are considering such a serious step, you should consult with professionals in your area.</p>	<p>Just like any child in the United States, the child welfare agency can remove the child from you in the event of abuse or neglect. You may be able to voluntarily surrender the child back to the agency. If you are considering such a serious step, you should consult with professionals in your area.</p>
<p><i>When does the legal relationship end?</i></p>	<p>Adoption does not end – the child is permanently part of the family.</p>	<p>Guardianship ends when the child reaches adulthood, which is age 18, but guardianship extends until age 21 in Maryland.</p>

FINANCIAL AND LEGAL ASSISTANCE

ADOPTION

GUARDIANSHIP

Is there financial assistance to help meet the needs of the child?

All states have adoption assistance for relatives adopting children with "special needs" from foster care. "Special needs" is defined broadly and 90 percent of all children adopted from foster care are eligible for adoption assistance. Maryland has federally funded and state-funded adoption assistance. More information can be found at [Adoption - Maryland Department of Human Services](#).

Federally funded guardianship assistance programs exist in about 42 states and 11 tribes. They are modeled on adoption assistance and work in a similar way. Maryland has state-funded guardianship assistance. More information can be found at [SSA/CW #22-12 Guardianship Assistance Program \(GAP\).docx \(maryland.gov\)](#) and [Adoption and Guardianship Assistance - Maryland | Child Welfare Information Gateway](#).

How much is this assistance?

Under both Maryland federally funded and state-funded adoption assistance programs, the assistance amount cannot be more than the child received while in foster care.

Under both Maryland federally funded and state-funded guardianship assistance programs, the assistance amount cannot be more than the child received while in foster care.

Maryland has post-adoption supports available through the [Social Services Administration \(SSA\)](#), and the [Maryland Department of Human Services](#).

Maryland has post-guardianship supports available through the [Maryland Department of Human Services](#).

How long does this assistance last?

In Maryland, adoption assistance payments last until age 18. Payments are available until age 21 provided that the youth is: (1) completing secondary education or a program leading to an equivalent credential, (2) enrolled in an institution which provides post-secondary or vocational education, (3) participating in a program or activity designed to promote, or remove barriers to employment, (4) employed for at least 80 hours per month, or (5) incapable of doing any of the above-described activities due to a medical condition.

In Maryland, guardianship assistance payments last until age 18. Payments are available until age 21 if the youth was at least 16 years old before the guardianship assistance agreement became effective, the agreement remains effective, and the youth is: (1) completing secondary education or a program leading to an equivalent credential, (2) enrolled in an institution which provides post-secondary or vocational education, (3) participating in a program or activity designed to promote or remove barriers to employment, (4) employed for at least 80 hours per month, or (5) incapable of doing any of the above-described activities due to a documented medical condition.

Will I be reimbursed for my expenses to obtain the permanency option?

If you are adopting an eligible child with "special needs" from foster care under the federally-or state-funded adoption assistance program, Maryland will reimburse up to \$2,000 in nonrecurring expenses that you spent in getting the adoption. These expenses include legal fees, court filing fees, and travel costs.

If you are taking guardianship of a child exiting foster care as part of a federally-or state-funded guardianship assistance program, Maryland will reimburse up to \$2,000 in nonrecurring expenses spent in obtaining guardianship. These expenses include legal fees, court filing fees, and travel costs.

PUBLIC BENEFITS

ADOPTION

GUARDIANSHIP

Is the child eligible for free school meals?

Children adopted from foster care during the school year will remain eligible for free school meals for the remainder of the school year.

After that, your income is used to determine if the child is eligible.

Children who exit foster care to guardianship during the school year will remain eligible for free school meals for the remainder of the school year.

After that, your income is used to determine if the child is eligible.

Is the child eligible for SNAP, which used to be known as food stamps?

Your income is used to determine the household's eligibility for SNAP. The adoptive child is now part of your household. Any adoption assistance counts as income for purposes of SNAP eligibility.

You decide whether to include the child in the household for purposes of determining SNAP eligibility. If the child is included, guardianship assistance payments count as income for purposes of determining SNAP eligibility. If you choose not to include the child in the household for SNAP eligibility, the guardianship assistance payments will not count as income, but you will not receive SNAP for the child.

Can the child receive welfare benefits under Temporary Assistance for Needy Families (TANF)?

The child's adoption assistance will be counted as income and that alone will likely disqualify the child from a TANF child-only grant. Furthermore, TANF child-only grants are only available to children living with parents in a few limited situations – they are mostly for children living with non-parents.

Whether to include the child (and the child's income) in a TANF family-grant will depend on whether that will help the family financially or not.

The child's guardianship assistance will be counted as income and will likely disqualify the child from a TANF child-only grant.

Children in guardianships who do not receive guardianship assistance payments will likely qualify for a TANF child-only grant.

Whether to include the child (and the child's income) in a TANF family-grant will depend on whether that will help the family financially or not.

Will the child be able to get disability or survivor Social Security benefits based on my work record?

The child may be able to get Social Security benefits based on your work record if: (1) the child is not receiving Social Security benefits from the birth parents, (2) you have already adopted the child at the time you die or become disabled, and (3) when that death or disability occurs, the child's birth parents were not living in the same household and contributing regularly to the support of the child.

It is only possible for the child to qualify for Social Security benefits based on your work record if the child is your grandchild. There are a number of other eligibility requirements, including that the birth parents must generally be deceased or disabled. See www.ssa.gov/people/kids/

The child remains eligible to receive any Social Security benefits based on the parents' work records.

HEALTH INSURANCE

ADOPTION

GUARDIANSHIP

<i>Can I put the child on my private health insurance?</i>	Your adoptive child can be put on your private health insurance just like a birth child.	Some private policies allow for the child to be included, but not all. You will need to check with your insurance carrier.
<i>Can the child receive Medicaid?</i>	<p>The child you adopted from foster care is automatically eligible for Medicaid if the child is receiving federally-funded adoption assistance.</p> <p>In Maryland, the child you adopted from foster care is automatically eligible for Medicaid if they are receiving state-funded adoption assistance.</p>	<p>If you obtained guardianship with a federally-funded guardianship assistance agreement, the child is automatically eligible for Medicaid.</p> <p>In Maryland, the child a that entered into a federally-funded guardianship assistance agreement is automatically eligible for Medicaid for the first year of state-funded guardianship assistance. After the first year, the state will evaluate children annually for Maryland Medical Assistance. A guardianship assistance payment of at least \$1.00 must be awarded for the child to receive Medicaid/Maryland Medical Assistance under the Guardianship Assistance Program (GAP).</p>

FEDERAL AND STATE TAX CREDITS

ADOPTION

GUARDIANSHIP

<i>Is there a special tax credit that can help me?</i>	<p>There is a federal adoption tax credit, which you can claim for up to \$16,810 per child adopted in 2024 (the rate typically increases each year). You may be eligible for the maximum amount of credit regardless of whether you had any qualifying expenses. For more information on this tax credit, visit www.irs.gov/taxtopics/tc607.html and www.nacac.org/category/adoption-tax-credit/</p> <p>Maryland does not have a state adoption tax credit to claim against your state income tax.</p>	<p>There is no federal guardianship tax credit.</p> <p>Maryland does not have a state guardianship tax credit to claim against your state income tax.</p>
<i>Are there any other tax credits that I can claim?</i>	<p>There are other tax credits that you may be able to claim, including the Earned Income Tax Credit (EITC), child tax credit, additional child tax credit, and the child and dependent care tax credit. For information, see the IRS website at www.irs.gov or the brief that accompanies this chart. Maryland has a state EITC. If you qualify for the federal EITC and claim it on your federal return, you may be entitled to a Maryland EITC on the state return equal to 50% of the federal tax credit.</p>	<p>There are other tax credits that you may be able to claim, including the Earned Income Tax Credit (EITC), child tax credit, additional child tax credit, and the child and dependent care tax credit. For information, see the IRS website at www.irs.gov or the brief that accompanies this chart. Maryland has a state EITC. If you qualify for the federal EITC and claim it on your federal return, you may be entitled to a Maryland EITC on the state return equal to 50% of the federal tax credit.</p>
<i>Are these tax credits considered "income" for purposes of determining eligibility for public benefits?</i>	Tax credits do not count as income. This is true even if you owe no taxes and receive a refund check.	Tax credits do not count as income. This is true even if you owe no taxes and receive a refund check.

CAREGIVER SUCCESSOR PLANNING AND DEATH BENEFITS FOR CHILDREN

ADOPTION

GUARDIANSHIP

Can I plan for the child's care if I should die?

Like any parent, you can name a guardian in your will to take over your rights and responsibilities after your death. That person will need court approval to become the child's guardian.

If the guardian wishes to adopt the child and the child was receiving adoption assistance, the new adoptive parent may be able to receive those payments.

You may name a successor guardian as part of your kinship guardianship agreement. That person may be able to step in your shoes pending court approval after your death and continue to receive the monthly guardianship assistance.

Can the child inherit from me?

As an adopted child, the child will automatically inherit from you even without a will.

The child will not automatically inherit from the birth parents. However, they can share their estate through a legal document known as a will.

The child cannot automatically inherit from you, but you can create a will and share your estate that way.

The child continues to be able to automatically inherit from birth parents.

Will the child be able to get my pension or military benefits when I die?

The child will be able to receive your pension and military benefits the same as a birth child.

The child will no longer be able to automatically receive pension or military benefits from birth parents.

The child will typically not be automatically able to get your pension or military benefits as they usually only pass down to a birth or adoptive child.

COLLEGE AND INDEPENDENT LIVING

ADOPTION

GUARDIANSHIP

What type of independent living or education vouchers are available for an older child?

If adopted before age 16, the child is not eligible for independent living services or education and training vouchers (ETV).

If the child was adopted after age 16, the child will remain eligible and can apply for this support at or after age 18.

If the child exited foster care to a guardianship before age 16, the child is not eligible for independent living services or ETV.

If the child entered a guardianship after age 16, the child will remain eligible and can apply for this support at or after age 18.

How is my income used to determine the child's eligibility for financial aid for college?

Your income is considered when determining financial aid as part of the Free Application for Federal Student Aid (FAFSA). However, the child's past foster care status may be considered when determining aid.

If the child was adopted at age 13 or older, the child is considered "independent" and your income does not count.

The guardian's income is not considered in determining financial aid. A child in a guardianship is typically considered "independent" and the child's past foster care status may be considered when determining aid.

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Generations United’s National Center on Grandfamilies

For over twenty years, **Generations United’s National Center on Grandfamilies** has been a leading voice for families headed by grandparents, other relatives, and close family friends. Through the Center, Generations United leads an advisory group of organizations, caregivers and youth that sets the national agenda to advance public will in support of these families. Center staff conduct federal advocacy, release an annual State of Grandfamilies Report, and train grandfamilies to advocate for themselves. The Center raises awareness about the strengths and needs of the families through media outreach, weekly communications, and awareness-raising events. It offers a broad range of guides, fact sheets and tools for grandfamilies, which cover issues from education and health care access to financial and legal supports. Those resources can be found at www.gu.org and www.grandfamilies.org.

ABA Center on Children and the Law

The **Center on Children and the Law** ensures those who work on children’s law matters throughout the country have the resources and support they need to do their jobs at the highest level. We know the value of such support firsthand because the majority of our team worked on the frontlines as attorneys, social workers, and child welfare agency staff before coming to the ABA to make a difference in the children’s law field as a whole. Resources and more information can be found at americanbar.org/child and www.grandfamilies.org.

Center for Adoption Support and Education

The **Center for Adoption Support and Education (C.A.S.E.)** is a nationally recognized nonprofit organization dedicated to improving the well-being and permanence of children and families connected to adoption, foster, and kinship care. Since its establishment in 1998, C.A.S.E. has provided specialized, adoption-competent mental health services, including in-person and teletherapy, case management, and support groups for parents and teens. Additionally, the organization offers educational resources and training programs for both families and professionals, aiming to ensure that every child and family in the adoption community thrives. Learn more at www.adoptionsupport.org.





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