## The Pros And Cons Of Stepparent Adoption

## March 11, 2014 | by Jennifer Fortunato

Blended families are becoming increasingly more common in the 21<sup>st</sup> Century. There are more and more stepparents and stepchildren. It is also becoming increasingly popular for stepparents to adopt their stepchildren. In these cases, the biological parent is usually not involved in their children's lives. Often, they are not even contributing towards their children's support.

In New Jersey, a biological parent's parental rights and obligations cannot be terminated by that parent or anyone else, unless someone else is willing to adopt the biological parent's child. Even if the biological parent is not exercising his or her rights (e.g. parenting time/visitation and decision making) or performing their parental obligations (e.g. contributing towards his or her child's support), the biological parent is still considered the legal parent. However, an adoption terminates all of the biological parent's parental rights and obligations for their child and transfers all of these rights and obligations to the person adopting their child. Once the biological parent's child is adopted, the biological parent has absolutely no parental rights such as decision making or the right to visitation/parenting time. The biological parent also has no further obligations towards his or her biological child such as having to pay child support. All of these rights and obligations are now instilled in the adopting stepparent.

There are many benefits of adopting your stepchild. An adoption will give you the ability to make decisions on behalf of your stepchild regarding medical care, school, religion and other important life issues. The most important benefit is the love, security and sense of belonging that both the stepparent and stepchild gain from formalizing their relationship. Further, in the event of a divorce, the stepparent continues to have all of the rights of a biological parent such as parenting time/visitation and decision making. Without having adopted his or her stepchild, a stepparent usually does not have any of these rights.

There are also some downsides to adopting your stepchild. If you and your spouse divorce, you are subject to all of the obligations of that of a biological parent. This includes the payment of child support and other monetary child support obligations such as having to maintain medical insurance and contribute towards unreimbursed medical expenses. There is also usually an obligation to maintain an ample amount of life insurance on your life to secure your child support obligations. In the event of a divorce, you may also be obligated to contribute towards your stepchild's college education.

Whether or not to adopt your stepchild is an extremely important decision. It is a life changing event which should be explored thoroughly. As a result, you should consult with an attorney to assist you in making sure you fully understand all of the pros and cons of adopting your stepchild before making this decision.