

For many intended parents in Riverside, deciding to pursue surrogacy comes after years of thought, medical treatment, and often heartbreak. Once you reach that decision, a new set of questions arrives almost immediately: What type of surrogacy is right for us? Is surrogacy legal in California? How much will it cost? Do we really need an agency?

The first major fork in the road is the choice between gestational and traditional surrogacy. In practice, almost all surrogacy arrangements handled by reputable agencies in Riverside County are gestational. Traditional surrogacy still exists, but it brings a different legal and emotional landscape that you should understand clearly before you even consider it.

This guide walks through those differences with a practical focus on California law, Riverside resources, and the lived realities I see families face.

Why the distinction matters in California

Gestational and traditional surrogacy sound similar from a distance: another person carries and delivers your baby. The difference hides in who is genetically related to that baby, and that single detail drives everything else.

In gestational surrogacy, the surrogate has no genetic link to the child. An embryo created using the intended parents' gametes, or donor eggs or sperm, is transferred into the surrogate's uterus. She is a carrier, not a genetic parent.

In traditional surrogacy, the surrogate's own egg is used, usually through intrauterine insemination (IUI). She is both the genetic and the gestational mother.

California is one of the most surrogacy-friendly states in the country, which is a major reason California is a popular state for surrogacy, and Riverside families benefit from that. Courts here are very comfortable issuing pre-birth parentage orders for gestational cases that meet statutory requirements. That means the intended parents are recognized as the legal parents before the baby is born.

Traditional surrogacy, even in California, is more fragile. Courts scrutinize it more carefully, some surrogacy agencies will not handle it at all, and the emotional stakes for everyone are higher. For most Riverside parents, the safest path by far is gestational surrogacy, but it is worth understanding both models before making any commitments.

How gestational surrogacy works in Riverside

Most people who ask, "How does the surrogacy process work?" are asking about gestational surrogacy, because that is the standard model here.

The medical side starts with an IVF clinic, many of which see patients from all over Riverside County and the Inland Empire. Intended parents undergo screening, create embryos through IVF using their own or donor eggs and sperm, and then a reproductive endocrinologist transfers a selected embryo to the surrogate.

From the surrogate's perspective, the process usually includes:

First, medical and psychological screening, including lab work, uterine evaluation, and a mental health assessment.

Second, legal clearance, where she and the intended parents each work with their own attorneys to finalize the gestational surrogacy agreement. Third, embryo transfer preparation, which involves hormone medications to prepare her uterine lining and close coordination with the IVF clinic. Fourth, the pregnancy itself, with regular

prenatal care, periodic contact with the intended parents, and continued coordination through the agency or coordinator. Finally, birth and post-partum, where the hospital is briefed in advance about the parentage order, the baby is discharged to the intended parents, and the surrogate recovers with ongoing support and follow-up.

In California, when the legal process is handled correctly, the hospital in Riverside or elsewhere lists the intended parents on the birth certificate based on the pre-birth order, even though the surrogate carried and delivered the baby. That clarity is one of the major reasons gestational surrogacy is the dominant model here.

What traditional surrogacy actually involves

Traditional surrogacy is closer to what people saw in the early days of surrogacy: the surrogate uses her own egg, becomes pregnant through IUI or IVF, and is both genetically and gestationally related to the child. The intended father (or a sperm donor) is the other genetic parent.

On paper, this can look simpler. There is no egg retrieval from the intended mother or from an egg donor, and sometimes costs at the clinic can be lower. That is why some people still ask whether traditional surrogacy might be a cheaper shortcut.

The problem is that genetics and law are tightly linked. In a traditional arrangement, the surrogate starts as a legal parent, because she is a genetic mother. Any transfer of parental rights has to respect adoption law and consent standards. If a dispute arises, a court may view her very differently than a gestational carrier who has no genetic tie.

Many California attorneys who focus on assisted reproduction either discourage traditional surrogacy or refuse to handle it. Many agencies flatly will not support it, precisely because the emotional risk and potential for contested parentage is higher.

Legally, is surrogacy legal in California if it is traditional? Yes, the law does not outright ban it. But you will not get the same clean, predictable parentage path you see in gestational cases, and you may have more variation from judge to judge. In practice, if a Riverside couple wants a traditional surrogate, they often end up trying to put together an independent surrogacy arrangement, which has its own hazards.

For that reason, when people ask, “What is the difference between gestational and traditional surrogacy?” I usually translate the answer this way: gestational surrogacy is the model California law was built around, and traditional surrogacy is an older route that now sits mostly at the edges, with more legal and emotional risk for everyone involved.

Legal framework: who are the legal parents in California?

California has some of the clearest surrogacy laws in the United States. This is exactly why many intended parents travel to Riverside and other California cities for surrogacy, and why local residents are in a relatively strong position compared with families in less friendly states.

For gestational surrogacy:

The intended parents and surrogate sign a written gestational carrier agreement before any embryo transfer. Each side must have independent legal counsel.

The agreement has to meet specific statutory requirements, including detailing financial terms and specifying the intent of all parties. Once that agreement is in place, an attorney petitions the court for a pre-birth parentage order. When granted, that order directs the hospital and the Department of Public Health to list the intended parents on the birth certificate from the outset.

That means, in a gestational arrangement that follows California law, the intended parents are the legal parents, not the surrogate, even though she carried the child. For same-sex couples using surrogacy in California, parentage orders work similarly, whether the parents are married or unmarried, though the strategy can vary depending on the facts.

For traditional surrogacy, the path is less standardized. In some cases, the surrogate will need to relinquish her parental rights after birth and the intended mother, or second parent, may need to adopt. Each case needs careful, individualized advice from a lawyer who has actually handled traditional surrogacy and adoption matters. If you are anywhere near Riverside, it is worth working with an attorney familiar with judges in Riverside County, because local practice can affect timing and expectations.

Do you need a lawyer for surrogacy? In California, yes, you do, and you want one who does this work regularly. Agencies often have their own preferred attorneys, but intended parents and surrogates each must have their own independent counsel. That independence is not optional, and it protects everyone.

What rights does a surrogate have in California? Even in gestational arrangements, a surrogate retains bodily autonomy. She is the medical decision maker during pregnancy and birth. The contract can express intentions for prenatal care, reduction or termination, and delivery plans, but it cannot strip her of fundamental medical rights. Financial rights, reimbursement, and protections also flow from the contract, which is one more reason not to cut corners on legal work.

Gestational vs. Traditional: practical differences that matter

When Riverside parents sit down with me and say, “We know there are different types of surrogacy, but what should we actually look at?” I focus less on textbook definitions and more on lived consequences. A short comparison helps:

- Genetic link: In gestational surrogacy, the surrogate has no genetic tie to the baby. In traditional surrogacy, she is the genetic mother.
- Legal clarity: Gestational surrogacy slots neatly into California’s statutory framework with predictable parentage orders. Traditional surrogacy leans on adoption concepts and can be less predictable.
- Emotional dynamics: Many gestational carriers describe themselves as “babysitters for nine months” for someone else’s child, which can simplify boundaries. In traditional cases, those boundaries can blur because the surrogate knows the child carries her DNA.
- Agency availability: Nearly all reputable surrogacy agencies in Riverside County and across California focus on gestational cases only. If you insist on a traditional model, you may find yourself in a more isolated, independent route.
- Risk tolerance: If you want the lowest possible legal and relational risk, gestational surrogacy is the safer option by a wide margin in this state.

Some intended parents still consider traditional surrogacy because a close friend or family member has offered to help and wants to use her own eggs. When that happens, I urge them to sit with an attorney early, before any medical procedures, and go through worst-case scenarios in detail. If everyone is still comfortable after that conversation, you move forward with clearer eyes.

Agency vs. Independent surrogacy in Riverside

Once parents settle on gestational surrogacy, the next question lands quickly: What is the difference between an agency and independent surrogacy?

Agency surrogacy means you work with a professional surrogacy agency that manages matching, screening, coordination, and a lot of the logistics between you, the surrogate, the IVF clinic, and your lawyers. Independent surrogacy, sometimes called private or self-matched, means you handle most or all of that on your own, perhaps with a consultant instead of a full agency.

Are surrogacy agencies worth it? For many intended parents, yes, primarily for risk control and emotional bandwidth. When something goes sideways, and at some point something nearly always does, having experienced professionals involved can prevent a minor issue from snowballing into a crisis. That includes everything from a surrogate failing her medical screening, to a mismatch in expectations around contact, to confusion about insurance coverage.

How do I choose a surrogacy agency, and what is the best surrogacy agency in Riverside? “Best” will depend on your priorities: cost, hand-holding, matching speed, size, and culture. Rather than chasing a single “top” agency, think in terms of fit.

A helpful way to evaluate agencies is to sit down with a short, focused list of questions. During your consultations, consider asking:

- How many surrogacy journeys have you completed in California, and how many are currently active?
- What is your average time to be matched with a surrogate, specifically for clients in Riverside or Southern California?
- How do you screen surrogates medically and psychologically, and who performs that screening?
- What is included in your surrogacy agency fees, and what costs fall outside that fee that we should plan for?
- How do you handle conflicts or mismatches between intended parents and surrogates during the process?

Those conversations will tell you more in an hour than weeks of reading websites. Listen less for sales pitches and more for how clearly and calmly staff can walk you through worst-case scenarios.

Where can I find a surrogacy agency in Riverside, and are there surrogacy agencies in Riverside County at all? Yes, there are agencies physically based in and around Riverside and many more in greater Southern California that work with Riverside residents routinely. The physical office location matters less than their comfort with local clinics, local monitoring sites, and Riverside County courts. Search terms like “surrogacy agency near me” are a starting point, but do not stop at Google reviews. Ask each agency how many of their journeys involve Riverside-area clients and local hospitals.

Independent surrogacy can work, but it demands more administrative skill, more emotional resilience, and a higher tolerance for risk. When you coordinate matching, screening, escrow, and communication yourself, the line between “intended parent” and “project manager” blurs quickly. For some people, usually those with a known surrogate and tight budgets, that is a trade-off they knowingly accept. For others, it becomes a source of burnout that an agency could have prevented.

Costs and compensation in California and Riverside

Money questions come early and often: How much does surrogacy cost in California? How much does a surrogacy agency charge? How much do surrogates get paid in Riverside?

For a gestational surrogacy journey in California, a realistic total cost for intended parents often falls somewhere between about 120,000 and 200,000 dollars, sometimes higher for complex medical cases or twins. That figure typically includes:

RIVERSIDE SURROGATE COMPENSATION



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<https://southerncaliforniasurrogacy.com/riverside-surrogacy>



IVF clinic costs, including medications, egg retrieval, embryo culture, and transfers.

Agency fees, broken into an initial retainer and staged payments as milestones are reached. Legal fees for both the intended parents and the surrogate, including contract drafting and parentage orders. Surrogate base compensation and benefits, which can include a base fee, monthly allowances, maternity clothing, and additional payments for invasive procedures, multiples, or lost wages. Insurance, including either using a surrogate's existing insurance if it covers surrogacy or purchasing a separate policy, plus life insurance for the surrogate.

What is included in surrogacy agency fees varies by agency. Some fees are more "all inclusive," bundling matching, case management, and basic counseling. Others break out certain services, such as psychological support or travel coordination, as add-ons. When you ask, "How much does a surrogacy agency charge?" make sure you also ask what exact services are bundled, and which expenses pass directly through to third parties.

How much do surrogates make in California, and more specifically, how much do surrogates get paid in Riverside? Compensation shifts with experience, location, and market demand. As of the mid 2020s, first-time gestational carriers in Southern California often see base compensation in the range of roughly 50,000 to 75,000 dollars, with higher amounts for experienced surrogates or difficult medical histories on the intended parents' side. Benefits and reimbursements can add tens of thousands more.

Is surrogacy covered by insurance in California? Rarely in a fully comprehensive way. Some employer-sponsored plans expressly exclude surrogate pregnancies. Others cover pregnancy-related care even if the pregnancy is for surrogacy, but not IVF costs. Some agencies work with specialized brokers to find plans that will cover a surrogate's pregnancy if her own insurance does not. Every journey needs a careful policy review by someone who has done it before; do not rely on a quick call with a customer service rep.

Because of these costs, many parents ask about financing options for surrogacy. In practice, families cobble together savings, family help, home equity, medical financing, and sometimes loans or grants specific to fertility treatment. A few agencies partner with financing companies, but those loans can be expensive, so review terms with a financial advisor if possible.

Who can be a surrogate in California, and what disqualifies someone?

Agencies and clinics follow relatively consistent guidelines for gestational surrogates in California, including Riverside County, even though each has its own screening filters.

Core requirements to become a surrogate in California often include:

Age in the mid twenties to late thirties, sometimes up to forty.

At least one prior uncomplicated pregnancy and live birth. Non-smoker, no illicit drug use, and limited alcohol.

Overall good physical and mental health, with a body mass index below a specified threshold. Stable living situation and support system.

What disqualifies you from being a surrogate can include uncontrolled medical conditions, significant pregnancy complications in your history, certain mental health diagnoses unless well treated and stable, active substance abuse, or a criminal record that raises safeguarding concerns. Individual agencies also make judgment calls about emotional readiness. A surrogate who feels pressured by a partner or who is seeking surrogacy purely to solve an immediate financial crisis may not be accepted, even if she meets medical criteria.

Can you choose who you are a surrogate for? Yes. Matching is mutual. Surrogates review intended parent profiles, just as intended parents review surrogate profiles, and both have to agree before moving forward. That is true whether the intended parents are a heterosexual couple, same-sex couple, or single parent. In California, single people can use a surrogacy agency, and many do, as do same-sex couples who cannot carry a pregnancy or need both egg and womb help.

Who can use surrogacy in Riverside?

There is no legal requirement in California that intended parents be married, straight, or residents of the state. People who use surrogacy agencies in Riverside come from a wide range of backgrounds:

Heterosexual couples facing infertility, recurrent pregnancy loss, or medical conditions that make pregnancy dangerous.

Same-sex male couples who need both an egg donor and a gestational carrier. Same-sex female couples when neither can safely carry, or when they opt for reciprocal IVF but need a third party carrier. Single parents by choice wanting a genetic connection to their child. Individuals with medical histories like severe heart disease, certain cancers, or uterine factors that make pregnancy unwise.

California's legal landscape is generally welcoming to all these family forms, though practical steps to secure parentage, such as second parent adoptions or confirmatory judgments, can still matter, particularly for international parents.

Timelines, matching, and success rates

When people ask, "How long does the surrogacy process take?" they often underestimate how much time flows into matching, screening, and preparation before pregnancy even starts.

From first agency consultation to baby in arms, many Riverside journeys take somewhere between 15 and 24 months. That range depends on:

How long it takes to create viable embryos, which may be quick if you already have frozen embryos from earlier IVF, or longer if you still need egg retrievals and possibly donors.

How long it takes to be matched with a surrogate. In California's busy market, average agency estimates range from about 3 to 12 months, depending on your flexibility and how specific your criteria are for the surrogate's location, prior births, or lifestyle. How smoothly screening and legal steps proceed. Occasionally, a surrogate will not pass medical screening and you return to matching, which adds months. How quickly pregnancy is achieved. Success is not guaranteed on the first embryo transfer, and multiple transfers, each separated by several weeks or months, are common.

What is the success rate of surrogacy? There are two different success rates to think about: clinics' embryo transfer success rates and the overall journey success rate. California IVF clinics often report high clinical pregnancy and live birth rates for transfers involving tested embryos and gestational carriers, sometimes in the 50 to 70 percent per-transfer range, depending on age and lab protocols. Over the course of multiple transfers, most well-planned gestational surrogacy journeys do end in a live birth, but nobody can promise a specific outcome. Age, egg quality, sperm quality, and uterine factors all still matter, even when using a [Riverside Best Surrogacy Agencies](#) surrogate.

Traditional surrogacy success rates are harder to generalize, because they are much less common and often handled outside large agencies. Medically, IUI-based traditional surrogacy involves lower per-cycle success rates than IVF-based gestational surrogacy, but those can be offset somewhat by multiple cycles.

Pulling it together for Riverside families

If you live in Riverside or the surrounding Inland Empire and you are sorting through your options, start with a few grounded decisions.

First, decide whether you are comfortable with the additional legal and emotional complexity of traditional surrogacy. For most California families, once they fully understand the differences, the answer is no, and they choose gestational surrogacy.

Second, decide whether you want the structure of an agency or believe you have the skills and support to manage an independent journey. Surrogacy agencies are not cheap, but for many parents they are worth it, both for risk reduction and for emotional bandwidth.

Third, begin early conversations with professionals: a reproductive endocrinologist, a surrogacy agency or consultant, and a California surrogacy attorney who regularly practices in or around Riverside County. Ask the hard questions about cost, matching times, legal strategy, and worst-case scenarios. A reputable professional will not gloss over the tough parts.

Surrogacy is never a small decision, financially or emotionally. But with California's legal framework, Riverside's access to strong medical facilities, and a clear understanding of gestational versus traditional surrogacy, you can move forward with more confidence that the path you choose matches your values, your risk tolerance, and your long-term hopes for your family.