



Ozarks Area Community Action Corporation

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Rich Boyd: Putting Family First

Hard work and taking care of our families are fundamental American values. However, many people who are getting by independently on very modest resources experience devastating personal circumstances when they choose to become the caregiver to a terminally ill family member. The decision to move from their existing home to be near the patient and to become a caregiver requires more investment than they can afford. In such circumstances, they are threatened with the prospect of long-term hardship that affects their extended family as well. Usually, a timely infusion of resources and specialized knowledge can help stem their fall and prevent their tragedy from turning into persistent poverty and hardship.

OACAC staff is trained to recognize such destabilizing crises. In addition, our integrated system of family development services and investments has a variety of resources that can be combined, as the need warrants, to set a family on the road to stability and economic security.

In 2004, Rich moved to the Branson, MO area with his wife, Mickie and son to care for his terminally ill mother. As time went on Rich became a full-time caregiver. Rich was unable to work to provide for his family, but his wife was employed as a seasonal worker. Upon his mother's death, Rich faced funeral expenses and the expense of settling her estate. Within a short period of time Rich's sister-in-law also passed away. Unable to cope with the stresses of the move and the deaths of two family members, Rich and his wife found their marriage in jeopardy and separated.

Unable to secure consistent employment, Rich came to OACAC for financial assistance and agreed to participate in Family Support. One of the resources OACAC utilizes to help individuals find employment is the Great Hires Missouri Career website. Through this resource, Rich found a full time maintenance position at a Branson resort.

With a steady income and new outlook, Rich was soon reunited with his wife and son. The news of a baby on the way was exciting to the family, but Rich's wife had complications during her pregnancy and was forced to take an extended maternity leave from her job.

After her maternity leave, Rich's wife was not called back to work, but agreed to be on call if employment opened up. Since positions were not immediately available, her employer encouraged to apply for unemployment benefits. She did apply, but in the meantime, they needed help with part of their mortgage payment. Not wanting to ruin their credit, they again applied to OACAC for help and we met this need in addition to a much needed truck repair.

Rich has now been working at the same job for over a year and has earned paid vacation and insurance benefits. Rich and his family are on their way to financial stability, but he stated he would like to complete more financial and health goals. Rich and his OACAC Family Support Case Worker are working together with Legal Services and Consumer Credit

Counseling on minimizing credit card debt and other debts that accumulated from his mother's illness and funeral expenses. Rich is trying to maintain his spending and savings budget. He has his blood pressure and cholesterol monitored on a regular basis with a family doctor through his medical insurance. He is also considering quitting smoking with natural supplements that he and his Case Worker have researched.