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Repossession a last resort

If you fall behind on a car payment you might have a run in with a guy like James Williams. As a former construction worker he has settled with repossession of vehicles for his unsure income.

Unemployment in California is at 12.5 percent according to Bureau of Labor Statistics. This means trouble for Californians who finance their vehicles but might mean more work for Williams. The Livermore resident has been out of work for the past 12 months. He has been receiving unemployment checks which have just come to an end. "When you are receiving unemployment checks it is almost a relief to know that someone cares, but as soon as those checks stop coming then it is grab what you can get, beggars cant be choosers."

James states, "The faulty thing about repo is that you never know how much you are going to make that week. You can make 300 dollars or 1500 dollars. It all depends on how many vehicles we can repossess. The sad thing about this business is guys like us who are hired to repossess these vehicles work really long shift and throughout all hours of the night, but what is even worse then the hours is the fact that we make money off of those who are not making enough to pay for their cars. Its a sad circle of employment."

The 26 year old used to work in construction, saying he was used to the slowing of work in the winter time, but has never seen it so bad. Obama has stated that the construction business is on the rise, according to Cnn.com, but this young man is wondering why he has not felt any of the positive upturn for the construction business.

"Employers cut 36,000 jobs- fewer than predicted. Those figures signaled that the job market is slowly healing," reported the San Francisco Chronicle. The only down fall to the good news is employers are a little timid and lack confidence in the economy to jump on hiring.

"We're on the cusp of some job growth, finally, finally," said Stuart Hoffman, chief economist at PNC Financial Services Group. Williams is glad to here that the job market is slowly getting back on its feet. He wishes he could feel the repercussions sooner rather than later.

"I am going to keep looking for a job that can pay me hourly and that can guarantee me a certain amount of hours. Right now being a repo man is not the best job but at least it is a job. I can bring what money I make home and that is all that matters. I am just glad that I am not married or have any kids that I need to worry about supporting. My situation is bad like, but I do know that there are others out there worst than mine."