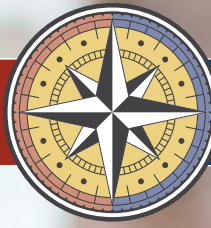
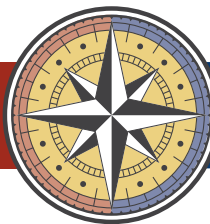


THE CONTRACTOR'S COMPASS



Building Her Legacy: Celebrating Women in Construction





EDITORIAL PURPOSE

The Contractor's Compass is the monthly educational journal of the Foundation of the American Subcontractors Association, Inc. (FASA) and part of FASA's Contractors' Knowledge Network. FASA was established in 1987 as a 501(c)(3) tax-exempt entity to support research, education and public awareness. Through its Contractors' Knowledge Network, FASA is committed to forging and exploring the critical issues shaping subcontractors and specialty trade contractors in the construction industry. The journal is designed to equip construction subcontractors with the ideas, tools and tactics they need to thrive. The views expressed by contributors to The Contractor's Compass do not necessarily represent the opinions of FASA or the American Subcontractors Association, Inc. (ASA).

MISSION

To educate and equip subcontractors and suppliers with the education and resources they need to thrive in the construction industry. Additionally, FASA raises awareness about issues critical to and about construction in the United States.

SUBSCRIPTIONS

The Contractor's Compass is a free monthly publication for ASA members and nonmembers. For questions about subscribing, please contact communications@asa-hq.com.

ADVERTISING

Interested in advertising? Contact Richard Bright at (703) 684-3450 or rbright@asa-hq.com or advertising@asa-hq.com.

EDITORIAL SUBMISSIONS

Contributing authors are encouraged to submit a brief abstract of their article idea before providing a full-length feature article. Feature articles should be no longer than 1,500 words and comply with The Associated Press style guidelines. Article submissions become the property of ASA and FASA. The editor reserves the right to edit all accepted editorial submissions for length, style, clarity, spelling and punctuation. Send abstracts and submissions for *The Contractor's Compass* to communications@asa-hq.com.

ABOUT ASA

ASA is a nonprofit trade association of union and non-union subcontractors and suppliers. Through a nationwide network of local and state ASA associations, members receive information and education on relevant business issues and work together to protect their rights as an integral part of the construction team. For more information about becoming an ASA member, contact ASA at 1004 Duke St., Alexandria, VA 22314-3588, (703) 684-3450, membership@asa-hq.com, or visit the ASA Web site, www.asaonline.com.

CONTENT TASK FORCE

Richard Bright, William Burke, Sheri Kitchen, Joselin Martin, Michael Metz-Topodas, Adrienne Smoot-Edwards, and Cheri Woodsmall

EDITOR

Mary Klett

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PRESIDENT'S LETTER



Dear ASA Members and Friends of ASA,

As busy as life always seems to be, March is no different. Is that what they mean by "March Madness"? For those of you that are college basketball fans, myself included, it is a great time of year. Hopefully your teams do well and "madness" can turn to "gladness" and hopefully not "sadness", if they don't do as well as you hope.

Construction can be the same kind of craziness with those rollercoaster highs and lows. Tariffs - or potential tariffs - and their implications on your mind too? We must find ways to use the tools available to us that will help us come out on top, with each job we undertake. As you know, ASA has a wealth of those tools that can help you obtain success in your businesses. I encourage you to take advantage of ALL that ASA has to offer - such as contract language and contract templates in [InfoHub](#) to help you navigate potential tariffs (members - you'll have to log in).

In the month of March, we celebrate women in the construction industry, as they bring diverse perspectives, innovative problem-solving skills and enhanced collaboration to the project team. Trends show more women pursuing roles in leadership, project management, and skilled trade, helping to address the industry's labor shortage. As the industry evolves,

companies that embrace gender diversity are seeing improvements in productivity, safety, and workplace culture. Let's continue to grow the industry stronger.

This month's edition of the Contractor Compass, has many GREAT articles. One that you want to make sure you read is the one perspective from small business owner, Adrienne Smoot-Edwards from DC, explaining how her life is a constant "robbing Peter to pay Paul", and how "Pay if Paid" needs some serious revamping. This particular article hits close to home for many companies, mine included.

A few events to add to your busy calendars....

- [Attorney's Council Meeting](#) in Park City, Utah on March 28-30.
- [FASA Leadership Retreat](#) in Scottsdale, AZ on April 3-5. Discover new ways of achieving what you desire and how to process your reactive emotions to bring the actual emotional intelligence to your daily lives. This is the only way to finally get desired sustainable outcomes with peace and fulfillment.
- [ASA's Annual Legislative Fly-In on Capitol Hill](#) on June 10 and 11. Join us in Washington DC for our face-to-face meetings with legislators/lawmakers in which we discuss the issues and policies that matter most to our businesses. Mike Oscar and his staff do an incredible job in setting this up. It is an event that will make you come back year after year.
- [SUBExcel](#), ASA's outstanding convention, will take place this year in Oklahoma City, OK on September 16-18 at the Okana Resort and Waterpark. Registration is now open and this is the annual event that features amazing Education, Networking, Peer to Peer Collaboration, the Annual Awards

Banquet & Celebration, all mixed in with a little fun as well. I've attended 8 of these and all it took was the first one to get me back year after year. Special thanks to Libby Hardy, our Oklahoma Executive Director, for creating the website!

We just held our Annual Business Meeting, virtually, on March 19th. Tony Vermaas gave us the Financial Report, Richard Bright gave us his CEO Report, Mike Oscar gave us the Government Relations Report, William Burke gave the FASA Report, Gia Espinoza gave the Executive Director's Report and I was able to announce the Election Results for the year 2025-2026, which begins July 1, 2025.

So as you can see, there is a lot going on. I hope you all can juggle the many balls you have in the air. My advice to you is don't juggle eggs, as those are very pricey these days. Take time to recharge your batteries. Enjoy your friends and families. Do some Spring cleaning just to break up the pace a little. Watch some college hoops and enjoy March Madness.

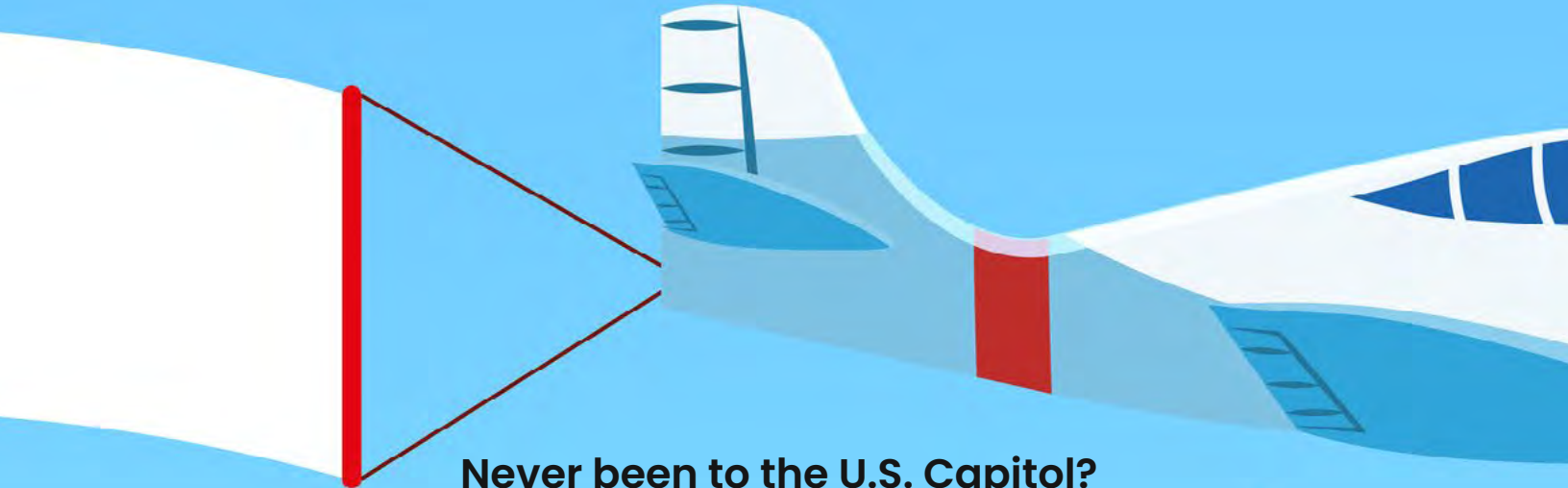
As always, I appreciate your commitments to ASA. As I enter into the last quarter of my presidential term, I am amazed at how fast time has flown by this year. I am humbled and honored to serve as YOUR president and we still have a few things to accomplish before my term is over. God bless you all and embrace kindness. It keeps us human.

Ray Moya
President, ASA - 2024-25
asapresident@asa-hq.com



JUNE 10-11, 2025

ASA LEGISLATIVE FLY-IN

A stylized illustration of a hand holding a flag. The hand is light blue with a red stripe on the wrist. The flag is white with a blue stripe. The background is a solid light blue.

**Never been to the U.S. Capitol?
What better way to see our government
and ASA's advocacy efforts at work?**

Testimonial



REGISTER NOW

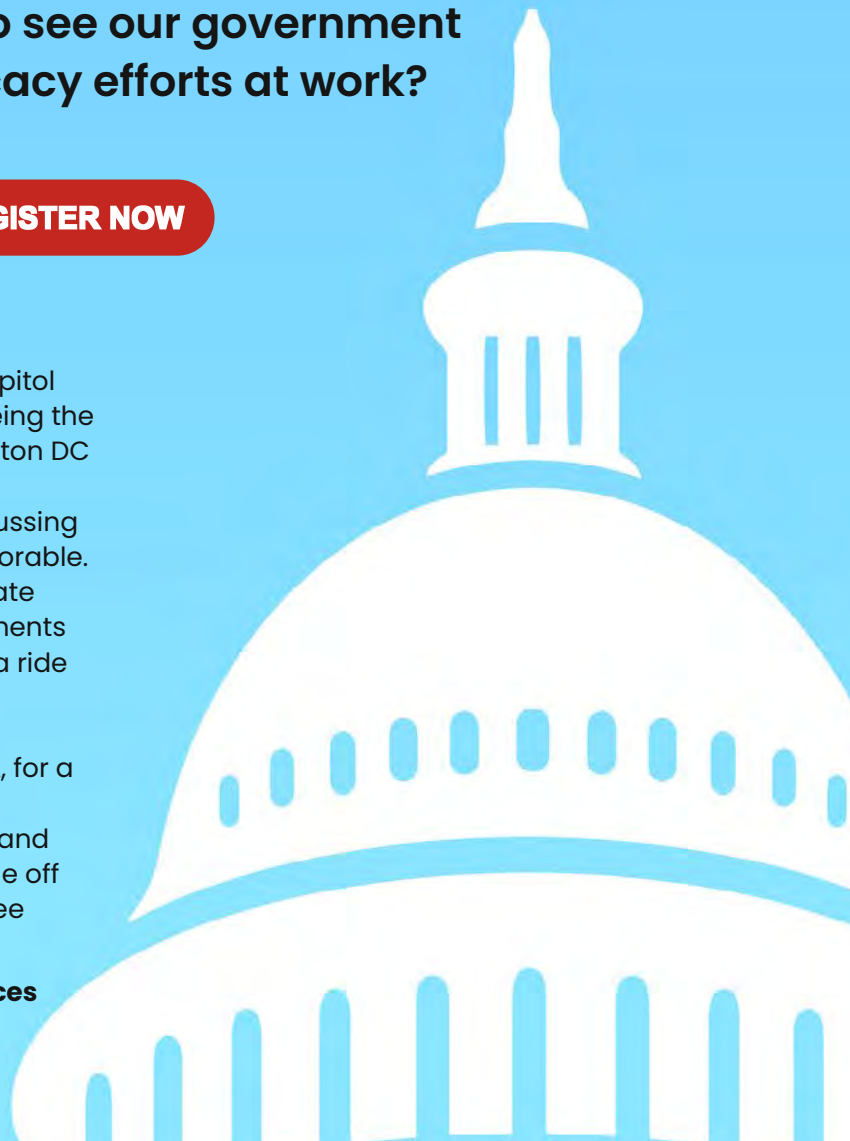
"From getting up to see the sunrise at the Capitol Reflecting Pool, to walking the National Mall seeing the incredible sights, made my first trip to Washington DC an amazing experience!

"Our day spent with our representatives discussing key subcontractor issues was fruitful and memorable. We were also able to attend both House & Senate proceedings, were escorted through the basements connecting all the buildings, and even caught a ride on the US Capitol subway system!

"Grateful for the insights, connections, and inspiration gained at this event. Thank you, ASA, for a fantastic experience!

"I will definitely be visiting again in the future, and would love to hear recommendations and some off the beaten path sights to see that will keep three teenagers engaged!"

Bart Leonard, Owner at Native Wrecking Services
Edmond, Oklahoma





CONTRACTOR COMMUNITY



Welcome new Silver Sponsor!



This sponsorship reflects Pelles' commitment to supporting the subcontractor community with cutting-edge AI technology that streamlines preconstruction workflows, enhances efficiency, and helps trade contractors win more bids with less effort.

Pelles first engaged with ASA members at SubExcel last year and was immediately impressed by the innovation, expertise, and forward-thinking mindset of the subcontractors within the ASA network. Since then, some of Pelles' most dedicated customers have come from ASA's membership, proving the association's leadership in driving industry advancements.

As a Silver Sponsor, Pelles will continue to engage with ASA members

through events, educational content, and exclusive product insights. This partnership strengthens Pelles' mission to empower subcontractors with AI-driven solutions that improve productivity and profitability.

For more information about Pelles.ai and its solutions for subcontractors, visit www.pelles.ai

ASA Supports FY25 Transportation Funding

ASA, along with the Transportation Labor Coalition, sent a letter to Congressional Leadership requesting Congress to adhere to the Highway Trust Fund obligation limitation for FY 2025 as specified in the most recent surface transportation program reauthorization. The FY 2025 Transportation, Housing and Urban Development Appropriations measures approved by the House and Senate appropriations committees would, if enacted, provide \$61.314 billion in obligation for highway programs and \$15.579 billion for transit programs. Infrastructure investments are long-term projects that require resources

and certainty. Members of both parties have traditionally approved five-year investment and policy measures that establish the federal investment platform for projects supporting economic growth and personal mobility in every state and congressional district. Any reduction from planned funding levels will affect state and local government implementation of long-term transportation plans and the private sector's ability to ensure necessary equipment, materials, and personnel for infrastructure improvements.

Report Shows Built Environment Venture Activity Strong Though Normalizing

BuiltWorlds recently released *2024 Venture & Investments Report* showed a year-over-year increase in venture capital (VC) deals in the built environment, despite a decrease in inflows. This activity is indicative of movement in the space across both technology categories and the globe.

"The built environment venture

capital markets rebounded after two consecutive quarters of repressed activity," the report reads. "This unique phenomenon was driven by a normalization in the average venture capital round."

The average VC round in 2023 was \$34.5 million, compared to \$25.2 million in 2024.

In the report, BuiltWorlds Venture & Investments Analyst Cameron Mabley explains this discrepancy, writing, "The decline in capital inflows from 2023 to 2024 can be attributed to \$4.6 billion of capital invested in five deals in Q3 2023, and \$1.2 billion in Q4 2023."

BuiltWorlds Senior Director of Research Tyler Sewall goes on to explain that the "normalization" of VC round sizes in 2024 may also be the result of the waning influence of macroeconomic factors.

"It is possible that for the first time since 2019, investment decisions were not significantly driven in some way by macroeconomic impacts," he says. "2020-2022 investment activity was influenced heavily by a remote workforce and digital community, and following that the domestic public infrastructure funding colored VC activity."

In 2024, Sewall explains, rather than a reaction to macroeconomics, investment activities were "driven by private-sector technological advancements and a 'return to quality' investor mentality."

Building Tech and Infrastructure Tech Driving VC Funding as Construction Tech Gains Steam

After VC inflows in infrastructure and building tech dropped from dramatic spikes in Q3 2023, BuiltWorlds recorded rebounds in those categories in the latter half of 2024. The two sectors continue to account for the majority VC inflows going to built environment technology, despite construction tech being the only category to record positive year-over-year inflow growth.

In infrastructure tech, despite a dip in

inflows from \$11.9 billion in 2023 to \$7.9 billion in 2024, much like VC activity overall, the space saw a slight growth in the VC funding round volume, from 215 to 217. The report links the increased deal count to infrastructure-focused legislation in the U.S.

"Capital has flooded into the infrastructure tech space on the heels of the Bipartisan Infrastructure Law (BIL) and the Inflation Reduction Act (IRA) in the U.S.," Mabley writes. "Grid-scale energy transition startups have attracted the most infrastructure tech capital. Tech-enabled utilities startups have also experienced strong traction, specifically in the broadband and telecom space."

"It's too early to tell what, if any, impact the new administration's activities will have on infrastructure investment," says Sewall. "A larger factor that is always at play is interest rates, which remain high as inflation numbers remain elevated. This will ultimately play a key role into 2025 and beyond."

On the building tech side, inflows fell 15.6% year over year, from \$5.6 billion in 2023 to \$4.8 billion in 2024, while the number of funding rounds jumped from 196 to 247.

"Building tech venture activity has accelerated over the past year," the report reads, "as architects and engineers look to capitalize on operation efficiencies offered by generative AI solutions, asset owners seek to optimize space utilization amid low levels of commercial real estate occupancy, and materials suppliers invest in procurement improvements and aid the development of sustainable and high-performance building products and materials."

The increase in funding rounds, Mabley explains in the report, has specifically been fueled by rising interest in panelized prefabrication and volumetric modular construction as well as building energy alternatives and tech-enabled HVAC systems.

Glass Glazing for Schools

This free [Glass Technical Paper](#) provides information on security (delayed

forced entry) glazing options for windows and doors installed in schools. This document is a guide to the standardized methods recommended and used by the glass industry.



Build a Company Training Program with the National Glass Association

NGA offers MyGlassClass.com, an online training platform for glass installers that provides companies the ability to train employees and monitor compliance using one system. Installers can access more than 100 courses on their smartphone or laptop, on topics including: how to move and handle glass safely, glass and metal fabrication, frameless shower enclosure design and installation, storefront and curtainwall installation, and estimating. MyGlassClass.com's Team Manager function allows training supervisors to:

- Monitor employee training activity
- Run reports showing employee progress
- Customize training for different employee groups

[Watch](#) the NGA webinar, "The New MyGlassClass.com: Building Your Company Training Program."

AGC

AGC collaborated with industry leaders and mental health professionals to develop an educational program to equip supervisors with the knowledge and skills to identify and support struggling workers, care for themselves, and become a catalyst for change within their organizations. This online, self-paced, 5-module course is free for AGC members and \$49 per person for non-members. [More information.](#)

In Memorium



Shannon Meadors Oscar

1974 - 2025

Shannon Meadors Oscar was born in Memphis, TN, on November 19, 1974, to Raymond and Carol Meadors. She grew up living in many states and experienced international travel from a young age—something she grew to have a great passion for. After graduating from the University of Colorado with a degree in International Affairs, Shannon headed to Washington, DC, to make the world better, one politician at a time. While in DC, she served two Senators and a Congresswoman and, most importantly, met the love of her life, Michael T. Oscar. When their son Liam was born in June 2004, it didn't take Mike and Shannon long to decide that they wanted their young family to set down roots in Mike's home state of Pennsylvania, where their two twin daughters, Abbie and Lillie, were born in 2006. Even as Shannon grew a successful fundraising and lobbying firm, she was a super-mom to her three children and the perfect aunt to her nieces and nephews.

To know Shannon was to know a grace-full soul. She was endlessly loyal, unimaginably considerate, and a remarkable advocate of those she loved and the missions she championed. Shannon was highly service-oriented and provided leadership to many organizations—including Board Member of North Hills Country Club; long-time Team Manager of

the Philadelphia Ukrainian Nationals soccer club; Cheltenham Township Human Rights Commissioner; and Board Member of the Lupus Foundation of America, Philadelphia, Tri-State Chapter. Shannon was also proud of her work as the Managing Director of the American Subcontractors Association Subcontractors Legal Defense Fund. Many organizations and politicians were well-served by her keen intelligence and collaborative spirit.

Shannon's presence was a beacon of light and joy, and the Glenside and Sealsle City neighborhoods will miss her bright smile and welcoming presence. She is survived by the beautiful family she loved fiercely: her husband Mike, son Liam, daughters Abbie and Lillie, and her two Yorkie buddies, Espresso and Nemo. Her parents, Raymond and Carol Meadors, sister Valerie Kines, brother Wesley Meadors, and her nieces and nephews will miss her forever, as will all the family and friends Shannon made feel so special.

In lieu of flowers and to continue Shannon's community mission, please donate to the [Lupus Foundation of America](#) or [Friends of Father Judge High School](#).

In Memorium

Lloyd Gilmer Spivey, III, passed away peacefully on March 14, 2025, surrounded by family at his home in Madison, Mississippi after a courageous battle with cancer. Lloyd was the Executive Director of ASA of Mississippi and he will be truly missed by everyone at ASA!

He is survived by his loving wife Ashley Nielsen Spivey, his children and his stepchildren. Lloyd is also survived by his mother Mary Evelyn "Ebbie" Spivey and his younger siblings. Lloyd leaves behind five grandchildren who were the joy of his heart: Brooks Goodwin, Noah McKnight, Reagan Morganti, Tinsley McKnight, and Sawyer Spivey.

Lloyd was born on November 23, 1960, in Oxford, Mississippi, the oldest son of Lloyd and Ebbie Spivey. After his father completed law school the family moved to Canton. Lloyd attended Canton Academy for most of his elementary and high school years. He spent his junior year as a boarding student at St. Andrew's-Sewanee School but elected to return home his senior year to graduate with his closest friends. Lloyd then entered the University of Mississippi in 1979 and became a member of the Kappa Alpha fraternity, where he developed lifelong friends and memories. Lloyd spent the summer of 1981 as an intern for Senator Thad Cochran's office in Washington, DC. It was there that Lloyd discovered his gift for engaging people and the fine art of southern politics.

After graduating from Ole Miss in 1983 Lloyd became the Associate Director of the Delta Council in Leland, Mississippi, furthering his interest in local politics. In 1985 Lloyd became the President and CEO of Associated Builders & Contractors of Mississippi, significantly growing its membership base and influence statewide, earning numerous national recognitions during his 10 years of leadership. In 2005, Lloyd was recruited to lead the Western Colorado Contractors Association based in Grand Junction, Colorado. While thrilled by a new opportunity and inspiring scenery, Lloyd quickly began to miss his southern



Lloyd Gilmer Spivey

1960 - 2025

roots. After completing his second year and helping the association set a new plan for growth, Lloyd returned home and settled in Canton.

Once back home, Lloyd began working with Denbury, Inc., assisting on various oil and gas projects for the organization. It was during this time that Lloyd met his future bride, Ashley Nielsen. Lloyd and Ashley quickly formed an inseparable bond. They married at Lake Tithelo on July 3, 2010, and he embraced the role of mentor and father to Ashley's children.

In 2011 Lloyd began working as a landman assisting with his father's petroleum holdings. During these years Lloyd spent countless hours checking titles and helping his father negotiate deals for various oil, gas, and mineral rights. In 2013 Lloyd received his real estate license and worked closely with his father to manage the family's commercial and agricultural properties.

In 2014, Lloyd was hired as the Executive Vice President of the American Subcontractors Association of Mississippi, substantially increasing membership and achieving notable budget milestones each year of his involvement. His family wishes to thank the ASA Mississippi chapter for their kindness and unwavering support during Lloyd's illness.

Lloyd's political career culminated in his 2015 election as Madison County

Justice Court Judge for District 3. Lloyd was an exceptional judge who quickly earned a reputation for efficiency and fairness in his courtroom, cherishing every opportunity to engage directly with constituents.

Lloyd had a love for the outdoors and hunting. He could often be found riding or boating the property at the family lake. Never one to sit still, he always had a new deer stand to install, feeders to fill, or a new walking path to cut before opening day. Yet in all his busyness, Lloyd always had time to stop and engage with those closest to him. Whether under the covered patio at Tithelo, in his man cave on Peace Street, or by the water at Lake Caroline, Lloyd could be quieted by those he loved most...his family.

Those that knew Lloyd best knew that he was never afraid of a fight. The final year of his life would be his greatest battle. Lloyd faced a grim cancer diagnosis head on, determined to not feel sorry for himself or to have those around him lose hope. From beach excursions to St. Thomas to dancing through his final ASA Gala, Lloyd never wavered on expressing his love for family and his commitment to friends.

While Lloyd's death brings pain and sorrow for so many of us, we rest in the knowledge that He was a man of faith who wasn't afraid to admit his short-comings and failures, resting in the forgiveness and hope that comes through the saving grace of Jesus Christ.

In lieu of flowers, Lloyd requested that donations be made to the Friends of Children's Hospital, 200 Park Circle Drive, Suite 2A, Flowood, MS. Online donations can be made at: <https://friendsofch.org>.

Angie Weidel, current Executive Director of Greater Baton Rouge, added that Lloyd was an unwavering mentor and advisor to her, and as ASA opens its Southeast Louisiana chapter, which encompasses the Greater New Orleans region, she knows Lloyd is looking down at her with a smile and an "atta girl!"



Celebrating An Alliance Forged In Future Construction Success— And highlighting a certification program for subcontractors

We thought that it's high time to celebrate five years of ASA's alliance with the National Glass Association! The aim of our associations is to improve the construction industry for all. And to that end, we would like to focus on a program NGA supports in its commitment to workforce development and quality construction projects.

In recent years, U.S. construction insurance rates have spiked, with water infiltration and losses related to water damage as top risks. A survey of over 340 industry professionals cited most defects and failures were caused

by glazing subcontractor and/or installer insufficiencies.

What if there were a way to ensure better building envelopes with less chance of leaks and fewer headaches for glazing contractors, construction managers, and owners? The North American Contractor Certification (NACC) and Architectural Glass and Metal Technician (AGMT) certification programs work in tandem to directly address primary building envelope risk factors, giving peace of mind to owners and the entire design, construction,

and facility team that projects will be completed safely, efficiently, and with the highest quality commitment.

Both programs are managed and administered by an independent, third-party organization, Administrative Management Systems, Inc. (AMS), headquartered in Sackets Harbor, New York, and are sponsored by the Architectural Glass and Metal Certification Council (AGMCC), a 501(c)3 not-for-profit, public benefit organization.

What Is the NACC Program?

NACC is North America's only credential for glazing contractors, recognizing those who consistently demonstrate quality and safety excellence. NACC is an ANAB-accredited third-party credential for companies having completed a significant and time-intensive evaluation that establishes a baseline for competency, business practices, and adherence to industry-accepted guidelines. By assessing all aspects of a glazing contractor's business, the well-rounded certification process benchmarks the means and methods that drive high performance and high quality in the industry. The International Risk Management Institute, Inc. (IRMI) awarded NACC its Horizon Award for commitment to improving construction risk management.

The NACC program is open to both union and nonunion members alike. To date, 86 contractors in the U.S. and Canada have earned NACC.

"Since there is no licensing for glazing contractors, we believe this is a great alternative," explained Denise Baker, representing Spring Glass & Mirror of Conroe, Texas. "This certification is what will set us all apart from the companies that cut corners, are not properly trained, and do not have the proper insurance needed to protect the contractors and owners."

Demetrious (Jim) Stathopoulos, PE, representing Ajay Glass Co. of Canandaigua, New York, describes his company's positive experience undergoing the rigorous certification process. "NACC brought to the fore limitations that we had in our processes that we would not have otherwise uncovered or understood without going through certification. NACC helped us realize improvements in our organization from top to bottom."

What Is the AGMT Program?

AGMT is North America's only credential for individual glaziers. It is

a personnel certification featuring a third-party, independent assessment of a glazier's knowledge, skills, and abilities via written and hands-on testing. AGMT demonstrates that a glazier can perform work in a manner that will minimize defects and failures and conform to customer requirements, driving a stronger workforce and better worker development requirements. AGMT reduces subjective personnel criteria, provides a consistent competency benchmark for glaziers, and offers peace of mind to all project stakeholders. The program is also open to both union and non-union glaziers.

The AGMT program currently has 1,993 certified glaziers representing most U.S. states.

Why choose certified glazing installers for your project team?

Professional installation of glass and glazing systems is crucial for today's building performance needs. Every stakeholder benefits from competency. NACC offers a qualitative means for an owner or general contractor to reduce the risk associated with selecting a glazing subcontractor. AGMT offers proof that the glazing workforce is qualified and skilled to perform the work. Certifications mean improved job site and public safety, minimized subcontractor defaults, fewer construction claims, and better building envelopes. The NACC and AGMT programs are reshaping quality across the industry.

"As architects, we always want to achieve what we are specifying and accomplish the goal of having beautiful buildings that work," explained Rowan O. Georges, AIA, of architecture firm Skidmore, Owings & Merrill (SOM), who has endorsed both the NACC and AGMT programs. "Making sure the glass and metal are installed professionally and at the highest level of competence is something we all greatly value."

Rhode Island became the first state

to mandate NACC and AGMT.

In June 2023, Rhode Island Governor Dan McKee signed a bill requiring certain public works projects be completed by glazing contractors certified by the NACC program. The companies must also employ at least one glazier certified under the AGMT program. The law takes effect this year. Both programs have grown rapidly since the initiative began in 2015, making it likely that other states will follow Rhode Island's lead.

Specify, enforce, and achieve with NACC and AGMT

Just as the American Subcontractors Association promotes the rights and interests of specialty contractors, the NACC and AGMT programs advocate for and advance those specialty glazing contractors who are committed to quality and performance. Certifications display professionalism and proficiency at the highest levels.

When an architect specifies NACC and AGMT credentials for a project and when a general contractor enforces the specification by hiring NACC and AGMT glazing installers, owners can expect better project outcomes and better buildings. Together, every stakeholder can share the value. Learn more at <https://www.GlazingCertification.com>.

ASA and NGA support the ongoing efforts from all stakeholders to make the construction industry safer, more cohesive, and stronger.

Thanks to Jeff Dalaba, Director of Program Development for both the NACC and AGMT programs with AMS, Inc., for sharing this information with ASA. A Navy veteran, Jeff has served in executive management roles for 25+ years. He can be reached at Jeff@amscert.com.

IT'S ALWAYS SOMETHING **AWESOME**

ASA San Antonio

Women in Construction Mixer

A SOLD-OUT SUCCESS!

It was a full house at our Women in Construction Mixer, and we couldn't be more thrilled! This sold-out, ladies-only event was all about showing appreciation for the hardworking women who keep the construction industry moving forward.

ASA wanted to recognize the dedication, resilience, and

expertise of the amazing ASA women in construction. From the office to the field, their contributions keep the work flowing, and it was time to raise a glass in their honor! This evening was our way of saying thank you and celebrating the powerhouse women who make it all happen!

The energy in the room was electric, the connections were

meaningful, and the appreciation was well-deserved. A huge thank you to everyone who attended and helped make this event such a success!

Cheers to the women who build, lead, and inspire!

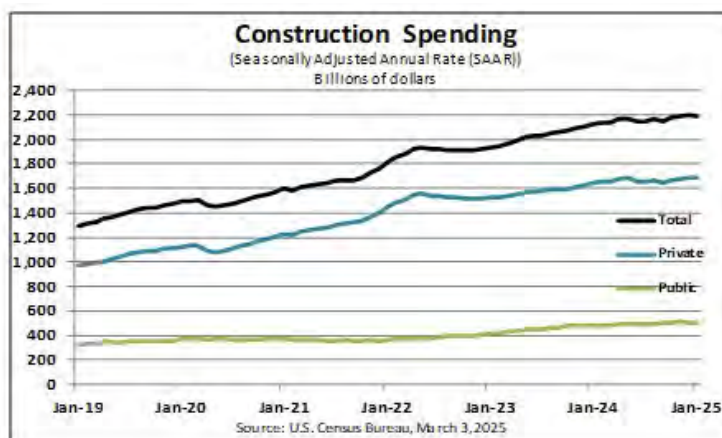
See more photos: [ASA WIC WEEK 2025](#)





Construction Data & Figures

U.S. Census—Monthly Construction Spending, January 2025



Total Construction

Construction spending during January 2025 was estimated at a seasonally adjusted annual rate of \$2,192.5 billion, 0.2 percent (± 0.7 percent)* below the revised December estimate of \$2,196.0 billion. The January figure is 3.3 percent (± 1.3 percent) above the January 2024 estimate of \$2,122.2 billion.

Private Construction

Spending on private construction was at a seasonally adjusted annual rate of \$1,686.0 billion, 0.2 percent (± 0.7 percent)* below the revised December estimate of \$1,690.1 billion.

Residential construction was at a seasonally adjusted annual rate of \$932.7 billion in January, 0.4 percent (± 1.3 percent)* below the revised December estimate of \$936.9 billion. Nonresidential construction was at a seasonally adjusted annual rate of \$753.3 billion in January, virtually unchanged from (± 0.7 percent)* the revised December estimate of \$753.2 billion.

Public Construction

In January, the estimated seasonally adjusted annual rate of public construction spending was \$506.6 billion,

0.1 percent (± 1.3 percent)* above the revised December estimate of \$505.9 billion. Educational construction was at a seasonally adjusted annual rate of \$109.8 billion, 0.4 percent (± 2.0 percent)* below the revised December estimate of \$110.3 billion. Highway construction was at a seasonally adjusted annual rate of \$145.0 billion, 0.6 percent (± 3.9 percent)* above the revised December estimate of \$144.1 billion.

** The 90 percent confidence interval includes zero. There is insufficient evidence to conclude that the actual change is different from zero.*

Construction Data & Figures



The construction industry added 19,000 jobs on net in February, according to an Associated Builders and Contractors analysis of data released by the U.S. Bureau of Labor Statistics. On a year-over-year basis, industry employment has increased by 174,000 jobs, an increase of 2.1%.

Nonresidential construction employment increased by 6,200 positions on net, with growth in all three subcategories. Heavy and civil engineering added the most jobs, increasing by 2,500 positions, followed by nonresidential specialty

trade, which added 2,000 jobs. Nonresidential building added 1,700 jobs last month.

The construction unemployment rate rose to 7.2% in February. Unemployment across all industries increased from 4.0% in January to 4.1% last month.

"The February jobs report suggests that contractors' ongoing optimism, as seen in *ABC's Construction Confidence Index*, is justified," said ABC Chief Economist Anirban Basu. "The industry added 19,000 jobs in February, making it the strongest month of growth since the third quarter of 2024, and the sizable jump in the industry unemployment rate indicates that the labor supply can accommodate ongoing hiring.

"Economywide job growth was also perfectly decent, with U.S. employers adding 151,000 jobs last month. Following several weeks of concerning economic data and rising economic uncertainty, a good-but-boring jobs report is a welcome development," said Basu. "Federal government employment declined by 10,000 and will likely fall further in the coming months, but that segment is just 2% of overall employment. Federal job and spending cuts, as well as elevated uncertainty, could eventually diminish construction activity at the margins, but those effects have yet to appear in these employment data."

"Nonresidential input prices increased at a rapid pace in February and have risen at a far-too-hot 9.0% annualized rate through the first two months of 2025," said ABC Chief Economist Anirban Basu. "Iron and steel prices rose at a particularly fast rate in February, a result of tariffs providing domestic producers with increased pricing power.

"Despite the sizable increase over the past two months, nonresidential input prices are still down on a year-over-year basis," said Basu. "That will likely change in the coming months as tariffs continue to put upward pressure on prices. While ABC members are, on balance, still optimistic about their profit margins, according to *ABC's Construction Confidence Index*, 23% of them expect their profitability to decline over the next six months, the highest share since October 2024."

Construction Employment Statistics: February 2025

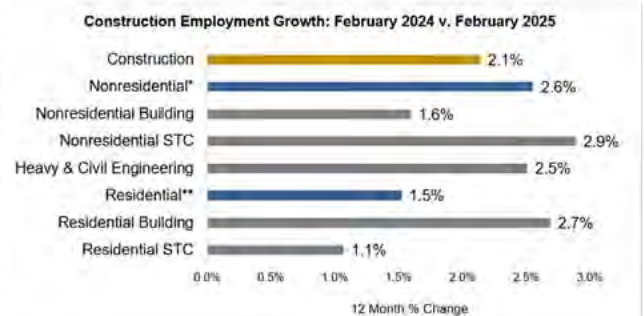
| | February 2025 | January 2025 | February 2024 | 1-Month Net Change | 12-Month Net Change | 12-Month % Change |
|--|---------------|--------------|---------------|--------------------|---------------------|-------------------|
| Employment | | | | | | |
| Construction | 8,310,000 | 8,291,000 | 8,136,000 | 19,000 | 174,000 | 2.1% |
| Nonresidential | 4,940,500 | 4,934,300 | 4,817,400 | 6,200 | 123,100 | 2.6% |
| Nonresidential building | 917,300 | 915,600 | 902,900 | 1,700 | 14,400 | 1.6% |
| Nonresidential specialty trade contractors | 2,847,000 | 2,845,000 | 2,767,100 | 2,000 | 79,900 | 2.9% |
| Heavy & civil engineering | 1,176,200 | 1,173,700 | 1,147,400 | 2,500 | 28,800 | 2.5% |
| Residential | 3,369,400 | 3,356,700 | 3,318,900 | 12,700 | 50,500 | 1.5% |
| Residential building | 955,100 | 955,000 | 930,100 | 100 | 25,000 | 2.7% |
| Residential specialty trade contractors | 2,414,300 | 2,401,700 | 2,388,800 | 12,600 | 25,500 | 1.1% |
| Average Hourly Earnings | | | | | | |
| All private industries | \$35.93 | \$35.83 | \$34.54 | \$0.10 | \$1.39 | 4.0% |
| Construction | \$39.12 | \$39.05 | \$37.53 | \$0.07 | \$1.59 | 4.2% |
| Average Weekly Hours | | | | | | |
| All private industries | 34.1 | 34.1 | 34.3 | 0.0 | -0.2 | -0.6% |
| Construction | 38.6 | 38.6 | 38.9 | -0.2 | -0.3 | -0.8% |
| Unemployment Rate | | | | | | |
| All private industries (SA) | 4.1% | 4.0% | 3.9% | 0.1pp | 0.2pp | |
| Construction (NSA) | 7.2% | 6.5% | 7.0% | 0.7pp | 0.2pp | |

Source: U.S. Bureau of Labor Statistics. Note: SA: Seasonally adjusted. NSA: Not seasonally adjusted

Producer Price Index, February 2025

| | 1-Month % Change | 12-Month % Change | Change Since Feb 2020 |
|--|------------------|-------------------|-----------------------|
| Inputs To Industries | | | |
| Inputs to construction | 0.6% | 0.3% | 41.0% |
| Inputs to multifamily construction | 0.6% | 0.7% | 40.8% |
| Inputs to nonresidential construction | 0.6% | -0.1% | 40.9% |
| Inputs to commercial construction | 0.6% | 0.3% | 41.5% |
| Inputs to healthcare construction | 0.6% | 0.6% | 41.5% |
| Inputs to industrial construction | 0.6% | 0.6% | 37.6% |
| Inputs to other nonresidential construction | 0.6% | -0.2% | 40.8% |
| Inputs to maintenance and repair construction | 0.6% | 0.6% | 39.6% |
| Commodities | | | |
| Adhesives and sealants | 0.3% | 2.0% | 35.7% |
| Brick and structural clay tile | 0.0% | 2.3% | 32.1% |
| Concrete products | 0.0% | 2.6% | 41.2% |
| Construction machinery and equipment | -0.2% | 0.2% | 29.9% |
| Construction sand, gravel, and crushed stone | 2.1% | 8.1% | 45.2% |
| Copper wire and cable | 2.0% | 8.6% | 43.7% |
| Crude petroleum | -2.4% | -2.0% | 53.0% |
| Fabricated structural metal products | 0.5% | -0.9% | 54.1% |
| Gypsum products | 0.0% | 3.4% | 48.3% |
| Hot rolled steel bars, plates, and structural shapes | -4.4% | -12.6% | 33.6% |
| Insulation materials | 0.5% | 4.3% | 48.2% |
| Iron and steel | 3.9% | -13.0% | 43.4% |
| Lumber and wood products | 0.6% | 1.2% | 26.4% |
| Natural gas | -5.9% | 48.4% | 101.3% |
| Plumbing fixtures and fittings | 0.0% | 2.2% | 20.7% |
| Prepared asphalt, tar roofing and siding products | -0.9% | -0.3% | 41.9% |
| Softwood lumber | 2.8% | 10.9% | 19.6% |
| Steel mill products | 2.7% | -18.9% | 43.9% |
| Switchgear, switchboard, industrial controls equipment | 0.0% | 4.7% | 49.2% |
| Unprocessed energy materials | -3.1% | 6.1% | 77.4% |

Source: U.S. Bureau of Labor Statistics



Source: U.S. Bureau of Labor Statistics. *Includes Nonresidential Building, Nonresidential STC, and Heavy and Civil Engineering. **Includes Residential Building and Residential STC.



The Dodge Momentum Index (DMI), issued by *Dodge Construction Network*, grew 0.7% in February to 225.6 (2000=100) from the revised January reading of 223.9. Over the month, commercial planning increased 3.3% while institutional planning fell 4.6%.

"Planning momentum moderated in February, after a few months of stronger growth," stated Sarah Martin, associate director of forecasting at Dodge Construction Network. "Data centers continue to prop up growth in the overall index. Without them, the DMI would have decreased 2% this month. Increased uncertainty around material prices and fiscal policies may begin to weigh on planning

| | Feb-25 | Jan-25 | % Change |
|------------------------|--------|--------|----------|
| Dodge Momentum Index | 225.6 | 223.9 | 0.7% |
| Commercial Building | 283.4 | 274.4 | 3.3% |
| Institutional Building | 154.0 | 161.4 | -4.6% |



decisions, but for the time being, planning activity is largely continuing to move forward."

On the commercial side, data center, traditional office building, and retail planning led this month's gains, while weaker education planning brought down the institutional portion. In February, the DMI was up 27% when compared to year-ago levels. The commercial

segment was up 43% from February 2024, while the institutional segment was up 2% over the same period. The influence of data centers on the DMI this year remains substantial. If we remove all data center projects between 2023 and 2025, commercial planning would be up 12% from year-ago levels, and the entire DMI would be up 8%.

A total of 26 projects valued at \$100 million or more entered planning throughout February. The largest commercial projects included the \$500 million Tract Data Center Park in Chester, Virginia, and the SAT93 and SAT94 Microsoft Data Center projects in San Antonio, Texas – each valued at \$350 million. The largest institutional projects to enter planning were the \$329 million Burlington High School in Burlington, Massachusetts, the \$300 million T-Mobile Arena renovation in Las Vegas, Nevada, and the \$300 million North Dakota State Hospital in Jamestown, North Dakota.

The DMI is a monthly measure of the value of nonresidential building projects going into planning, shown to lead construction spending for nonresidential buildings by a full year.

Third Annual Study of PPE Pain Points

J. J. Keller & Associate, Inc., a leading provider of safety and compliance solutions, and the *International Safety Equipment Association (ISEA)* recently joined forces to conduct a comprehensive study on top challenges when it comes to managing PPE procurement and proper usage. The results of the study, titled "2025 PPE Pain Points Study: Top Trends and Challenges," were released in March. The public can [download the study](#) report on the J. J. Keller® [website](#), and members of ISEA can download the study report on the association's website.

J. J. Keller and ISEA experts will host a free webcast titled "2025 PPE Pain Points Study: Key Insights, Challenges, and Solutions," examining the greatest pain points and practical ways to address them, on April 17, 2025, at 10:00 a.m. central time. The public may [register here](#).

Respondents qualifying to take the survey have responsibility for purchasing and/or managing PPE across a range of industries. The survey was fielded in October 2024.

Summary of Key Findings

- **PPE Management Is Generally Strong.** Of those responding to the survey, 95% completely or somewhat have the time and resources needed to properly assess PPE needs, and 70% talk with their employees regularly about PPE.
- **Getting Employees to Always Wear PPE Continues to Be a Challenge.** More than 75% of respondents reported that at least some of the time, they have difficulty getting employees to wear PPE.
- **Durability is the Number One Criteria When Purchasing PPE.** More than one-third of respondents prioritize durability, followed by comfort, emphasizing the need for PPE that workers can and will consistently wear.
- **Challenges Occur in Finding PPE in Larger and Smaller Sizes.** While 75% of respondents have not experienced problems buying PPE in the sizes they need, those who have had issues find difficulty locating larger and smaller sizes.
- **Weather Is a Consideration, but There's More Opportunity Here.** While 84% of respondents factor weather conditions into PPE purchases, there is a growing need for more education on selecting PPE optimized for extreme temperatures.
- **Women's Sizing Are Increasingly Considered.** More companies are prioritizing PPE designed for women, though nearly one-third of respondents still face challenges in finding properly fitting options.
- **Training Is a Challenge.** Nearly half of respondents struggle with training employees on critical PPE usage aspects, including when PPE is necessary, how to properly wear it, and its limitations.

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The Challenges and Realities of Prompt Payment in Construction: A Subcontractor's Perspective

by Adrienne Smoot-Edwards, Regeneracy, Inc. and Mary Klett, ASA Communications

The construction industry is built on hard work, careful planning, and the collaboration of numerous trades and professionals. Yet, for subcontractors — the specialists who bring buildings to life with skilled labor, materials, and expertise — the industry's payment process is a perpetual source of frustration and hardship. This article delves into the critical issue of prompt payment in construction, as explained by Adrienne Smoot-Edwards, President of Regeneracy Inc., in a [recent interview](#) with the American Subcontractors Association (ASA) podcast. Her first-hand experience reveals the deep challenges subcontractors face in securing timely payment for their work, and highlights opportunities for meaningful reform.

The Anatomy of the Payment Process

For subcontractors like Edwards, the timeline of payment on any given construction project is a long and winding road. The process starts with the submission of invoices, typically on a monthly basis. Subcontractors bill for work completed to date, including labor, materials, and any changes to the scope. However, the path to payment is riddled with obstacles.

First, general contractors (GCs) must collect invoices from all trades, reconcile them, and review them for accuracy before submitting a consolidated application for payment to the project owner. The owner — whether a government entity, developer, or private organization — then conducts its own review, often involving multiple layers of approvals, financing assessments, and internal audits. Only after this extensive process is the general contractor paid. Subcontractors, in turn, must wait even longer to receive their share. During this

process, construction continues and subcontractors are spending money daily towards the next invoice cycle.

The time between the initial invoice and the subcontractor receiving payment can stretch 60 to 120 days or even longer if change orders (revisions to project scope and pricing) are involved. During this 60 - 120 day cycle, more invoices are generated while the wait for one invoice is funded. It's a cycle that forces subcontractors to float the costs of labor and materials for months while simultaneously maintaining payroll, insurance, and other operational expenses as construction proceeds unhindered by the payment delays.

Financing Construction on the Backs of Subcontractors

What becomes abundantly clear from Edwards' story is that subcontractors are effectively financing construction projects — a reality that most owners and even some general contractors fail to fully grasp. Every day a subcontractor's crew is on-site, wages and benefits are paid, materials are purchased and delivered, and overhead costs accrue. When payment is delayed for months, subcontractors are left to bridge the gap, often robbing Peter to pay Paul — shuffling funds from one project to another just to keep operations afloat. Destroying their credit, their credibility, and often are faced with debt that keeps accruing late fees and interest which leads to cash only credit accounts.

Lines of credit, though occasionally available, are difficult to secure for small construction firms. Banks are wary of lending to companies whose receivables depend on the unpredictable payment timelines of the construction industry. As Edwards put it, "Banks don't like funding construction companies, especially

small ones." The invoicing cycle is too subjective because the invoices have no due date.

The Myth of Prompt Payment

The Prompt Payment Act sounds like a logical safeguard — ensuring that subcontractors are paid within a set time after the general contractor receives payment from the owner. However, as Edwards explains, it addresses only part of the problem. The law does not govern the upstream process — the review, approvals, and financing steps that often delay payments to the GC in the first place.

Moreover, the seven-day window for paying subcontractors after the GC is paid is often irrelevant when months pass before the GC itself is funded. This is further compounded by banks who hold the deposits for upwards of 10 days before allowing subcontractors to spend the long awaited funding. For subcontractors, the real issue is the lack of a reliable, date-certain payment process. Without clear, enforceable timelines, subcontractors are left in limbo, unable to predict cash flow or plan effectively for future work; unable to stick to payment agreements with their vendors, unable to invest in the growth of their businesses, unable to reward their workers with bonus' or pay increases. Unable to realize the fruits of their labor.

The Role of Change Orders

Change orders — alterations to the project's original scope — further complicate the prompt payment issue. These are common in construction, but their processing is notoriously slow. In many cases, subcontractors are asked to perform extra work immediately to keep the project moving, even before

formal approval of the change order. This leaves subcontractors in a precarious position: they perform work without any guarantee of full payment.

Sometimes change orders are disputed long after the work is completed, with owners or GCs pressing subcontractors to lower their prices retroactively. "We end up settling for 50 or 60 cents on the dollar," Edwards explained, meaning subcontractors take a loss for work already completed — just to close out the project and get paid something.

The Cost of Delays

The cumulative effect of delayed payments and change order disputes is financial instability. Subcontractors cannot invest in new equipment, hire additional workers, or even take advantage of bulk material discounts because cash flow is so unreliable. The lack of timely payment forces many small subcontractors out of business — a costly loss of talent and capacity in an industry already plagued by labor shortages.

Edwards shared how some general contractors offer subcontractors early payment, some do it in exchange for a discount on the invoice. While this can help ease short-term cash flow issues, it comes at the cost of profit margins already razor-thin in a competitive market. Others do it because they realize the subcontractor can't sustain long term cash flow hurdles that would in turn affect their performance on the jobsite. This too has its downside as the GC may decide the subcontractor is a financial burden and choose not to use the subcontractor on future projects.

The Disconnect Between Owners, GCs, and Subs

A particularly telling anecdote from Edwards' interview highlights the disconnect between project owners and the realities of subcontractor payment. On one project, the owner's representative was surprised to learn that the general contractor hadn't paid Regeneracy for work completed months

earlier. The rep assumed the GC would pay the subcontractor out of its own pocket, regardless of whether the owner had released funds — a fundamental misunderstanding of the payment chain.

This lack of awareness is pervasive. Many project owners don't fully appreciate the extent to which subcontractors personally finance their projects, nor do they understand how chronic payment delays jeopardize the timely completion and true cost of work. Imagine being charged liquidated damages for delayed completion which is the direct result of not being funded for the work in place in a timely manner or design changes that are not fully funded and often don't result in a time extension of the project. Ribbon cutting ceremonies don't acknowledge the unseen owners of the projects - the subcontractors who were not fully paid for the work or the financial hardships they endured to get to the Grand Opening.

Proposed Solutions

Edwards and ASA advocate for several practical reforms to address these issues, including:

- **Date-Certain Payments**—All subcontractors should be paid on a fixed, predictable schedule — for example, on the 30th of each month — regardless of the owner's payment status. Such a policy would allow subcontractors to budget and plan effectively.
- **Streamlined Review and Approval Processes**—Payment applications should be processed in smaller, trade-specific batches to reduce bottlenecks. Additionally, project financing should be structured to ensure funds are available upfront, rather than subject to piecemeal release.
- **Immediate Payment Upon Approval**—Once an invoice is approved, funds should be released immediately — not subjected to additional 30-day holding periods or further reviews.
- **Education and Advocacy**—Owners,

GCs, and policymakers need education about the financial realities subcontractors face. Edwards urges subcontractors to join ASA, share their stories, and add their voices to the push for legislative reforms.

- **Ban Pay-When-Paid Clauses**—Pay-when-paid clauses, which tie subcontractor payment to owner payment, are already illegal in some jurisdictions like Virginia. Expanding this ban would prevent subcontractors from being caught in disputes between owners and GCs.

The systemic delays in payment that subcontractors face are not merely a financial inconvenience — they represent a fundamental flaw in the way construction is financed and managed. The current system places the burden of project financing on the very businesses least equipped to bear it.

By advocating for clear, enforceable payment timelines, streamlined processes, and greater transparency, ASA and leaders like Adrienne Smoot-Edwards hope to build a more equitable construction industry — one where subcontractors are paid promptly for the work they do, and where small businesses can thrive, not just survive.

Prompt payment is not just a matter of fairness — it's essential to the long-term health of the construction industry itself. Without reforms, the industry will continue to lose talented subcontractors, increase project costs, and face delays caused by chronic underfunding of those doing the work.

The message is clear: Pay subcontractors on time, and the whole industry benefits.

<https://www.youtube.com/watch?v=b4fvKbjErIQ&authuser=0>

About the Podcast

ASA member Adrienne Smoot-Edwards, President of Regeneracy, Inc., a restoration subcontractor in Washington, D.C. and board member of ASA of Metro Washington spoke with ASA, and offers firsthand experience on challenges with change orders and prompt payment.



Breaking Barriers: Women in Construction, Construction Law and Beyond

by Emily Martin, Saul Ewing

Introduction

In the long male-dominated construction industry, women have comprised only a small percentage of the trades workforce and leadership positions. Despite significant progress in broadening female representation in the industry, gender stereotypes, workplace discrimination, and legal barriers continue to hinder women's full participation in the field. However, as more women enter construction roles both on-site and in legal capacities, for example as construction attorneys, they are reshaping industry norms and challenging outdated perceptions.

Understanding this industry reshaping requires exploring the historical and ongoing challenges women face in construction and construction law, the legal framework supporting gender inclusion, and the strides women are making to break barriers in both areas.

Historical Barriers and Gender Stereotypes in Construction

For decades, social norms have framed construction as a field requiring physical strength, endurance, and technical acumen – qualities historically associated with men. These stereotypes have contributed to women's underrepresentation in skilled trades and construction management. According to the U.S. Bureau of Labor Statistics, women make up only 11% of the construction industry workforce, with even fewer working in on-site roles such as electricians, plumbers, and carpenters.¹

In addition to stereotypes, workplace discrimination, lack of mentorship, and

a culture of exclusion compound this underrepresentation. Many women in construction report experiencing gender bias, wage disparities, and a lack of opportunities for career advancement. For example, a 2023 article by the National Association of Women in Construction ("NAWIC") found that even today, a significant number of women in construction had faced some form of gender-based discrimination or harassment.²

The Role of Women in Construction Law

In recent years, the legal profession has witnessed a significant increase in the number of women graduating from law schools and pursuing specialized fields. Specifically, the profession started to noticeably shift as follows:

- In 2016, women became a majority of law school students.
- In 2020, women became a majority of lawyers in the federal government.
- In 2023, women became a majority of law firm associates.
- In 2024 or 2025, women will likely become a majority of full-time law school faculty members.

Beyond this, women attorneys specializing in construction law are also breaking barriers. Construction law encompasses contract negotiation, dispute resolution, regulatory compliance, and litigation, requiring attorneys to possess technical knowledge of the industry. Traditionally, male attorneys have dominated legal practice in this field due to their perceived connection to the construction business.

Women attorneys in construction law face unique challenges, including gender bias in negotiations, client skepticism, and limited representation in law firm leadership positions. Despite these obstacles, women have increased their participation and presence in the field. Organizations like the American Bar Association's Forum on Construction Law have worked to promote gender diversity by offering networking and professional development opportunities for women in the field.

Similarly, the Construction Lawyers Society of America ("CLSA") offers initiatives for female attorneys to connect, share insights, and promote professional growth within the industry. By fostering an inclusive environment for women in construction law, these groups ensure female practitioners have the tools and support necessary to succeed. These groups illustrate the advocacy, networking and education work by organizations nationwide to empower female attorneys to shape the future of construction law.

On a personal note, my experience breaking into construction law as a woman presented its challenges, but finding strong mentorship and seizing networking opportunities such as those outlined above made all the difference. Early on, I sought out experienced attorneys who were willing to share their insights, guide me through complex projects, and advocate for my growth. Their support not only helped me navigate the technical and regulatory aspects of the field but also reinforced my confidence. Beyond mentorship, I prioritized building relationships with colleagues, industry professionals, and clients – which opened doors to meaningful project

and leadership opportunities.

Through connections and a commitment to continuous learning, women are certainly able to carve out a successful path in construction law.

Legal Protections and Policies Supporting Women

Several laws and organizations aim to promote gender equity in construction and construction law, such as:

- Title VII of the Civil Rights Act of 1964 prohibits gender-based discrimination in employment, including in the construction industry. Employers cannot deny women access to job opportunities based on stereotypes or biases.
- The Equal Pay Act of 1963 mandates equal pay for equal work, addressing the wage disparities that persist in construction.

Further, organizations such as Tradeswomen, Inc. and NAWIC offer training, advocacy, and mentorship for women entering construction careers. Contractors are also turning to legal initiatives such as diversity clauses in construction contracts and gender-inclusive hiring practices to promote female workforce participation.

Breaking Barriers and Changing Industry Culture

Through such legal and structural changes, the construction industry

is confronting the challenges faced as they continue to make inroads in construction and construction law:

- Increased Representation in Skilled Trades: Programs like the Nontraditional Employment for Women ("NEW") initiative and apprenticeship programs specifically for women have helped increase female participation in skilled labor.
- Leadership in Construction Law: More women are rising to leadership roles in law firms specializing in construction law. Some are even establishing their own firms to create more inclusive environments.
- Workplace Inclusion Efforts: Companies are implementing zero-tolerance policies for harassment and increasing access to mentorship and leadership training for women.

Conclusion

Women's steadily increasing presence in both construction and construction law is dismantling long-standing gender stereotypes and improving workplace diversity. Legal protections, advocacy efforts, and shifting industry culture are crucial to ensuring that women have equal opportunities in these fields. As women continue to break barriers, they are not only reshaping construction but also strengthening the legal frameworks

that govern it – in fact, eliminating barriers to women's participation in the industry will lead to a broader, and thus likely more talented, applicant pool.

While challenges remain, the future is promising both for women building structures and for the women attorneys who help shape the legal landscape of the industry.

About the Author:

Emily Martin represents construction industry clients in litigation involving public and private projects. Her experience includes matters involving construction and design defects, contract and change order disputes, lien and bond claims, delays, unforeseen conditions, and out-of-scope work claims. She handles cases in both state and federal courts as well as in alternative dispute resolution settings for general contractors, engineering firms, owners, developers, subcontractors, design professionals, material suppliers, and other parties. She also represents clients in complex commercial litigation matters.

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⁸ Nontraditional Employment for Women. Retrieved from <https://www.new-nyc.org>



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FEATURE

Professional Growth in Construction: Supporting Women in Key Roles

by Patrick Hogan, *handle.com*



The construction industry has historically had limited female representation, particularly in field-based roles. However, women have steadily become a significant part of key roles within construction. As of 2023, women comprise approximately 11% of the overall construction workforce, with the majority working in administrative and managerial positions. Their contributions are essential to the effective management of projects, financial oversight, compliance, and daily operations within the industry.

While the involvement of women in the industry has grown, employment retention and career advancement continue to present challenges. Many

women enter the construction sector in administrative, managerial, and professional roles, yet obstacles such as limited upward mobility, unclear promotion pathways, and a lack of structured leadership development programs can hinder long-term career progression. Additionally, factors such as workplace culture, access to industry networks, and mentorship opportunities play a critical role in determining whether women remain in the field and advance into leadership positions.

To address these challenges, construction companies can take proactive measures to create a more supportive and growth-oriented work

environment. Establishing clear career pathways, investing in leadership training, and providing structured mentorship programs can significantly enhance career development opportunities. Creating a professional and open workplace culture—one that encourages communication, recognizes contributions, and offers skill-building resources—helps create an environment where employees can succeed.

Effective Workplace Policies

Clear and well-structured workplace policies can support employee growth and satisfaction. Companies benefit from establishing transparent career

progression plans, leadership training programs, and structured professional development opportunities. Defined promotion criteria and career paths help employees set realistic professional goals and navigate their careers with clarity.

Additionally, flexible career pathways encourage employees to gain varied experiences within the company. Opportunities for cross-functional roles, continuing education, and skill-building in key areas such as construction management, financial administration, and technological competencies help employees expand their expertise. Structured training and professional development not only improve individual performance but also enhance overall organizational effectiveness.

Flexible working arrangements, such as remote work opportunities, flexible schedules, or part-time roles, can significantly improve employee satisfaction and productivity. These arrangements allow employees to balance professional responsibilities with personal commitments, reducing stress and preventing burnout. By accommodating diverse needs—such as caregiving duties, continuing education, or other personal commitments—employees can remain engaged and motivated in their roles.

Companies that embrace flexibility often experience higher retention rates, improved morale, and increased workforce loyalty. Employees who have the ability to manage both professional and personal obligations are more likely to stay long-term and contribute positively to organizational success.

Mentorship and Networking Opportunities

Mentorship programs offer substantial benefits by connecting experienced professionals with those seeking career growth. Structured mentorship supports career advancement through guidance, industry insights, and leadership development. Regular interactions between mentors and mentees, with clear objectives, help employees

navigate career paths effectively and gain confidence in leadership roles.

Industry associations and professional networking groups provide valuable support for career development. These platforms facilitate knowledge-sharing, best practice exchanges, and exposure to industry trends. Encouraging participation in industry seminars, workshops, and conferences allows employees to build professional relationships and gain insights that help them progress in their careers.

Internal networking within companies also enhances engagement and professional development. Regular networking events and forums help employees build strong relationships, fostering collaboration and teamwork across different departments.

Cultivating a Professional Workplace Culture

Workplace culture plays a crucial role in employee retention. Companies that prioritize professionalism, respect, and collaboration often see higher engagement and lower turnover rates. Encouraging open communication, transparency in decision-making, and regular recognition of employee contributions helps create a more positive and productive work environment.

Additionally, developing clear pathways for career advancement ensures employees can visualize long-term growth within the organization. Providing targeted training and leadership development programs helps employees prepare for expanded roles. Companies that invest in professional development typically experience stronger retention rates and a more experienced workforce.

Workplace support systems, including internal mentorship and skill-building programs, reinforce confidence and encourage career growth. Policies that support work-life balance, such as flexible work arrangements and family-friendly benefits, further contribute to attracting and retaining skilled professionals.

Recognizing employee achievements through internal promotions, company-wide announcements, and participation in *industry events* helps motivate employees to strive for professional excellence. Showcasing successful professionals within the industry highlights career possibilities and encourages others to pursue leadership opportunities.

The Path Forward

Supporting women in construction requires practical strategies that focus on structured workplace policies, mentorship opportunities, and cultivating a professional and open environment. By prioritizing career development and retention, the construction industry can continue benefiting from a skilled and motivated workforce proven to improve business outcomes. Encouraging professional growth and establishing clear career pathways strengthens both individual careers and overall business success.

By continuing to support leadership development and skill-building opportunities, construction companies can strengthen their teams and build a more resilient workforce, ensuring long-term industry success.

About the Author:



Patrick Hogan is the CEO of handle.com, where they build software that powers the largest credit teams in construction.

Handle is the new approach to construction payments and lien management, optimizing workflows to increase all credit and finance efficiency.



FEATURE

Seven Influences Redefining Property & Casualty Insurance

by The Miller Group



Over the past several years, the property and casualty insurance industry has faced a prolonged hard market due to rising claim frequency and severity, social inflation, evolving cyber risks, and catastrophic natural disasters. During this time, carriers responded by tightening underwriting standards, reducing capacity, and increasing premiums across most lines of coverage.

The Miller Group's *2025 trends* outlook highlights that the market is mostly positive, with stable or competitive rates expected for low-risk policyholders. Yet natural disasters, geopolitical conflicts, reinsurance capacity, AI developments, and other factors are still at play. Business owners and leaders should be aware of how these influences drive up insurance claims costs and yearly rates to help them best understand their risk program.

Extreme Weather Events

Extreme weather events—such as hurricanes, tornadoes, hailstorms, and

wildfires—have become increasingly devastating and costly. What's worse, these events impact more than just businesses in their geographic area. In 2024, 27 weather and climate disaster events caused over \$1 billion in losses across the United States, according to the *National Oceanic and Atmospheric Administration*.

Many weather experts believe severe storms, extreme temperatures, wildfires, and flooding are the new norm. As these catastrophes become more frequent, the insurance industry must adopt innovative solutions to keep up with weather-related losses. Moving forward, businesses can expect to encounter additional emphasis on weather readiness from carriers.

Geopolitical Changes

Recent geopolitical disruptions, including the Russia-Ukraine conflict, US-China trade shifts, and the Israel-Hamas war, have significantly impacted global trade and supply chains. These events have led to tariffs, sanctions,

material shortages, and higher replacement costs, with experts estimating a 7% rise in supply chain costs. However, this is subject to change as the new presidential administration takes new action.

Additionally, insurers are tightening coverage for businesses operating in conflict zones or politically unstable areas. War exclusions, common in property and cyber policies, often deny claims for damage caused by hostile nation-state actions. To address this, some carriers are revising policy language and introducing a stricter application process to clarify coverage.

To reduce risks, businesses should monitor trade policies, consider domestic production, and implement strong loss control measures, such as cyber risk assessments and enhanced security protocols. Maintaining open communication with carriers about coverage limits is key to handling exclusions and reducing disputes.

Litigation & Large Jury Awards

Third-party litigation funding (TPLF) and shifting public sentiment are significantly influencing court cases and jury awards, impacting how insurance underwriters evaluate coverage. TPLF allows third parties to finance lawsuits in exchange for a portion of settlements, increasing the number and cost of cases, sometimes reaching seven figures. Meanwhile, growing distrust of large businesses has led juries to sympathize more with plaintiffs, often resulting in larger awards. The rise in nuclear verdicts (awards of \$10 million or more) adds to uncertainty and risk, forcing underwriters to rethink their coverage strategies.

These concerns are causing insurers to scale back capacity and limit coverage

for businesses in industries prone to large verdicts (e.g., trucking). The unpredictability and cost of excess liability coverage have driven many insurers to exit the market, leaving some businesses vulnerable to devastating financial consequences in the face of a large settlement.

Advancements in AI

AI technology includes machines and devices that simulate human intelligence processes. Common applications include computer vision solutions (e.g., drones), natural language processing systems (e.g., chatbots), and predictive and prescriptive analytics engines (e.g., mobile applications).

In property and casualty insurance, *AI can enhance loss control and claims management* by improving workers' compensation outcomes, streamlining workflows, and reducing claim complexity. It can diagnose injuries, create treatment plans, detect patterns, identify root causes of incidents, and suggest prevention methods. AI also boosts decision-making with predictive insights, automates processes, aids due diligence, and reduces liability risks. Insurers can use AI to detect fraud, assess risks, and offer 24/7 claims support.

However, using AI also introduces risks, including biased decision-making, data privacy concerns, misuse by cybercriminals, the rise of autonomous vehicles, and increasing compliance laws enacted across the country.

Reinsurance Trends

Reinsurance allows insurance companies to transfer part of their risk to a third party, reducing financial exposure and improving stability. It helps insurers manage losses, expand coverage, and maintain solvency. This plays a key role in stabilizing the insurance industry.

Yet the reinsurance sector faces challenges from rising demand and increased CAT losses, leading to higher payouts and lower profitability. These issues have driven up reinsurance costs for primary insurers, creating a hardened market. The commercial property reinsurance space is particularly

impacted by more frequent and severe weather events, causing primary insurers to raise rates and limit capacity for insureds.

According to a January 2025 report from *Fitch Ratings*, reinsurers have lowered their prices when renewing contracts (as of January 1, 2025), mainly due to abundant capital in the market. For businesses purchasing insurance, the reinsurance market's favorable conditions may result in more stable or slightly reduced premiums in 2025. Despite the lower prices, the reinsurance sector remains financially strong, which should ensure continued access to coverage without a significant drop in quality.

Economic Pressures

Inflation has significantly impacted the property and casualty insurance sector, administrative costs, and premiums. After peaking in 2022 with a 40-year high CPI, inflation cooled in 2023 and 2024, with a *2.9% year-over-year rise in December 2024*. However, factors like wage growth, oil prices, and housing costs may keep inflation under pressure, with core CPI potentially stabilizing around 2.5% by mid-2025.

Medical and wage inflation are driving costs, especially for workers' compensation. Rising medical care costs, fueled by expensive drugs, mental health demand, and labor shortages, are projected to increase by 8% in the group market and 7.5% in the individual market, the highest in 13 years. Wage inflation could lead to higher workers' compensation premiums and payroll errors, despite state efforts to align wages, benefits, and premiums. Medical severity and high-cost medications add further challenges to stabilizing costs.

Remote Work

Remote and hybrid work have become commonplace due to cost savings, work-life balance, and post-pandemic policies. These setups boost productivity, cut costs, and offer flexibility, but employers must address unique challenges as remote work evolves in 2025, especially around cybersecurity and workplace injuries.

Remote work increases cyberattack risks due to weaker security outside the office. Employers can address this by enforcing VPNs, multifactor authentication, and providing secure devices. Training employees on safe practices, like avoiding public Wi-Fi, is also crucial.

Employees must understand their privacy rights when working remotely. Work done on home devices may still be subject to employer monitoring. Employers should clearly outline monitoring policies and obtain consent to comply with privacy laws.

Remote work can also complicate workers' compensation. One example is verifying home office injuries without witnesses. It also creates challenges when employees live in different states, requiring compliance with varying laws. Employers should update policies to cover home office injuries and define work-related incidents.

Additional Resources

Adapting to the evolving landscape of property and casualty insurance in 2025 requires strategic planning and proactive solutions from employers. By addressing these seven factors, businesses can foster a resilient and compliant workforce.

For a look at how these trends impact specific coverages and rate forecasts, download The Miller Group's *Property & Casualty Trends ebook* or *contact an experienced advisor*.

Data and trends in this story are drawn from the 2025 Commercial Insurance Market Outlook by Zywave, with additional updates and analysis from The Miller Group.

About the Author

After more than 60 years, The Miller Group is one of the largest independent insurance companies in the Midwest. We serve as strategic advisors for property & casualty, employee benefits, and surety bond programs and specialize in working with construction, nonprofit, and construction companies across the United States. Visit millercares.com to learn more.



FEATURE

Tame Tariff Turmoil—Six Contract Clauses to Mitigate Risk

by Shoshana Rothman, Merchants Bonding



Tariffs on construction materials mean contractors likely face increased costs and availability issues that could disrupt project budgets and timelines. A trusted surety partner can help tame the turmoil that tariffs can impose by providing expert guidance on contracts. Contracts are an important way to proactively safeguard clients' projects; reviewing and negotiating key contract clauses can help mitigate the risks associated with material cost volatility.

Specific Contract Clauses To Protect Against Tariff Increases

1. Force Majeure: Protecting Against Unforeseen Delays

A force majeure clause protects contractors from unexpected events beyond their control, including material shortages or supply chain disruptions caused by tariffs. Ensure your contract explicitly includes "governmental actions" or "market disruptions" as qualifying events for time extensions and relief from penalties.

2. Change-in-Law: Adjusting for Regulatory Shifts

A change-in-law provision allows for contract adjustments if government policies, such as new tariffs, significantly impact project costs or schedules. Contractors should ensure that any tariff or import restriction qualifies as a trigger for contract modifications.

3. Material Price Escalation: Managing Rising Costs

A material price escalation clause provides a structured way to adjust contract prices if material costs exceed a predefined threshold. These clauses may reference published indices (e.g., Producer Price Index) or require supplier invoices to justify price adjustments.

4. Allowance Provisions: Budgeting for Price Variability

Contracts with allowance provisions set estimated costs for materials, adjusting the budget if actual prices exceed the allowance. This approach provides flexibility in dealing with tariff-driven price fluctuations. Contractors should ensure allowances reflect current market trends and clearly define reconciliation terms.

5. Substitution Clauses: Ensuring Material Flexibility

Substitution clauses allow contractors to propose alternative materials when specified products become unavailable or too costly due to tariffs. Having the ability to switch to locally sourced or alternative materials can help control costs and prevent delays. Contractors should negotiate broad substitution rights.

6. Notice and Claim Procedures: Securing Cost and Time Adjustments

Notice and claim procedures define how contractors provide formal notice of cost, schedule impacts, or other events giving

rise to a claim. When tariffs lead to material price hikes or supply chain disruptions, contractors must follow contract-specified timelines, documentation requirements, and approval processes to seek reimbursement or schedule relief.

Future-Proofing Construction Contracts

As tariffs introduce new challenges to construction pricing and supply chains, contractors must proactively review and negotiate contracts with an eye toward protection against cost volatility, schedule impacts, and regulatory changes. Working with legal and risk management professionals to tailor those clauses to the current economic climate can ensure long-term project success.

Get Expert Surety Bond Guidance

Rely on Merchants Bonding's, or your own bonding company's, expertise to help contractors navigate uncertain economic conditions.

How do I get a Surety Bond?

Surety bonds are issued by Merchants Bonding Company (Mutual) through insurance agents. Contact your local insurance agent or use Merchant's *Find an Agent tool*. They will guide you through the process, informing you of what documents and information are needed by the surety (Merchants Bonding Company (Mutual)) to underwrite your bond.

About the Author:

Shoshana "Shana" Rothman is a Senior Contract Claims Attorney at Merchants Bonding Company. Shana's extensive legal career spans the breadth of the construction industry, having represented sureties, general contractors, subcontractors, and developers before joining Merchants Bonding Company.

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FEATURE

Survey Reveals Many Benefits for Women in Construction

by Glass Magazine editorial staff



A recent survey conducted by the New York chapter of Professional Women in Construction ([PWC NY](#)) shows that women employed in construction find many benefits to working in the industry and suggests ways to break barriers and increase awareness of opportunities for women.

According to the [U.S. Bureau of Labor Statistics](#), 46.9% of women are employed in the total workforce, but women represent only 10.8% of workers in the male dominated industry of construction. Women are grossly underrepresented, in spite of the fact that it has one of the lowest gender pay gaps with women earning 95% of their male counterparts (compared to an average of 81% gender gap for all industries) and the salary of a female construction manager averaging \$97,180 annually. Professional Women in Construction's New York Chapter conducted a survey of its members to help determine the reasons for this

disparity and to seek suggestions for filling the void of female workers in the industry.

Survey findings

"Today there are only 1.3 million women employed in the construction industry, despite its being ranked as the number one paying industry for women. Although progress has been made over the years, PWC NY created this survey of its members in hopes of encouraging more women to choose construction as a career path, by learning from the experiences of those surveyed, and sharing the benefits and advantages they prioritized," says Regina Rivera, PWC NY Executive Director.

The survey revealed that the greater pay scale and advancement opportunities within the construction industry were the primary reasons for seeking a job in the field, followed by professional development, substantial

benefits, and job security.

Some of the highlights that women noted working in the industry include contributing to the development of a building from start to finish; taking pride in a tangible result that required problem-solving and creativity; having the opportunity to grow; and the gratification of being a trailblazer for other women.

To encourage and welcome more women into the industry, the survey respondents suggested holding seminars and job fairs that tailor to skills inherent in women, such as communication, detail focus and organization, as well as highlight the work-life-balance possibilities in the construction field.

Construction is a male-dominated industry creating a stereotypical stigma that prevents women from joining the industry. The survey revealed that the main barrier is the lack of awareness of the professional jobs in the field, suggesting that education is key to allowing women to see the limitless opportunities.

About PWC

Professional Women in Construction is a nonprofit organization that supports and connects women in the fields of architecture, engineering, construction, and related industries. New York is the founding chapter of PWC, established in 1980 by eight women who banded together to support each other in advancing their careers and businesses. PWC offers informative industry programming, exclusive member resources, leadership and networking opportunities, and scholarships and mentorship programs.



**Architectural Glass
& Metal Technician
CERTIFICATION PROGRAM**

CERTIFICATIONS FOR GLAZING

MITIGATE RISK. BUILD BETTER PROJECTS.

CERTIFIED GLAZING CONTRACTORS AND GLAZIERS LEAD WITH QUALITY








NACC: A baseline for competency, business practices, and industry-accepted guidelines.

Evaluates Subcontractors Via On-Site and Annual Audits in Five Areas of Core Competency:

- 1 Company Business Practices**
- 2 Safety**
- 3 Quality Management Systems**
- 4 Contract Administration Processes**
- 5 Glazing Processes**

AGMT: Validation and recognition of world-class glazing knowledge and skills.

Evaluates Glaziers Via Written and Hands-On Testing of Seven Core Competencies

-  **Principles of glazing theory and safety**
-  **Tools and equipment of the trade**
-  **Construction documents**
-  **Glass handling and insulating glass**
-  **Glazing systems installation**
-  **Sealants, gaskets, and ancillary materials**
-  **Quality controls and failure prevention**

What is the NACC Program?

North America's ONLY credential for architectural glass and metal CONTRACTORS

North American Contractor Certification (NACC) is a third-party credential that offers proof that a glazing contractor has processes and procedures in place to consistently meet high standards. NACC reduces the risk of poor building performance by minimizing errors, improving documentation, and establishing standards for business and glazing. NACC means improved job site safety, minimized subcontractor defaults, and fewer post-construction deficiencies.

NACC earns top honor for risk management

Construction stakeholders trust the NACC credential for its risk protection and quality assurance. The International Risk Management Institute, Inc. (IRMI) agrees - and awarded NACC its Horizon Award for commitment to improving construction risk management.

What is the AGMT Program?

North America's ONLY credential for architectural glass and metal TECHNICIANS

The Architectural Glass & Metal Technician (AGMT) program is a personnel certification featuring a third-party, independent assessment of a glazier's knowledge, skills, and ability. AGMT drives a stronger workforce and better worker development requirements.

AGMT validates and differentiates glaziers and their companies

AGMT demonstrates that a glazier can perform work in a manner that will minimize defects and failures, and conform to customer requirements. AGMT reduces subjective personnel criteria, provides a consistent competency benchmark for craftworkers across North America, and offers peace of mind to construction project stakeholders.

The NACC and AGMT programs are open to union and non-union members alike.

Learn more at GlazingCertification.com



FEATURE

Better Building Envelopes. Less Chance of Leaks. Fewer Headaches for Glazing Contractors, Construction Managers, and Owners

The AGMT and NACC certification programs are improving the construction industry.

by Jeff Dalaba, AMS, Inc.

In recent years, U.S. construction insurance rates have spiked, with water infiltration and losses related to water damage as top risks. A survey of over 340 industry professionals cited most defects and failures were caused by glazing subcontractor and/or installer insufficiencies.

What if there were a way to ensure better building envelopes with less chance of leaks and fewer headaches for glazing contractors, construction managers, and owners? The North American Contractor Certification (NACC) and Architectural Glass and

Metal Technician (AGMT) certification programs work in tandem to directly address primary building envelope risk factors, giving peace of mind to owners and the entire design, construction, and facility team that projects will be



completed safely, efficiently, and with the highest quality commitment.

Both programs are managed and administered by an independent, third-party organization, Administrative Management Systems, Inc. (AMS), headquartered in Sackets Harbor, New York, and are sponsored by the Architectural Glass and Metal Certification Council (AGMCC), a 501(c)3 not-for-profit, public benefit organization.

What Is the NACC Program?

NACC is North America's only credential for glazing contractors, recognizing those who consistently demonstrate quality and safety excellence. NACC is an ANAB-accredited third-party credential for companies having completed a significant and time-intensive evaluation that establishes a baseline for competency, business practices, and adherence to industry-accepted guidelines. By assessing all aspects of a glazing contractor's business, the well-rounded certification process benchmarks the means and methods that drive high performance and high quality in the industry. The International Risk Management Institute, Inc. (IRMI) awarded NACC its Horizon Award for commitment to improving construction risk management.

The NACC program is open to both union and nonunion members alike. To date, 86 contractors in the U.S. and Canada have earned NACC.

"Since there is no licensing for glazing contractors, we believe this is a great alternative," explained Denise Baker, representing Spring Glass & Mirror of Conroe, Texas. "This certification is what will set us all apart from the companies that cut corners, are not properly trained, and do not have the proper insurance needed to protect the contractors and owners."

Demetrious (Jim) Stathopoulos, PE, representing Ajay Glass Co. of Canandaigua, New York, describes his company's positive experience undergoing the rigorous certification process. "NACC brought to the fore limitations that we had in our processes

that we would not have otherwise uncovered or understood without going through certification. NACC helped us realize improvements in our organization from top to bottom."

What Is the AGMT Program?

AGMT is North America's only credential for individual glaziers. It is a personnel certification featuring a third-party, independent assessment of a glazier's knowledge, skills, and abilities via written and hands-on testing. AGMT demonstrates that a glazier can perform work in a manner that will minimize defects and failures and conform to customer requirements, driving a stronger workforce and better worker development requirements. AGMT reduces subjective personnel criteria, provides a consistent competency benchmark for glaziers, and offers peace of mind to all project stakeholders. The program is also open to both union and non-union glaziers.

The AGMT program currently has 1,993 certified glaziers representing most U.S. states.

Why choose certified glazing installers for your project team?

Professional installation of glass and glazing systems is crucial for today's building performance needs. Every stakeholder benefits from competency. NACC offers a qualitative means for an owner or general contractor to reduce the risk associated with selecting a glazing subcontractor. AGMT offers proof that the glazing workforce is qualified and skilled to perform the work. Certifications mean improved job site and public safety, minimized subcontractor defaults, fewer construction claims, and better building envelopes. The NACC and AGMT programs are reshaping quality across the industry.

"As architects, we always want to achieve what we are specifying and accomplish the goal of having beautiful buildings that work," explained Rowan O. Georges, AIA, of architecture firm

Skidmore, Owings & Merrill (SOM), who has endorsed both the NACC and AGMT programs. "Making sure the glass and metal are installed professionally and at the highest level of competence is something we all greatly value."

Rhode Island became the first state to mandate NACC and AGMT.

In June 2023, Rhode Island Governor Dan McKee signed a bill requiring certain public works projects be completed by glazing contractors certified by the NACC program. The companies must also employ at least one glazier certified under the AGMT program. The law takes effect this year. Both programs have grown rapidly since the initiative began in 2015, making it likely that other states will follow Rhode Island's lead.

Specify, enforce, and achieve with NACC and AGMT

Just as the American Subcontractors Association promotes the rights and interests of specialty contractors, the NACC and AGMT programs advocate for and advance those specialty glazing contractors who are committed to quality and performance. Certifications display professionalism and proficiency at the highest levels.

When an architect specifies NACC and AGMT credentials for a project and when a general contractor enforces the specification by hiring NACC and AGMT glazing installers, owners can expect better project outcomes and better buildings. Together, every stakeholder can share the value. Learn more at <https://www.GlazingCertification.com>.

About the Author

Jeff Dalaba is Director of Program Development for both the NACC and AGMT programs with AMS, Inc. A Navy veteran, Jeff has served in executive management roles for 25+ years. He can be reached at Jeff@amscert.com.



FEATURE

Women in Construction: How to Encourage this Growing Demographic

by Builders Mutual staff

How diverse is your job-site? It's true that jobsites are often racially diverse workspaces. Most sites are bilingual, with Spanish being the first language for many workers. However, when it comes to gender, most jobsites aren't diverse at all.

The construction trade has long been among the industries with the lowest percentage of gender diversity in the workforce. According to Construction Dive, women represent only 9% of the overall construction workforce and 3% of the workforce in building trades. As

of December 2016, there were 939,000 women reported to be working in the construction industry. While the number of women is still a fraction of the number of men working in construction, that number is on the rise. And it couldn't be growing at a better time. Hiring female workers could help lessen the increasing labor shortage.

"The construction industry is experiencing a dire skilled labor shortage, and women make up half of the population and workforce," Construction Dive points out. "It's

intuitive to conclude that a large part of the solution to the skilled labor shortage is in the hands of the untapped talent — we need more tradeswomen! It's that simple."

Jobs in the construction industry also present women with a large opportunity for career and personal growth. In construction, women tend to earn 95.7 cents for each \$1 a man makes; this is in contrast to the 81 cents on the dollar that women make when compared to men overall, according to the National Association of Women



in Construction (NAWIC). The small earnings gap makes the industry a desirable prospective industry for women.

Patricia Urtecho and Tara LeDuc, Senior Risk Management Consultants at Builders Mutual, join us to answer your questions about encouraging this growing demographic.

Q: I don't have any women on my team, but I'm interested in making an effort to hire women. What roles do women typically seek?

A: With safety and skills training given to everyone on a jobsite, women can learn to do any role. It is important to point out that physical strength is not a deal-breaking limitation when it comes to employment opportunities in the industry. Male or female, workers should be using appropriate lifting equipment to prevent injury and ease loads.

By nature, women are innovative and detail-oriented. We most often see women filling roles in painting and finishing work, as well as on the final cleanup crew. More recently, we've begun to notice women on job-sites as equipment operators driving and controlling construction equipment like bulldozers, forklifts, backhoes, and dump trucks. These are higher-paying roles, and it is great to see this becoming more common.

Q: Before hiring a woman, do I need to make any changes to my job site? What does OSHA say about women in construction?

A: All workers have a right to a safe workplace, and the Occupational Safety and Health Administration (OSHA) provides information, training, and assistance for workers and employers. While general contractors should be responsible for enforcing all mandates, we also encourage tradeswomen to familiarize themselves with the OSHA standards that impact their well-being

to ensure the standards are being correctly followed on their jobsites.

Personal protective equipment (PPE) is one of the main ways all workers stay safe on the job-site. However, often women aren't provided with the correct PPE for their bodies. OSHA says PPE sizing should be based on female body measurement data and that it should fit properly so that it can adequately protect women from hazards. The smallest size in male PPE is not adequate, especially since manufacturers are beginning to provide PPE specifically made for women. To learn more about updates on PPE designed for women in construction, review this blog post from the industry experts at Builders Mutual.

OSHA also addresses sanitation on the jobsite. One toilet (not including urinals) is required for every 20 workers. We always appreciate when we visit a job-site and the portable toilets are designated for men and for women to ensure each gender has clean and available facilities. We've seen some job-sites that lock the women's portable toilet and provide keys. Additionally, portable hand-washing stations should be present.

Q: My jobsite is all male, and I have concerns about bringing a woman onto my team. What can I do to shape my company's culture so that everyone feels comfortable at work?

A: Men are responsible for their own behavior on the job-site. Women should not be penalized or kept from a career in construction because of men behaving badly. As a GC, it is your job to set clear expectations and consequences for harassment.

Behavior training can set the tone for jobsite culture and show that you are serious about the issue. Both men and women play a role in creating a safe work environment, so invite everyone on your team to these training sessions. Bystander training explains what other team members can do if they witness

harassment occurring on the job site. Encourage everyone to be your eyes and ears when you aren't around.

OSHA provides some training options online.

Q: What resources do you recommend for women in the construction industry?

A: The National Association of Women in Construction (NAWIC) is a good resource to offer women on your team. NAWIC provides support and education for women in the industry. NAWIC also has a career center and hosts annual events and conferences to promote networking among women.

News and resources available on the NAWIC site may answer more detailed questions you have regarding women in construction. You can also check out this list of additional resources.

Q: What else can I do to open my job site to potential female employees?

A: Your opportunity to open your job site to female employees begins during the hiring process. It is important to remember that in a male-dominated industry, just getting hired can be difficult for a woman. Be cognizant that men are more likely to hire fellow men, and ensure that you are giving equal opportunity to female candidates. Your company will benefit from employing a more diverse workforce.

About the author:

From safer jobsites to stronger businesses, Builders Mutual is committed to helping our policyholders improve every single day. Builders Mutual's "Insights from the Industry Experts" blog highlights current trends and practical recommendations from our experts that can make a difference for contractors and their employees.



Upcoming WEBINARS

How to use LinkedIn Sales Navigator to Get Warm Introductions from your Network

WEDNESDAY, MARCH 26, 2025
12:00 - 1:00 PM EDT

Most professionals either don't use Sales Navigator or waste time on the platform without getting real results. Many Sales Navigator trainers teach methods that require cold outreach, which generates little to no leads and wastes even more time. This workshop will teach you how to use Sales Navigator to get 3-5 warm introductions per week to decision makers or centers of influence using your network.

[Register here.](#)

Be Prepared for ICE Immigration Raids

TUESDAY, APRIL 22, 2025
12:00 - 1:00 PM EDT

ICE is actively conducting raids including silent raids and forced raids which include employer sites. These raids will continue to increase over 2025. Employers need to understand what to and not do should federal ICE agents arrive at your facility. This webinar will provide recommendations on how to handle ICE raids as well as compliance with I-9 verification.

[Register here.](#)

President's Forum

MONDAY, MAY 5, 2025
5:00 PM - 6:00 PM (EDT)

Have questions or ideas for the association? Don't miss the President's Forum, your chance to connect directly with ASA's president, Ray Moya, get answers, and share your thoughts on the issues that matter most. Join us for an open and insightful discussion—your voice shapes the future!

[Register here.](#)

How To Network To Skyrocket Your Social Capital

WEDNESDAY, JUNE 11, 2025
12:00 - 1:00 PM EST

Networking is a great way to make connections that will drive your business forward. However, many professionals join groups and go to events only to end up with stacks of business cards and a calendar full of calls that go nowhere. This workshop will teach you how to help your connections and be that go-to person in your industry, so you get a return on your time investment. This online workshop will cover the following:

1. Being strategic with your approach
2. Being organized with your contacts
3. Becoming that valued resource
4. Using shared experiences to build relationships

[Register here.](#)



FEATURE

Celebrating Women in Construction: Honoring the Past and Empowering the Future

by Karalynn Cromeens, Cromeens Law Firm

The construction industry has long been seen as a male-dominated field, one defined by hard hats, steel-toed boots, and tough physical labor. Yet, women have always played a vital role in shaping the industry, often behind the scenes in critical support positions.

Today, that narrative is shifting. Women are stepping out from the shadows and taking on leadership roles, operating machinery, owning construction businesses, and changing the face of the trade altogether. It is time to celebrate their contributions—not only for what they have achieved in the past, but for the transformative progress they are making today.

A Legacy of Quiet Contributions

Historically, women in construction worked predominantly in administrative, clerical, and other support roles. They managed payroll, ensured compliance with regulations, and helped keep job sites organized. These positions, while essential to the success of any construction project, often went unrecognized. Despite their importance, women rarely received the same credit or visibility as their male counterparts who worked on the front lines.

While much of this quiet labor was invisible, women consistently proved their resilience, adaptability, and determination. For instance, during World War II, women famously took on roles in factories and shipyards, joining the "Rosie the Riveter" movement. Many even entered construction trades to fill in for men who had gone to war, showcasing their ability to handle the physical and technical demands of the job. Yet, after the war ended, they were often forced back into the shadows—a stark reminder of the systemic barriers they faced.

Stepping into Frontline Roles

Fast-forward to today, and the picture looks remarkably different. While challenges persist, women are increasingly finding their place in frontline construction roles, proving that they belong not only in the office but also on the job site.

According to the U.S. Bureau of Labor Statistics, as of 2022, women made up 14% of the construction workforce. Within this figure, women are increasingly assuming positions that break the mold, such as electricians, heavy equipment operators, and even foremen (or should we say forewomen?). These roles, once almost exclusively filled by men, are now opportunities for women to display their expertise and craftsmanship.

The hands-on contributions from women in construction are critical, especially in a time when the industry faces a significant labor shortage. With a lack of skilled workers slowing down projects nationwide, women are stepping up to fill the demand and driving the industry forward.

Paving the Way as Business Owners

One of the most remarkable trends in recent years is the rise of women-owned construction businesses. From managing multimillion-dollar projects to creating innovative approaches for sustainable building, women entrepreneurs are reshaping the industry landscape.

Women-owned construction firms grew by 64% between 2014 and 2019, according to the National Association of Women in Construction (NAWIC). What's even more impressive is that these businesses are thriving. They are proving to be competitive, innovative, and resilient, demonstrating that women

are not just participating in the industry—they're leading it.

Breaking Barriers and Growing Representation

Despite this progress, barriers persist for women in the field. Discrimination, unconscious bias, and lack of representation are challenges that cannot be ignored. A survey from

Constructing Equality found that nearly 60% of women in construction experienced gender-based discrimination on the job. Additionally, women often have to work harder to prove their worth in male-dominated spaces, something their male counterparts rarely face.

However, organizations like the National Association of Women in Construction (NAWIC) and programs aimed at increasing diversity in trades are helping to break these barriers.

They offer networking opportunities, resources, scholarships, and advocacy to empower women to succeed in all aspects of the construction industry.

About the Author

With more than 18 years of experience in construction and real estate law, Karalynn Cromeens has filed more than a thousand lawsuits to foreclose or remove mechanics liens successfully. Her family also owns a material supply company, providing Karalynn first-hand knowledge of the construction industry. This personal understanding, combined with her extensive legal experience, guides The Cromeens Law Firm's true purpose—To protect and defend all that you have worked hard for and be your partner in business. She is also a best-selling author and podcast host for Quit Getting Screwed.

SOCIAL MEDIA NEWS YOU CAN USE



Beyond the Hammer: Forging Your Subcontractor Success on LinkedIn

by Cheri Woodsmall, Woodsmall Marketing Group

We all know the drill. You're a subcontractor. Your days are built on expertise, craftsmanship, and a reputation for reliability. Your work is tangible; you build things. But in today's world, relying solely on word-of-mouth isn't enough to thrive. To grow your business, you need to step into the digital space, and LinkedIn offers a powerful way to do that. It's not just a place for job seekers; it's a dynamic tool for business development.

Why LinkedIn Matters: It's More Than Just a Profile

Forget the image of LinkedIn as just a platform for white-collar professionals. For subcontractors, it's a game-changer. It's about taking control of your narrative and connecting with the people who matter most. Get ready to expand your network and build the right connections:

- **General Contractors:** Your Daily Bread: Let's face it, general contractors are your primary clients. LinkedIn provides a direct line to these firms' project managers, estimators, and decision-makers. Imagine following their company pages, staying updated on their projects, and engaging with their content. It's about getting on their radar in a professional, consistent way.
- **Architects:** Influencing the Vision: Building relationships with architects opens doors to earlier project involvement. You can influence design specifications by showcasing your specialized knowledge of materials or techniques. It's about becoming a trusted advisor, not just a service provider.
- **Engineers:** Partnering on Solutions: Engineers are valuable allies like architects. Steel fabrication subcontractors, for example, can use LinkedIn to connect with structural engineers, discuss project requirements, and collaborate on solutions. It's about demonstrating your problem-solving capabilities.
- **Developers:** Seeing the Big Picture: Connecting with developers, especially those focused on commercial or multi-family projects, gives you a peek into upcoming opportunities. You can learn about their project pipelines and position yourself as a preferred subcontractor.
- **Subcontractors:** Strength in Numbers: Networking with fellow subcontractors isn't about competition but collaboration. You might find opportunities to partner on larger projects or build relationships that lead to valuable referrals. It's about creating a supportive community.
- **Trade Associations:** Industry Hubs: Joining and actively participating in relevant trade associations (like ASA!) on LinkedIn expands your reach to a concentrated group of industry professionals. It shows your commitment to your craft and grants you access to valuable resources and events. It's about being part of something bigger.
- **Beyond the Usual Suspects:** LinkedIn goes beyond just connecting with your immediate clients. It's also a place to communicate with suppliers, vendors, and potential employees, creating a richer ecosystem for your business. It's about building a strong foundation.

Crafting a Compelling LinkedIn Profile: Making a Strong First Impression

Your profile is your digital storefront. Make it count with a clear, high-resolution headshot that portrays professionalism and approachability. Don't just list your job title in your headline; highlight your specialty and value proposition (e.g., "Expert Commercial Framing Contractor | Specializing in Steel & Wood Structures"). It's your first chance to grab attention.

- **Professional Photo:** Use a clear, high-resolution headshot that portrays professionalism and approachability.
- **Headline:** Don't just list your job title; highlight your specialty and value proposition (e.g., "Expert Commercial Framing Contractor | Specializing in Steel & Wood Structures"). It's your first chance to grab attention.
- **About Section:** Tell your story. What sets you apart? What are your core values? Highlight your experience, certifications, and areas of expertise. Use keywords that potential clients might search for. It's your chance to make a personal connection.
- **Experience Section:** Detail your projects, highlighting the scope, challenges, and results. Use visuals whenever possible. It's your portfolio, so make it impressive.
- **Skills & Endorsements:** List your relevant skills and ask colleagues and clients to endorse you. It's about building credibility through validation.
- **Recommendations:** Request recommendations from satisfied clients and partners. Third-party endorsements are incredibly powerful.

Building Your Brand: Defining Your Identity

Use your company logo, colors, and messaging consistently across your LinkedIn profile and company page. Engage with your network professionally and courteously. Let satisfied clients speak for you through testimonials – their positive feedback is powerful.

Show that you're an active participant in the industry by attending events, joining associations, and sharing relevant content. Remember, many clients will research subcontractors online before deciding. A strong LinkedIn presence, showcasing your company's uniqueness and why clients should choose you, ensures they find positive and informative information.

Showcasing Your Expertise: Telling Your Story

This is where subcontractors can truly shine. LinkedIn is your stage to demonstrate the quality of your work visually. Think about it: before-and-after photos tell a story of transformation and problem-solving. Progress photos showcase the complexity and precision involved in your work. Video walkthroughs offer potential clients a virtual tour, building trust and excitement. Drone footage is a powerful way to showcase the scale and scope of your projects, leaving a lasting impression.

Don't just list projects; tell their story. Describe the challenges you faced, the innovative solutions you implemented, and the results you delivered. It's about showcasing your problem-solving skills. Emphasize your niche expertise. Are you "specializing in high-end commercial millwork" or an "expert in complex concrete formwork"? It's about defining your unique value.

Display your qualifications and commitment to professional development. Position yourself as a knowledgeable resource by sharing relevant industry articles and adding your commentary. Consistently showcasing your expertise is the key to building credibility and trust with potential clients.

Stay Informed: Staying Ahead of the Curve

Follow industry leaders to stay updated on the latest news and insights from industry experts. Participate in discussions in industry groups and learn from other professionals. Follow industry publications, such as ASA's Contractor's Compass (see what we did there?), ENR, and Construction Business Owner Magazine to stay informed about trends and developments. Here are a few other ideas:

- Follow government agencies to stay updated on changes to building codes, safety regulations, and

environmental standards.

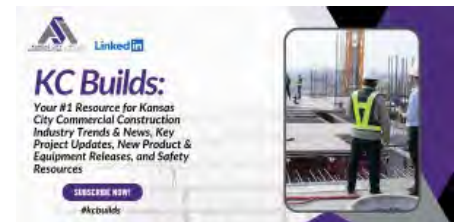
- Build relationships with attorneys specializing in construction law to get expert advice when you need it.
- Discover new techniques and approaches from other subcontractors and industry experts.
- Contribute to the industry by sharing your own best practices and insights.

Creating and Sharing Engaging Content: Becoming a Thought Leader

Position yourself as a thought leader and expert by sharing photos and videos of your completed projects, highlighting the challenges and solutions. Give your audience a glimpse into your work process and team culture by sharing articles, blog posts, and videos that demonstrate your knowledge of industry trends and best practices.

Share practical advice and tips related to your expertise. Share positive feedback from satisfied clients. Images and videos are essential for capturing attention and conveying your message. Use the LinkedIn newsletter article feature to share in-depth information and establish yourself as an authority. This is a great way to increase your LinkedIn following, as this will automatically go to each of your page followers' inbox via email. Even better, give it a name and a personality.

As an example, Kansas City American Subcontractor's Association has branded their LinkedIn newsletter as "KC Builds: Your #1 Resource for Kansas City Commercial Construction Industry Trends & News, Key Project Updates, and more!"



Leveraging LinkedIn for Lead Generation: Turning Connections into Contracts

Transforming your LinkedIn network into a steady stream of contracts isn't just possible—it's one of the platform's most potent benefits for subcontractors. Think of your LinkedIn presence as a pipeline, with each connection representing potential future work.

Use LinkedIn's robust search tools to identify decision-makers at your region's general contracting firms, development companies, and architectural offices. When you find these key players, don't just connect and forget. Engage meaningfully by following company updates, congratulating them on project announcements, and keeping track of their business movements.

Industry groups provide fertile ground for relationship-building. Rather than passively observing conversations, jump in with your expertise when relevant questions arise. This positions you as a knowledgeable resource rather than just another subcontractor hunting for work. When someone posts about challenges that align with your specialty, offering thoughtful solutions creates a natural opening for further conversation.

Your project portfolio is your most compelling sales tool. Share case studies that tell complete stories—your challenges, your innovative approach, and the outstanding results you delivered. When a general contractor sees how you solved a complex problem for another client, they'll imagine you doing the same for them.

Take your relationship-building to the next level by engaging directly with potential clients' content. Comment thoughtfully on their posts, share their announcements with your network (adding your own insights), and gradually build rapport through these digital interactions. When you eventually reach out via LinkedIn's messaging feature, you're not a cold contact—you're a familiar face in their professional network.

For serious lead generation, consider investing in LinkedIn Sales Navigator. This premium tool offers advanced filtering options, lead recommendations, and deeper insights into potential clients' needs. Combined with targeted LinkedIn ads showcasing your specialties to the right audience, you can dramatically extend your reach beyond your immediate network.

Remember that LinkedIn lead generation isn't about quick wins—it's about cultivating relationships that yield opportunities over months and years. The connection you nurture today might lead to a major contract next quarter or a recommendation that opens doors you didn't even know existed. In the construction world, that's the kind of foundation worth building.

Tips for Subcontractor Success on LinkedIn: Making the Most of the Platform

- **Be Consistent:** Post regularly and engage with your network. It's about staying top of mind.
- **Be Authentic:** Share your genuine personality and expertise. It's about being true to yourself.
- **Be Responsive:** Respond to comments and messages promptly. It's about providing excellent service.
- **Build Relationships:** Focus on building genuine connections, not just generating leads. It's about playing the long game.
- **Track Your Results:** Monitor your profile views, engagement, and lead generation efforts. It's about measuring your success.
- **Use Hashtags:** Use relevant hashtags to increase the visibility of your posts. It's about expanding your reach.
- **Join Local Groups:** Find local groups related to your service area. It's about connecting with your community.
- **Ask for Referrals:** Ask happy clients to refer you to their contacts. It's about leveraging the power of your network.
- **Use Video:** Video content is more engaging than text or images. It's about making your content dynamic and memorable.
- **Create a Company Page:** If you have a team, create a company page to showcase your brand. It's about building a professional online presence.

- **Step out of your comfort zone:** Host live Q&A sessions or project updates using LinkedIn Live. Share quick updates and behind-the-scenes content with LinkedIn Stories. Engage your audience with interactive content like LinkedIn Polls. Enhance your skills and knowledge with online courses on LinkedIn Learning.

The Bottom Line: Embracing LinkedIn for Success

LinkedIn is a powerful tool for subcontractors ready to take their businesses to the next level. You can establish yourself as a trusted and reliable subcontractor in your industry by building a strong profile, expanding your network, creating engaging content, and leveraging LinkedIn for lead generation.

Remember: LinkedIn is a long-term investment. Building a strong presence and generating results takes time and effort, but the rewards are worth it. So, start building your LinkedIn presence today and watch your subcontractor business thrive.

Note—Check out ASA's recent webinar "[Building Your Brand on LinkedIn](#)" and join on March 26, 2025 for our special segment on [Using LinkedIn Sales Navigator](#). Or check our [YouTube channel](#) for the recorded sessions.

About the Author

*Cheri Woodsmall drives growth and influence in the commercial construction sector. As Executive Director of the **Kansas City American Subcontractor's Association** and President of **Woodsmall Marketing Group**, she combines industry leadership with 30+ years of award-winning digital marketing expertise. WMG, with offices across the Midwest, delivers strategic digital, content, and web solutions that empower general contractors, subcontractors, manufacturers, and distributors to achieve measurable results. know digital marketing.*

THE PROTOCOL POINT



Presence is more than just showing up—it's about owning the room, making an impact, and ensuring your voice is heard. It's that unshakable confidence that says, "I belong here," without having to say a word. For women, mastering presence isn't just a professional advantage—it's a game-changer. Whether leading a meeting, negotiating a deal, or networking at an event, a strong presence shapes how we're perceived and the opportunities that come our way.

We've all been there—sitting in a room full of people, waiting for the perfect moment to speak, only to be interrupted or brushed aside. It can

The Power of Presence: Why It Matters for Women

by Grace Uwizeye-Allen, CEO Graceful Etiquette



be frustrating, but here's the good news: presence is something we can cultivate. It's about combining confidence, communication, and a little bit of strategy to ensure that when we speak, people listen. And while this may feel intimidating at times, especially in environments where women are underrepresented, learning to push past self-doubt is key. Not everyone starts out with unshakable confidence—it's built through experience, persistence, and a willingness to step forward even when doubt lingers.

Breaking Stereotypes and Setting the Tone

Even though it's 2025, women in professional spaces still encounter outdated stereotypes. Too soft? Too aggressive? Too much? The reality is, those perceptions won't change overnight, but how we carry ourselves can help rewrite the narrative.

One of the best ways to establish credibility is to own your expertise. Walk into the room prepared, speak with clarity, and trust in what you bring to the table. People are more likely to take you seriously when you take yourself seriously. But we all have moments of hesitation—times when self-doubt creeps in and makes us question whether we're truly qualified. When that happens, remind yourself of your achievements. Keep a record of past successes, positive feedback, and moments when you've navigated challenges with confidence. Reflecting on these wins can serve as a powerful antidote to imposter syndrome.

And let's not forget body language—it speaks volumes. Standing tall, making eye contact, and using purposeful gestures all signal confidence and authority before we even say a word. If you ever feel like you're shrinking into the background, take a breath, roll your shoulders back, and reclaim your space. The way you carry yourself can shift not only how others perceive you but also how you perceive yourself.

Confidence and Poise

Confidence isn't about knowing all the answers; it's about believing in yourself even when you don't. The most influential women in any field aren't necessarily the loudest in the room—they're the ones who speak with conviction, who pause for emphasis, and who command respect through their presence.

Poise is just as important. It's the ability to stay composed under pressure, to handle difficult conversations with grace, and to exude an air of assurance even when things don't go as planned. Confidence gets you in the door, but poise keeps you at the table. And when doubt creeps in, remember that even the most seasoned professionals have moments of insecurity—the difference is, they don't let it define them.

Owning Your Voice

Have you ever caught yourself saying, "Sorry, but..." or "I just think..." before making a point? You're not alone. Women are often conditioned to soften their statements, but hedging language can undercut authority. Instead, make your point directly. Swap "I just think we should..." for "I recommend..." and watch how differently people respond. If speaking up feels daunting, practice beforehand. Rehearsing key points before a meeting or conversation can make all the difference in delivering them with confidence.

Tone and pacing also play a huge role in presence. Speaking too fast can make you seem unsure, while a steady, deliberate pace exudes confidence. And don't underestimate the power of a well-placed pause—it's a secret weapon that commands attention. If nerves ever get the best of you, take a deep breath and slow down. Your voice is one of your most powerful tools—own it.

Taking the Floor

Getting interrupted mid-sentence? It happens more often than it should. The key is to reclaim the floor without hesitation. A simple "I'd like to finish my thought" or continuing to speak with

authority sends the message that your voice matters. And if interruptions leave you feeling frustrated, remember this: it's not a reflection of your value—it's a signal that it's time to take up space unapologetically.

Another great strategy? Amplify other women's voices. If you see a colleague getting cut off, step in and redirect: "I'd love to hear her finish that point." When women support each other in professional settings, it strengthens everyone's presence. Building a network of allies who uplift and reinforce each other's ideas not only improves workplace dynamics but also helps create lasting change.

Embracing Your Power

Presence isn't about being the loudest or the most forceful—it's about showing up as your most confident, capable self. It's knowing that your voice has value and ensuring that others recognize it too. The more we embrace this, the more we empower ourselves and those around us. And when self-doubt arises, as it often does, remind yourself that confidence isn't about never feeling uncertain; it's about moving forward despite those feelings.

So the next time you walk into a room, remember: you belong there. Speak up. Stand tall. Take up space. Because the world needs more women who lead with presence, and that includes you.

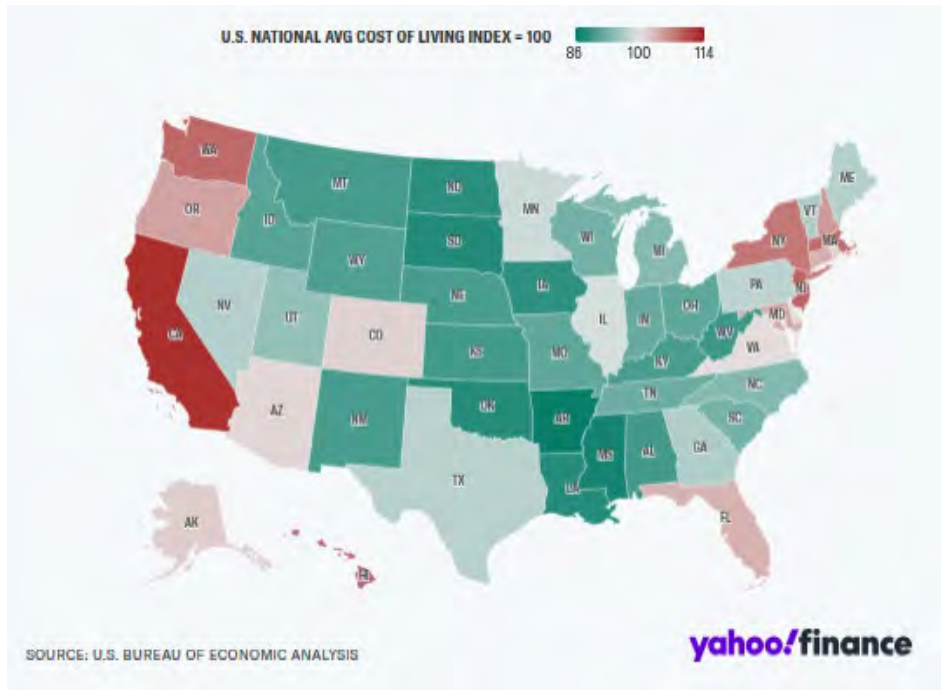
About the Author:



Grace Uwizeye-Allen is CEO of **Graceful Etiquette®**, a top etiquette consultancy that offers organizational training in

protocol and business etiquette, communication skills, and professional image development. With over 16 years of experience, we help professionals gain the confidence and skills to succeed in any environment with grace and ease.

The Cost of Living in Every State



According to a *recent survey* conducted by Yahoo Finance and Marist Poll, 47% percent of Americans cite cost of living as their biggest obstacle to saving money.

Rising inflation continues to impact Americans nationwide. The *latest data* from the Bureau of Labor Statistics finds that the Consumer Price Index (CPI) increased 3% year over year in January.

Cost of living by state

The following map shows how the cost of living compares by state according to an index developed by the *Bureau of Economic Analysis* (BEA). The index is set relative to a baseline of 100, which represents the national average. If a state's index is above 100, living there is more expensive than the baseline; if the index is below 100, the cost of living is lower than the baseline.

Five states with the highest cost of living

California, DC, New Jersey, Hawaii, and Washington have the highest costs of living. The primary driver in all of these states is the high cost of housing and

utilities, especially in metropolitan areas. For Hawaii, its remote location plays a major role, since most goods need to be imported.

Five states with the lowest cost of living

Arkansas, Mississippi, South Dakota, Oklahoma, and Louisiana have the lowest costs of living in the country. Housing and utility costs - some of the major monthly expenses - are lower here than anywhere else in the country. Also goods and services are typically priced lower than elsewhere.

How to reduce your cost of living

Your state's cost of living can significantly impact your ability to afford daily essentials, save money, and reach your financial goals. If you live in a state with a higher cost of living, consider these strategies for reducing your expenses:

- **Sign a longer lease to save money on rent.** When a landlord has to spend

time searching for a new tenant, they miss out on rental income. And with each new tenant, there's a risk that they won't stick to their payments. Standard leases tend to be about 12 months, but signing a longer lease could entice them to lower your monthly rent in exchange for guaranteed rental income over a longer period of time.

- **Refinance your mortgage.** If you're a homeowner, refinancing your mortgage could help you lower your housing costs. Keep your eye on interest rates. Refinancing involves replacing your existing home loan with a new mortgage for the same property but with new and better terms. If you can secure a lower interest rate, you'll lower your monthly payment and long-term interest savings.
- **Rely more on public transportation.** If your city has good public transportation, using it instead of driving can save on gas, insurance, and maintenance. You don't have to give up your vehicle altogether, although you may want to consider it if a large chunk of your budget goes toward car payments and expenses.
- **Negotiate with service providers.** You don't always have a say in which company provides your electricity or cable service. But you may be able to reduce how much you pay with some strategic negotiation. Contact your internet, cable, phone, and utility companies and ask about promotional rates, loyalty discounts, or lower-cost plans. If another provider offers a better deal, ask if your current provider will match or beat it. Also, some companies offer discounts for long-term customers, so it doesn't hurt to ask.
- **Consider relocating.** If you live in a high-cost-of-living state, the easiest way to reduce your costs is by moving to a cheaper state. In particular, states with no income tax (like Texas or Nevada) can help you keep more of your earnings. Of course, that's easier said than done.



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