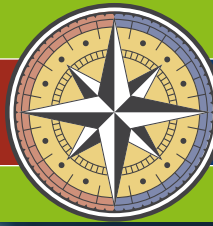


THE CONTRACTOR'S COMPASS



Women In Construction

FEATURING

- **Building Safer Jobsites: What Women in Construction Bring to Safety Leadership**
- **Rethinking MEP: Prefab, Pipelines, and a Better Deal for Women in the Trades**
- **Women in Construction: Changing How the Industry Manages Risk**





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We do more than help protect your business.

We help build it.

For more information, contact:

Gary Semmer - gary_semmer@ajg.com

EVP US Construction - Gallagher ASA Contact

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Legislative Fly-in 2026

Tuesday, June 9 and Wednesday, June 10

Tuesday, June 9, 2026

5:00pm: Capitol Hill Briefing

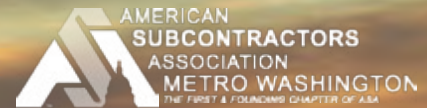
6:30pm / 7:00pm: Reception and Dinner at The Monocle

Wednesday, June 10, 2026

Morning/Afternoon: Capitol Hill Visits

4:00pm: Reception at The Dubliner

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Airports serving the DC area include:

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Testimonial

“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 able to attend both House and Senate proceedings, were escorted through the basements connecting all the buildings, and even caught a ride on the US Capitol subway system!

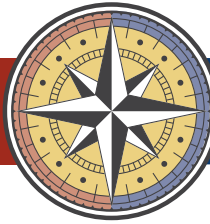
“Grateful for the insights, connections, and inspiration gained at this event. Thank you, ASA, for a fantastic experience! I will definitely be visiting again in the future, and would love to hear recommendations and some off the beaten path sights to see that will keep three teenagers engaged!”

**Bart Leonard, Owner, Native Wrecking Services
Edmond, Oklahoma**



Celebrating 60 years of providing value for subcontractors and suppliers

THE CONTRACTOR'S COMPASS



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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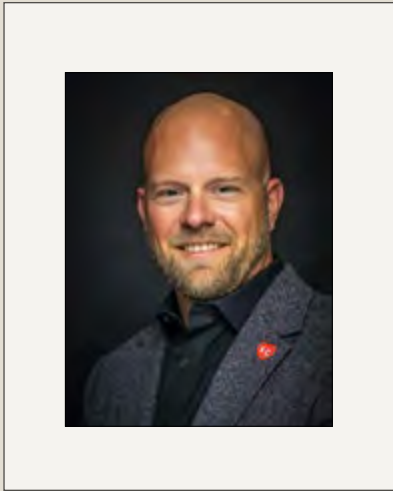
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PRESIDENT'S LETTER



Dear Readers,

As we share this combined March/April issue, I want to take a moment to recognize the energy, talent, and meaningful progress happening across our industry. This edition highlights women in construction and the many ways they are shaping the future of our profession. Their leadership, expertise, and dedication continue to elevate our jobsites, strengthen our companies, and enrich our Association. We are proud to recognize their growing impact and the important role they play in driving our industry forward.

This issue also marks an important update to our publication schedule. Moving forward, our journal will be

released at the beginning of each month. As part of this transition, there will not be a separate April issue, and our next publication will be released on May 5. We are excited about this change as it allows us to deliver more timely, relevant, and valuable content to our Members.

In addition, we are pleased to introduce a new monthly feature, Health Coverage Insights. This segment will provide practical information and guidance on healthcare coverage topics that directly impact our member companies and their employees. We believe this addition will serve as a valuable resource as we continue expanding the educational and business-focused content within this publication.

As spring gets underway, I encourage you to plan ahead for two important upcoming ASA events. First, our Annual Business Meeting on May 19 will provide key updates on the State of the Association, including the President's Report, Government Advocacy efforts, Financial Updates, and the confirmation of new National Board Members. This is an excellent opportunity to stay informed and engaged with the direction of ASA. Shortly after, we will gather in

Washington, D.C. for the 2026 ASA Legislative Fly-In and Board Meeting, taking place June 8-10 on Capitol Hill. This event remains one of the most impactful opportunities we have each year to unite as an industry, meet directly with lawmakers, and advocate for policies that support subcontractors and small businesses across the country.

Participation is critical to ensuring our voice is heard where it matters most. The registration deadline for the Fly-In is May 1. I strongly encourage you to secure your spot and be part of this important effort. You can register here.

Thank you for your continued support of our Association and for the work you do every day to strengthen the subcontracting community. Your leadership, engagement, and commitment are what keep this industry moving forward.

Andrew V. Christ
ASA President, 2025-26
asapresident@asa-hq.com

Annual Business Meeting

Tuesday, May 19, 2026 - 2:00 PM to 3:00 PM (EDT)

Join us for the State of the Association from ASA leadership, including the President's Report, Government Advocacy, Financial Updates and more.

Register Now

NIOSH Worker Well-Being Questionnaire (WellBQ)

A healthy workplace is a productive workplace. When people are physically safe, mentally supported, and not constantly battling fatigue, stress, or preventable strain, they can focus, collaborate, and perform at a higher level. Well-being shows up in the outcomes every organization cares about—quality, reliability, engagement, retention, and customer satisfaction. It also reduces the hidden costs of burnout and injury, such as absenteeism, presenteeism, turnover, rework, and avoidable incidents. In short, investing in worker well-being isn't just the right thing to do—it's a practical business decision that strengthens performance and resilience.

The NIOSH Well-Being Questionnaire provides a structured way to understand how employees are doing and what workplace factors may be helping—or hurting—overall well-being. The questionnaire looks beyond individual health to capture the broader work environment and conditions that influence energy, stress, recovery, and the ability to do great work over time. Results can help organizations identify strengths, spot risk areas early, and prioritize improvements that support employees while also boosting productivity, safety, and organizational effectiveness.

The National Institute for Occupational Safety and Health Worker Well-Being

Questionnaire (NIOSH WellBQ) provides an integrated assessment of worker well-being across multiple spheres, including individuals' quality of working life, circumstances outside of work, and physical and mental health status. The questionnaire measures "worker" well-being as a holistic construct rather than simply "workplace" or "work-related" well-being. The NIOSH WellBQ is intended to help researchers, employers, workers, practitioners, and policymakers understand the well-being of workers and target interventions to improve worker well-being, among other applications.

[NIOSH Worker Well-Being Questionnaire \(WellBQ\)](#) [PDF - 2 MB]

[NIOSH WellBQ - Instrument Only](#) [PDF - 503 KB] This document does not have page numbers and can be used for administering the questionnaire. Please see the above link for specific use stipulations, instructions, as well as an accompanying copy of the instrument. [Español \(Spanish\)](#) [The Spanish translation has been certified by CDC but not validated.]

Citation

NIOSH [2024]. NIOSH worker well-being questionnaire (WellBQ). By Chari R, Chang C-C, Sauter SL, Petrun Sayers EL, Huang W, Fisher GG. Cincinnati, OH: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Institute for Occupational Safety and Health, DHHS (NIOSH) Publication No. 2021-110, (revised 05/2024), <https://doi.org/10.26616/NIOSH PUB2021110revised052024>.



Centers for Disease Control
and Prevention
National Institute for Occupational
Safety and Health



AssuredPartners Joins Arthur J. Gallagher

AssuredPartners, an ASA Platinum Sponsor, has joined Arthur J. Gallagher (Rolling Meadows, Illinois), the world's third-largest insurance broker.

AssuredPartners began its relationship with ASA in January 2021 and, over the past five years, has provided insurance and risk management services to ASA members across many ASA local and regional chapters nationwide. AssuredPartners has also contributed articles to The Contractor's Compass and presented webinars on a range of insurance and risk management topics. The Gallagher relationship will expand support for ASA chapters through more than 100 construction-focused offices and a nationwide team of over 1,000 construction professionals.

AssuredPartners is excited about its new relationship with Gallagher and will be able to provide even more resources and capabilities to ASA members.



ASA VOTER VOICE

Take Action Now: Support Comprehensive Immigration Reform

The construction industry is facing a critical workforce shortage that requires immediate action. ASA members alone will need 723,000 workers annually to meet current demand, driven by natural disaster recovery efforts and increased data center construction. This shortage is already affecting labor costs, with average hourly earnings increasing by 4.4% over the past year.

Our Immigration Reform Priorities

As we advocate for solutions to this workforce crisis, ASA urges the 119th Congress, more specifically the members of the U.S. House Judiciary Committee,

to prioritize the following immigration reforms:

- Expand the H-2B Visa Program** specifically for construction companies by:
 - Exempting returning workers who have followed the law from counting against the statutory cap
 - Making the program more compatible with construction industry needs
- Increase Employment-Based Visa Quotas** to allow more qualified workers to enter the industry legally
- Create a Market-Driven Visa Program** for foreign workers that:
 - Provides visas valid long enough to protect employer training investments
 - Makes visas renewable
 - Allows employers to sponsor employees for permanent residency
 - Sets flexible caps based on marketplace needs without arbitrary restrictions on construction
 - Ensures guestworkers receive equal labor and employment law protections
- Protect DACA and TPS Recipients** currently working in the construction industry
- Improve E-Verify** with appropriate employer safeguards to create a reliable employment verification system

Essential Reform Principles

Any effective immigration reform must:

- Strengthen national security through proper screening and border measures
- Establish federal preemption over state and local laws to create uniform standards
- Maintain "knowing" as the liability standard for employing unauthorized workers
- Avoid vicarious liability for subcontractor hiring actions
- Set penalties that are reasonable and proportionate to violations

- Provide an earned path to legal status for law-abiding undocumented workers already contributing to our economy

Do you agree? Let your voice be heard. [Send a message to Senate Committee on the Judiciary Members \(US Senate\) and/or House Committee on the Judiciary Members \(US House\)](#)

AWCI Launches Online, Bilingual Stucco Training to Meet Evolving Industry Demands

The Association of the Wall and Ceiling Industry (AWCI) has announced the launch of its renowned [Stucco—Doing It Right®](#) educational program in a new, fully online and self-paced format, now available in both English and Spanish. This significant expansion dramatically increases accessibility for construction professionals seeking to master stucco best practices amid increasingly complex codes, materials and performance expectations.

Addressing a Critical Industry Need

The Stucco—Doing It Right program idea originated in 2007 in response to widespread construction defects related to stucco installation, often stemming from poor detailing, inconsistent training, and a lack of understanding regarding drainage and code compliance. AWCI convened an oversight group of leading technical consultants, contractors, manufacturers and code experts to develop a structured curriculum based on industry best practices and relevant codes. Since its initial launch in 2008, hundreds of professionals have benefited from the program, crediting it with enhancing jobsite quality, minimizing callbacks, and improving confidence in navigating code compliance and legal responsibilities.

Comprehensive Content for Modern Construction

The program's content is built upon the frameworks of ASTM C926 (Specification

for Application of Portland Cement-Based Plaster) and ASTM C1063 (Installation of Lathing and Furring to Receive Interior and Exterior Portland Cement-Based Plaster). It covers installation over both metal lath and solid bases, incorporating critical design and building science elements related to moisture management, thermal performance, and continuous insulation (CI) systems. Participants learn to evaluate system design from both a technical and constructability standpoint, addressing real-world challenges such as transitions, terminations, and maintaining continuity in water-resistive barriers (WRBs).

Enhanced Accessibility and Risk Management

The move to an online, on-demand format removes travel barriers and seamlessly integrates into busy schedules, allowing companies to train entire teams and standardize practices across crews and project sites. The course also serves as a valuable risk management tool, teaching participants how to document their work, understand assembly evaluations in the field, and implement quality control measures to prevent disputes and claims.

Key Learning Outcomes

Upon completion of the Stucco—Doing It Right course, participants will be able to:

- Identify key components of different stucco assemblies, including traditional three-coat systems, one-coat systems, and detailing with drainage planes.
- Understand how ASTM standards and building codes apply to various substrates and environmental conditions.
- Demonstrate proper lath installation, embedment, thickness requirements, curing practices, and finish options in accordance with code.
- Apply principles of moisture management, including WRBs, drainage planes, flashing, and weep screeds.

- Reduce risk by applying consistent quality control practices and understanding common causes of litigation in stucco-related claims.

Learn more at www.awci.org/education/doing-it-right/stucco-doing-it-right.

Prevent Blindness

New Prevent Blindness campaign introduces “Iris and Cornelius” to demonstrate best practices, address perceptions related to maintaining healthy vision across all age groups

The campaign is introduced as a recent [Prevent Blindness consumer survey](#) revealed that nearly 75 percent of respondents believe they would have symptoms if something was wrong with their vision or eye health. In fact, many serious eye diseases such as glaucoma and diabetic retinopathy often have no symptoms in their early stages.



The initial phase of the campaign focuses on three key areas critical to preventing blindness and preserving sight: the role of nutrition in eye health, the need for proper eye protection in sports, home and work, and the important role of healthy vision for a child’s success in the classroom. Campaign content will be distributed across multi-media platforms, including streaming services and digital channels.

New data from the [2026 Workplace Vision Health Report](#), just released by VSP® Vision Care, showed a disconnect between workers and employers with only a quarter of survey respondents believing that their company cares a great deal about their eye health. While employees who work in industries such as construction, manufacturing, metalworking, agriculture, and occupations requiring chemical-handling

are traditionally at higher risk for eye injuries, those who work in an office setting using digital screens may also be at a higher risk for digital eye strain that may include symptoms from blurred vision to headaches.

To help educate the public about the importance of prioritizing eye health and safety, the Prevent Blindness Best Eyes for Life program encourages everyone to visit PreventBlindness.org/BestEyes.

REPORT FINDINGS:

Women in Construction Still Face Bias

Stack Construction Technologies released its State of Women in Construction 2026 Report, highlighting stereotypes that hinder women's advancement in the industry despite eagerness to grow.

Key findings

While women's visibility in the field reached a two-decade high last year, Stack found 35% of C-suites in the sector think construction will never be a job ideal for women to participate in. 73% of women in construction surveyed also cited experiencing various forms of bias in the industry.

Key findings from women in the field:

- 45% of Gen Z women and 27% of Millennial women have had a task they're qualified for “mansplained” to them
- 1 in 5 (20%) female respondents cited feeling most unsafe when not reporting harassment and/or safety concerns, out of fear of losing their jobs
- 32% of Gen Z women and 28% of Millennial women have been forced to wear equipment that doesn't properly fit them
- 72% of Gen Z and 65% of Millennial women in construction reported struggling to advance in their careers
- 41% of women in the C-suite and 30% of women in Senior Management said they were perceived as “bossy” or “aggressive” by coworkers based on their gender

[View Full Report](#)



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YOUR 2025 YEAR-IN-REVIEW:

UPS Savings & Impact for ASA Members

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The numbers tell the story. In 2025, **ASA members collectively saved \$241,226.53*** on shipping through the UPS® Savings Program.

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A Year of Strong Savings and Smart Shipping

- 15,212 number of shipments*
- \$404,916.43 spent on shipping
- \$241,226.53 savings through the UPS Program**

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- up to 65%* off international imports/exports
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NGA

FREE DOWNLOAD

Recyclability of Architectural Glass Products

The interest in recycling architectural glass products is growing; however, information on companies offering recycling services is fragmented and difficult to find. A [recent survey](#) conducted by NGA showed that the architectural glass industry is interested in more recyclability of post fabrication products. Respondents indicated that roadblocks such as labor, cost, space and the lack of local resources prevent them from recycling glass waste. [Download the report.](#)

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IT'S ALWAYS SOMETHING **AWESOME**

ASA San Antonio Chapter Awarded \$1,250 FASA Grant to Support Women in Construction Week Event



The ASA San Antonio Chapter had plenty to celebrate this year after receiving a \$1,250 grant from the Foundation of the American Subcontractors Association (FASA) to support its Women in Construction Week event. The grant helped bring to life a fun, welcoming, and high-energy gathering that gave women in the industry a chance to connect, encourage one another, and celebrate their important role in construction.

The response was fantastic. ASA San Antonio welcomed about 60 attendees, and the event sold out quickly, making it clear that women-focused

networking opportunities are something members truly want and value. From the start, there was a buzz in the room as attendees connected with peers from many different corners of the industry, swapped stories, shared experiences, and built relationships. It was a great reminder of how strong and supportive the women in the construction community continue to be.

To keep the energy going, the chapter added fun networking games throughout the event. Guests could earn tickets for prize drawings by participating, which made the



atmosphere even more lively and interactive. The games gave everyone an easy way to break the ice, start conversations, and meet new people—turning networking into something engaging and genuinely enjoyable.

Another special touch was a commemorative Women in Construction Week photo frame for each attendee. It gave everyone a fun keepsake to remember the event and celebrate the growing impact of women in the industry. Moments like that helped make the event feel personal, memorable, and full of pride.

The enthusiasm surrounding the event was so strong that ASA San Antonio is already thinking ahead to next year. With attendance so high and interest so clear, the chapter is planning to secure a larger venue so even more members can take part. That kind of momentum says a lot—not only about the success of this event, but also about the excitement around

creating more spaces for women in construction to connect and grow.

ASA San Antonio is deeply grateful to FASA for supporting programs like this one. The Foundation’s investment helped create a meaningful and memorable Women in Construction Week event, and the chapter truly appreciates the partnership. Support like this makes a real difference, helping chapters deliver programs that bring people together and strengthen the industry as a whole.

This event was more than just a successful gathering—it was a celebration of connection, community, and the growing presence of women in construction. Thanks to FASA’s support and the incredible enthusiasm of attendees, ASA San Antonio is building on that success and looking forward to an even bigger event next year.

View entire photo library [here](#).

FASACares awarded four \$1,250 grants this year for Women in Construction initiatives, with additional support also going to the New Mexico, Southwest Florida, and Colorado.

These grants help local chapters make a real impact in the areas that matter most to the industry and their communities. Grants will be awarded annually in four focus areas: Women in Construction, Mental Health/Suicide Prevention, Workforce Development, and Emergency Preparedness/Response.

Construction Data & Figures

9 in 10 construction workers in 24 states are not union members

Associated Builders and Contractors released an analysis of state union membership data published by unionstats.com, which found that at least 90% of construction workers in 24 states did not belong to a union in 2025. Overall, there were a record 9 million nonunion construction workers compared to 995,000 union members last year, according to a Feb. 18 [report](#) from the U.S. Bureau of Labor Statistics.

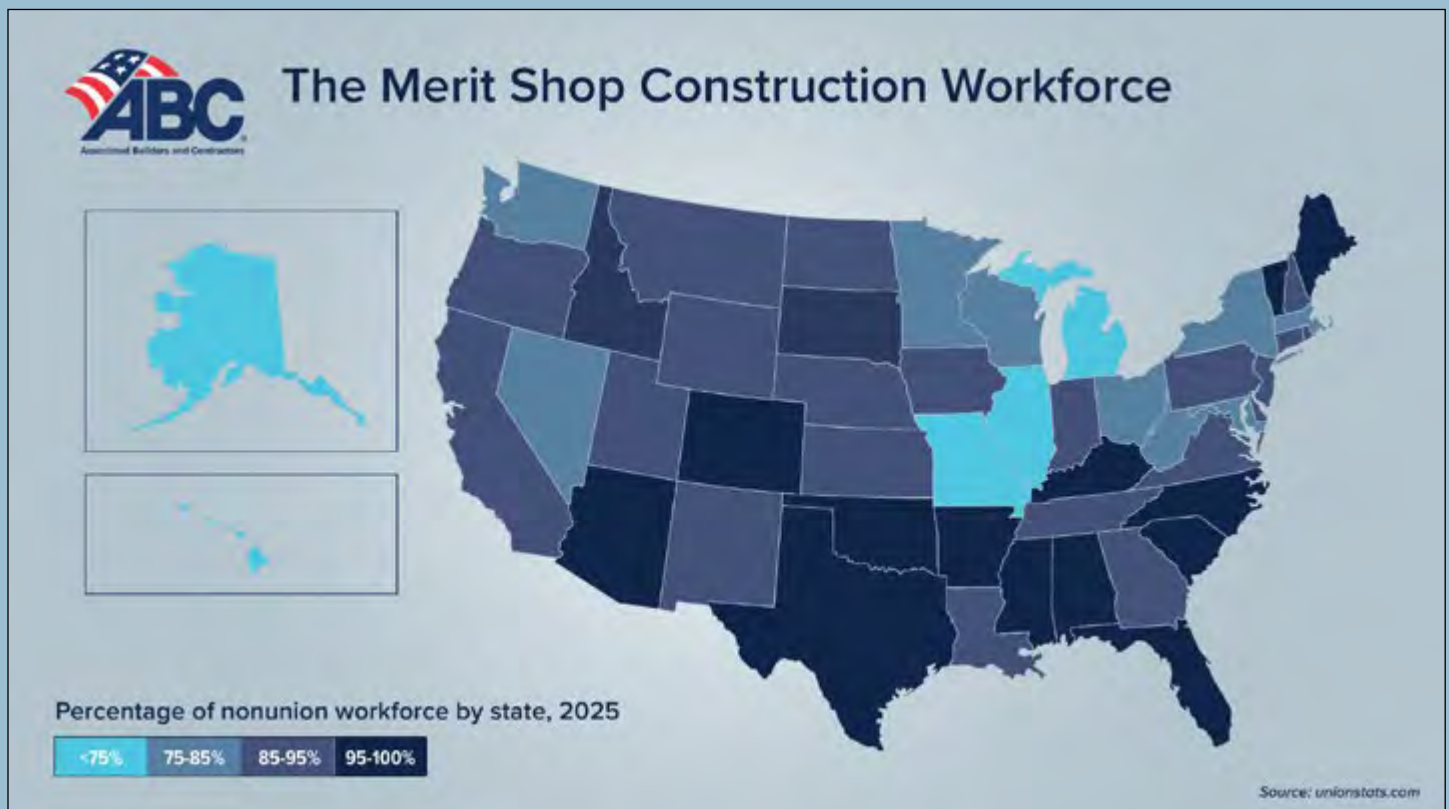
"Year after year, data at the national and state level continue to show the [supermajority](#) of construction companies choose an employment relationship in a

merit-based culture, which is the best way to attract talent and the most productive means to deliver long-lasting, high-quality projects at affordable prices," said Kristen Swearingen, ABC vice president of government affairs.

"Discriminatory, union-only rules are especially unfair and unworkable in the dozen states where nonunion workers comprise more than 95% of the workforce," said Swearingen. "Employee choice whether or not to affiliate with unions creates immense value in the marketplace, which is why ABC will continue to oppose government-mandated project

labor agreement policies and advocate for freedom for all construction workers to choose how to achieve their career dreams and prosper in a safe and healthy environment.

"ABC urges state policymakers, as well as the Trump administration and Congress, to advance policies that level the playing field, preserve worker choice and address the issues that the construction industry faces, including a worker shortage of [349,000](#) in 2026, economic uncertainty, immigration policy, inflation and high interest rates," said Swearingen.



Construction Backlog Indicator Rebounds in February, Contractor Confidence Grows

Associated Builders and Contractors reported that its Construction Backlog Indicator rose to 8.1 months in February, according to an ABC member survey conducted Feb. 20 to March 6. The reading is up 0.1 months from January but down 0.2 months from February 2025.

View ABC's [Construction Backlog Indicator](#) and [Construction Confidence Index](#) for February. View the full [Construction Backlog Indicator](#) and [Construction Confidence Index data series](#). Backlog increased sharply during February in the Middle States: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. Notably, the Middle States is the only region with higher backlog than one year ago.

ABC's Construction Confidence Index readings for sales and staffing levels increased again in February, while the reading for profit margins fell. Sales expectations are better than they were one year ago, while profit margin and staffing expectations are slightly worse. The readings for all three components remain above the threshold of 50, indicating expectations for growth over the next six months.

"Backlog bounced back from January's four-year low, yet it remains subdued by historical standards," said ABC Chief Economist Anirban Basu. "It's notable that backlog growth has been confined to the Middle States region. After struggling in the immediate aftermath of the pandemic, the Midwest has posted surprisingly strong population and economic growth over the past year, and that growth has clearly translated into increased levels of construction activity.

"Contractors under contract to work on data centers (11.2 months) continue to have significantly longer backlog than those who are not (7.6 months)," said Basu. "While data center work should continue apace over the next few quarters, the conflict in Iran, which began during this middle of this month's CBI survey period, may suppress demand for other forms of construction work due to elevated materials prices, borrowing costs and uncertainty.

"While contractors remain slightly optimistic that their profit margins will expand over the next six months, that confidence may not survive the recent and

precipitous increase in oil prices," said Basu. "Rising input costs, if persistent, could weigh on hiring expectations, which were

particularly upbeat in February. The CCI series for staffing level expectations rose to the highest level since March 2025."

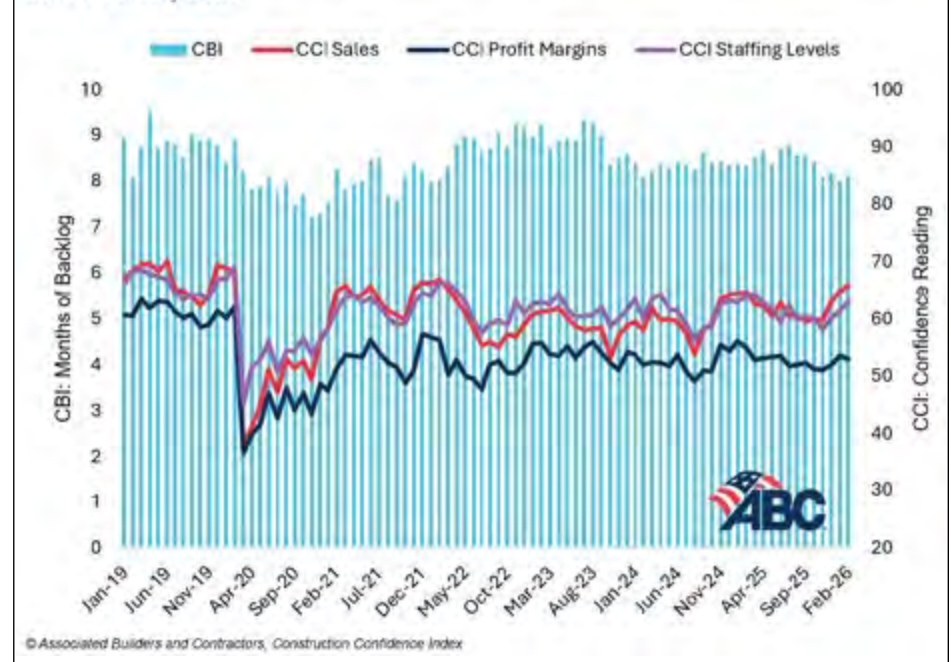
Construction Employment Statistics February 2026



	February 2026	January 2026	February 2025	1-Month Net Change	12-Month Net Change	12-Month % Change
Construction	8,309,000	8,320,000	8,267,000	-11,000	42,000	0.5%
Nonresidential	5,019,800	5,023,600	4,931,600	-3,800	88,200	1.8%
Nonresidential building	937,000	932,900	923,200	4,100	13,800	1.5%
Nonresidential specialty trade contractors	2,884,200	2,885,600	2,833,200	-1,400	51,000	1.8%
Heavy & civil engineering	1,198,600	1,205,100	1,175,200	-6,500	23,400	2.0%
Residential	3,289,300	3,296,400	3,335,400	-7,100	-46,100	-1.4%
Residential building	929,400	927,000	934,100	2,400	-4,700	-0.5%
Residential specialty trade contractors	2,359,900	2,369,400	2,401,300	-9,500	-41,400	-1.7%
Average Hourly Earnings						
All private industries	\$37.32	\$37.17	\$35.94	\$0.15	\$1.38	3.0%
Construction	\$40.70	\$40.52	\$39.14	\$0.18	\$1.56	4.0%
Average Weekly Hours						
All private industries	34.3	34.3	34.2	0.0	0.1	0.3%
Construction	39.6	39.4	38.7	0.2	0.9	2.3%
Unemployment Rate						
All private industries (SA)	4.4%	4.3%	4.7%	0.1pp	0.2pp	
Construction (NSA)	6.9%	7.1%	7.2%	-0.2pp	-0.3pp	

Source: U.S. Bureau of Labor Statistics, Associated Builders and Contractors. Note: SA: Seasonally adjusted. NSA: Not seasonally adjusted.

ABC Construction Backlog Indicator and Construction Confidence Index 2019-February 2026



© Associated Builders and Contractors, Construction Confidence Index

Construction Employment Falls by 11,000 in February with Declines in Residential and Nonresidential as Firms Worry About Demand Levels

Association Officials Note that Contractors Appear to Have Hit Pause on Hiring in February as Firms Seek Greater Certainty about Materials Prices, Future Federal Infrastructure Investments and Other Demand

Construction employment declined by 11,000 jobs in February, with decreases in both residential and nonresidential segments, according to an analysis of new government data released today by the Associated General Contractors of America. The decline follows stronger

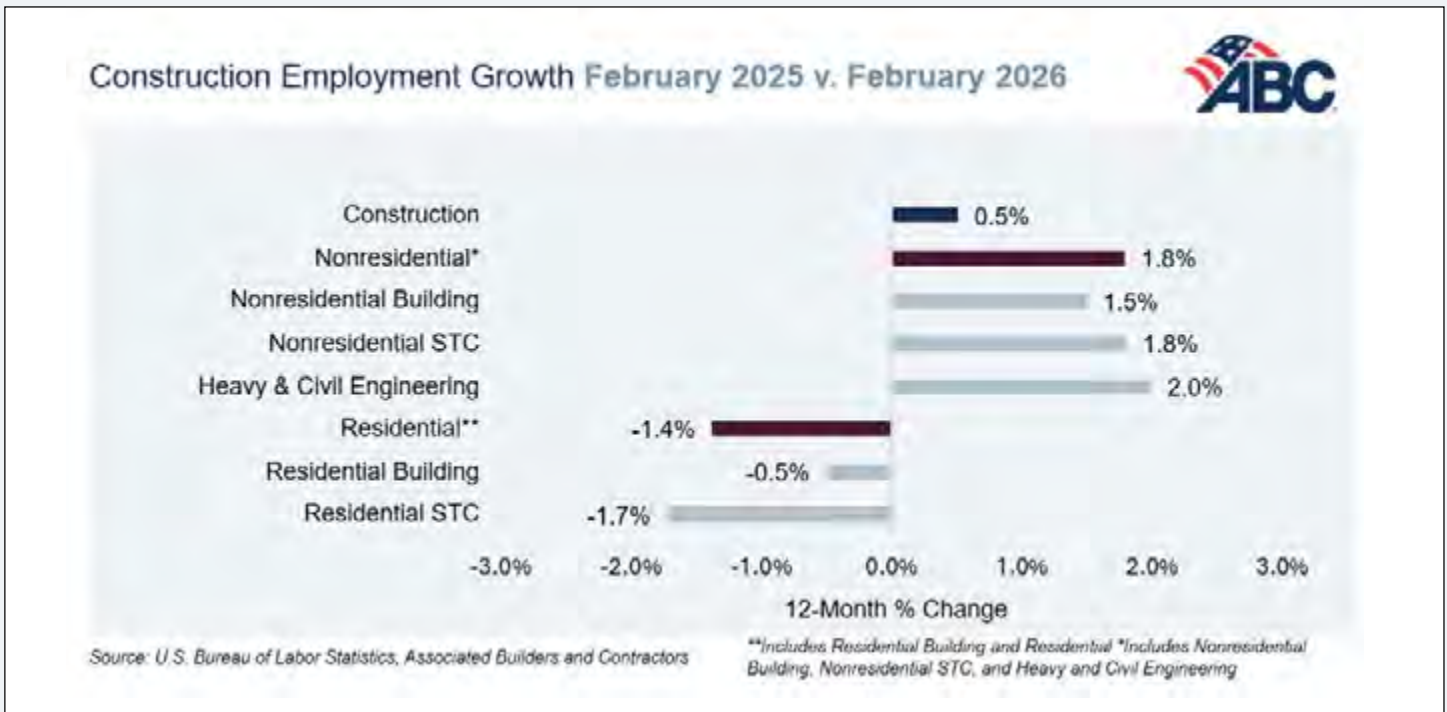
construction—*including most onsite craft workers and many office staff—rose to \$38.52 in February, an increase of 5.1 percent over the past year.*

Construction employment totaled 8,309,000, seasonally adjusted, in February, a loss of 11,000 from January. Over the past 12 months, the industry has added 42,000 jobs, a gain of 0.5 percent, outpacing the 0.1 percent increase in total nonfarm payroll employment.

The contraction mostly occurred in residential construction. Residential construction shed 7,100 jobs for the month, as a decline of 9,500 positions

construction—*including most onsite craft workers and many office staff—rose to \$38.52 in February, an increase of 5.1 percent over the past year.*

Association officials said uncertainty—about materials prices and levels of demand for projects—likely prompted some firms to pause hiring in February. They said federal officials could help ease that uncertainty by passing a new surface transportation bill before the current law expires at the end of September. They noted that the association has launched a



hiring in January than previously reported and suggests contractors are becoming more cautious about adding workers amid uncertainty about materials prices and demand for projects.

“Contractors may be more reluctant to add workers amid uncertainty about how much they will pay for construction materials and demand for certain types of construction projects,” said Macrina Wilkins, the association’s director of market insights. “But even with the monthly drop, construction employment has grown at a

among residential specialty contractors more than offset a gain of 2,400 jobs among residential building contractors. Nonresidential construction employment slipped by 3,800 jobs in February. Within that category, employment among nonresidential building contractors increased by 4,100 positions. Nonresidential specialty trade contractors shed 1,400 jobs. Employment in heavy and civil engineering construction declined by 6,500 jobs for the month.

Average hourly earnings for production and nonsupervisory employees in

new national campaign, called America’s Moving Forward, to push Congress to pass a new transportation law on time.

“Congress can send a clear signal about construction demand by passing a new highway and transit bill before the current measure expires,” said Jeffrey D. Shoaf, the association’s chief executive officer. “As the single largest federal construction measure, the transportation bill is a significant driver of construction demand across the country.”

[View the construction employment data.](#)

ABI February 2026: Business Conditions at Architecture Firms May Stabilize Soon

After several months of softness, architecture firm billings were close to flat in February.

The AIA/Deltek Architecture Billings Index® (ABI) score for the month was 49.4, meaning that the share of firms reporting that billing declined was only slightly greater than the share of firms reporting that billings increased (a score of 50 would mean that those shares were equal). In addition, inquiries increased again this month, after declining slightly in January. And while the value of newly signed design contracts continued to decline, the pace of that decline slowed significantly. All these signs suggest that business conditions at architecture firms may be stabilizing, though ongoing global economic uncertainty may make that short-lived.

Business conditions remained flat at architecture firms located in the South for the second consecutive month in February but continued to decline at firms located in other parts of the country. Billings were particularly soft at firms in the Northeast, most likely due to the recent parade of winter storms that have hit the region. Firms across all specializations continued to experience declining billings this month, but the share of firms with an institutional specialization reporting declining billings decreased, as billings at those firms approached flat.

This month, we introduced a new question that we will ask quarterly going forward. The new question asks firm leaders their sentiment about how they think their firm's gross billings/billable

work in the next quarter will compare with the current quarter. Overall, nearly half of responding firm leaders this month (48%) indicated that they expect that billings will remain about the same in the second quarter of 2026, as compared to the first quarter. However, nearly one third (31%) indicated that they expect that their billings will increase by 5% or more, while 21% expect that their billings will decrease by 5% or more. Large firms with annual billings of \$5 million or more (39%), firms located in the Midwest (38%) and South (36%), and firms with a commercial/industrial specialization (36%) were most likely to anticipate an increase in their billings in the coming months. Conversely, firms with annual billings of less than \$1 million (28%) and those located in the Northeast (27%) were most likely to expect their billings to decline in the second quarter.

More than one-third of firms have increased their professional liability insurance in the last three years

For this month's special practice questions, AIA asked firm leaders about recent trends in professional liability insurance at their firm. Overall, nearly eight in 10 responding firm leaders (79%) reported that they carry firm-wide professional liability insurance, while 25% report that they carry firm-wide coverage and supplemental coverage for specific

projects, and 1% report that they do not carry any coverage (multiple responses were permitted).

At firms that carry firm-wide coverage, 63% reported that their coverage has remained the same over the last three years. However, more than one-third (36%) reported that their coverage has increased in the last three years. Large firms with annual billings of \$5 million or more were most likely to report that they have increased coverage (48%), followed by firms located in the South (42%), and firms with an institutional specialization (42%). Just 1% of responding firm leaders reported that firm-wide coverage has decreased in the last three years, which was most common among small firms with annual billings of less than \$250,000 (5%).

At firms that carry project-specific coverage, slightly more than half of responding firm leaders (53%) reported that their coverage has remained the same in the last three years, while 30% reported that their coverage has increased. Firms located in the South (39%) and West (36%), and firms with a multifamily residential specialization (37%) were most likely to report that coverage has increased. In addition, 6% of responding firm leaders reported that their project-specific coverage has declined in the last three years, while 3% reported that their coverage has been eliminated.

Dodge Momentum Index Declines by 7% in February

The Dodge Momentum Index (DMI), issued by Dodge Construction Network declined 7.3% in February to 250.0 (2000=100) from the downwardly revised January reading of 269.8. Over the month, commercial planning fell 8.9%, and institutional planning momentum slowed by 4.0%.

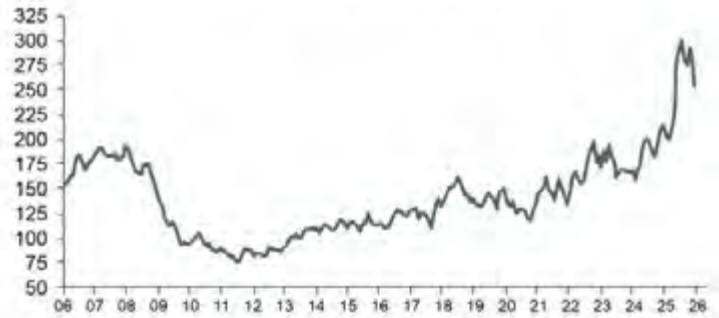
"Planning momentum continued to normalize in February after a surge in activity in the back half of 2025," said Sarah Martin, Associate Director of Forecasting at Dodge Construction Network. "Elevated risks around costs, labor, and geopolitics will continue to constrain builder confidence in the near-term but the robust planning pipeline suggests an acceleration in construction spending in 2027."

On the commercial side, planning momentum slowed across all commercial sectors apart from warehouses. Within institutional planning, all sectors slowed down with public buildings facing the largest contraction. Despite widespread declines, project momentum for retail stores, recreational buildings, data centers and healthcare facilities remain elevated. Year-over-year, the DMI was up 18.7% when compared to February 2025. The commercial segment was up 12.3% (+4.4% when data centers are removed) and the institutional segment was up 34.0% over the same period.

A total of 23 projects valued at \$100 million or more entered planning throughout February. The largest commercial projects included the \$500 million CyrusOne Data Center in Whitney, Texas, the \$448 million TX12 Data Center in San Antonio, Texas and Buildings 5 and 6 of the QTS DFW2 Data Center in Wilmer, Texas – each valued at \$290 million. The largest institutional projects to enter planning were the \$400 million Orange County Convention Center Grand Concourse expansion (Phase 5A) in Orlando, Florida,

DODGE MOMENTUM INDEX

(2000=100, Seasonally Adjusted)



DODGE MOMENTUM INDEX

(2000=100, Seasonally Adjusted)

	Feb-26	Jan-26	% Change
Dodge Momentum Index	250.0	269.8	-7.3%
Commercial Building	300.0	329.5	-8.9%
Institutional Building	188.1	195.9	-4.0%

Source: Dodge Construction Network

a \$254 million school replacement project in Upper Marlboro, Maryland, and the \$250 million Langley F-22 Dormitory Building in Mclean, Virginia.

The DMI is a monthly measure based on the three-month moving value of nonresidential building projects going into planning, shown to lead construction spending for nonresidential buildings by a full year to 18 months.

UPCOMING WEBINAR

Navigating Generational Differences in the Workplace

Tuesday, May 12, 2026
12:00 PM - 1:00 PM (EDT)

Understand the dynamics of multi-generational teams and learn strategies to communicate and engage employees of all ages.

Learning Objectives: (i) identify generational trends and preferences, (ii) foster collaboration across age groups, (iii) adapt communication and

engagement strategies, and (iv) build an inclusive workplace culture that values diversity.

Presented By: Jamie Hasty

Ms. Jamie M. Hasty is a Vice President with SESCO Management Consultants, Bristol, Tennessee and Richmond, Virginia. Jamie graduated from East Tennessee State University with a B.B.A in Human Resources Management. Her professional affiliations include the Society for Human Resource Management and various state Chambers of Commerce.

Jamie is a Generalist consultant in all areas of human resource management with specialties in affirmative action,

policy development, wage and hour accounting, employment regulation compliance, training and development, compensation and performance management systems, labor relations, client representation with state and federal agencies like the Department of Labor, employee satisfaction assessments, executive screening and placement, and general human resources consulting. The variety of client engagements and daily interaction over the course of Jamie's career enables her to provide practical, helpful and legal advice and support to clients in all industries throughout the country.

[Register Now](#)

HELLO and welcome

NEW ASA MEMBERS IN FEBRUARY 2026

- A-1 Mobile Storage Service
- Air Relief Technologies, Inc. DBA Tex Air Filters
- Air Relief Technologies, Inc. DBA Tex-Air Filters
- Babitz Financial Group
- Bolk Financial LLC
- Brogan and Company, LLC
- Calderon Enterprises
- Capra Bank
- Carbo Coaching
- Central Bank of St. Louis
- Centurion Construction Management Solutions LLC
- Colorado Comfort Design LLC
- Commercial Shoring, Inc.
- Concrete Solutions Inc
- Croessmann & Westberg, P.C.
- Custom Stone Interiors
- David Allen Company
- Diode Direct
- District Drywall Construction, Inc
- Dunnam Safety Management
- Eckstrom Industries
- EDH Film Group
- Engine
- Enterprise Fleet Management
- Evergreen Safety Signals LLC
- Federated Insurance
- Fidelity Mechanical Services
- GFT Ready Mix
- Gort Metals Corporation
- H+M Industrial EPC
- Harvest Wealth Strategies
- HB Farmer Foundations
- HDS Biz Solutions
- Henderson Franklin
- Herc Rentals
- Holland Pump
- Industrial Disposal Services Inc
- J. West Electric
- Joel Waters
- JS Held LLC
- Knapheide
- Krieg DeVault LLP
- Metro Traffic Control
- Mid Mountain Excavation
- Missouri Floor Company
- Motion Orthopaedics
- New Edge Contractors, Inc.
- NextGen Landscaping LLC
- O C Vacuum
- One Call Rentals
- PA Electrical LLC
- Post Construction Cleaning Company LLC
- Promos Pronto
- ProView
- RCM&D
- River City Reinforcing LLC
- Robert W. Speirs Plumbing, Inc.
- RTI Insurance Services
- Safirst Corporation
- Schindler Elevator Corp
- Select Services, LLC
- Sherman Platinum Waterproofing, LLC
- Spiritas Worldwide
- The Riverview Group Inc
- T-P Acoustics Inc
- Trash Guys
- Tribuild Consultancy llc
- Willscot
- Zickel Flooring



HEALTH COVERAGE INSIGHTS

What the ACA Subsidy Expiration Means for Health Insurance Rates

You probably didn't notice when it happened. December 31st came and went, and somewhere between the champagne and the bowl games, one of the largest health insurance subsidies in American history quietly expired.

If you buy health insurance through the marketplace — or know someone who does — this matters. A lot.

Let me back up.

A Quick History

In 2021, the federal government created enhanced premium tax credits through the American Rescue Plan Act. These subsidies made marketplace health insurance significantly more affordable for millions of people. They increased the amount of help for those already receiving assistance, and for the first time, extended subsidies to higher earners who'd previously been shut out.

The Inflation Reduction Act extended those enhancements through 2025. Twenty-two million out of 24 million marketplace enrollees were receiving them.

Then, on December 31, 2025, they expired.

Congress tried. The House passed a three-year extension in early January. The Senate couldn't agree on a path forward. As of today, no fix has been signed into law. Bipartisan talks continue, but nothing is imminent.

What Changed on January 1st

The numbers are stark. On average, subsidized enrollees saw a 114% premium increase — from roughly \$888 a year to about \$1,904. That's not a rounding error. That's real money out of real paychecks.

For older Americans, the math gets brutal. The ACA allows insurers to charge people in their fifties and sixties three times what they charge younger

enrollees. A 60-year-old couple earning \$85,000 a year could now face \$22,600 in annual premiums. That's 26% of their gross income. For health insurance alone.

There's also what's called the "subsidy cliff." Before the enhancements, anyone earning above 400% of the federal poverty level — about \$62,000 for a single person, \$128,000 for a family of four — received zero help. That cliff is back. Earn a dollar above the line and every penny of subsidy disappears. Not gradually. All at once.

The Repayment Problem Most People Don't Know About

This is the part that keeps me up at night.

When someone enrolls in a marketplace plan, they estimate their annual income. The tax credit is based on that estimate. If they earn more than expected — a strong quarter, overtime, a side project — they owe the difference back at tax time.

Before 2026, there were caps on how much you'd have to repay. Those caps are gone. Someone who estimated conservatively and had a better year than expected could owe back the entire credit. Thousands of dollars, showing up as a surprise tax bill.

For anyone with variable or seasonal income, this is a genuine financial hazard. And most people don't know about it yet.

Now, I'm not an accountant and would never presume to advise people on their own tax situation. My only advice would be to talk to an expert come tax time.

The Broader Impact

The Congressional Budget Office projects 2.2 million people will lose health insurance in 2026, rising to 3.7 million by 2027. The Urban Institute puts

the 2026 figure at 4.8 million. Economists estimate \$40.7 billion in lost economic output and roughly 340,000 jobs lost from the ripple effects.

Certain industries feel this more than others. Construction, for example, has an uninsured rate of 27.8% — thirteen points above the national workforce average. Among specific trades, the numbers are staggering, half of all roofers and nearly half of drywall installers carry no health insurance at all. Only 26% of construction workers in firms with fewer than ten employees have employer-based coverage.

But this isn't just a construction problem. It's a small business problem. Nearly half of all marketplace enrollees under 65 are self-employed, own small businesses, or work for firms with fewer than 25 employees. These are the people who relied most heavily on the subsidies that just disappeared.

Looking Ahead

I'm not going to sugarcoat it — there's no quick fix on the horizon. But I will say this: the old model, where small employers either shoulder expensive group coverage or leave workers to navigate the marketplace alone, isn't the only path anymore.

There are organizations building alternatives. Pooled-risk arrangements where smaller businesses come together through their trade associations for the kind of purchasing power that used to belong only to large employers. These models aren't dependent on which way the political winds blow next session.

Chris Cordon is a Benefits Consultant specializing in pooled-risk health plans for trade associations.



FEATURE

Prefabrication: The Better Way to Build

by J. Brewer Anderson, Cobb Law Group

Prefabrication has been taking over the way contractors work and build. It is more important than ever for subcontractors to increase their knowledge and usage of this new technology. It is cost efficient and time efficient, safer than traditional methods, and scalable; yet, many subcontractors are unable to utilize this technology, at least to their full extent.

Prefabrication is the off-site production of components to be used on a job site. While there has been a large wave of residential prefabrication, like that used in new, modular homes, prefabrication can provide benefits to most specialties of commercial and residential construction.

In plumbing fields, skids, pumps, piping stacks, and water distribution

centers are often prefabricated. Meanwhile, electrical contractors can assemble panels, conduits, assemblies, etc., before delivering them to a jobsite. An advantage of producing connective piping and assemblies off-site is that all measurements, quality control, and integration are handled before the component(s) leave the factory. This reduces the likelihood of malfunctioning



components or other quality control issues, lessening the possibility that the same issues occur on-site, where disruptions can put the project off schedule and cut into your profits. If an error is made during the production process, off-site manufacturing allows for repair before it leaves the factory doors, thus saving more on-site job time. Another benefit of early preparation is that on-site difficulties are further prevented by mitigating the possibility of encountering unplanned disruptions on the jobsite.

While these quality control benefits speak for themselves, prefabrication is a reliable cost-saving tool. The reduction of on-site man hours associated with the construction of manufacturable components correlates with direct labor cost savings. Prefabrication can also provide savings apart from labor costs; it provides the opportunity to standardize components across multiple similar projects, reducing unit costs and marginal costs. Outsourcing prefabrication processes can compound cost-saving effects as you do not need to finance the fixed costs that arise with in-house prefabrication.

Common Obstacles

Prefabrication does come with a unique learning curve and can be difficult to benefit from if haphazardly implemented. The fixed costs associated with prefabricating, such as factories, large material outlays, bulk transport costs, etc., can sometimes deter subcontractors from pursuing the method. Also, the on-site labor hour savings can encourage supervisors to excessively reduce the number of laborers present on the jobsite; this can lead to shortages if disruptive events occur and further delays as a result. Operational strategy must be prepared for both these and other factors. An example of a productive initial venture would be to focus initial efforts on high-volume units that are common across multiple projects. This can develop familiarity with the process, costs, logistics, and timelines of prefabrication on comparatively low-risk parts. Once a familiarity of process and working relationship is built with the

manufacturers, material suppliers, and shippers, it would then be reasonable to measure the viability of prefabricating a broader set of components. Specialized parts, parts that require many on-site labor hours, or parts with multiple quality control concerns can be attractive candidates as a company's scope of prefabricated components expands.

When using prefabricated components for a project, all parts must be ordered, completed, shipped, and ready at the jobsite by the date they need to be installed, or else the prefabricator will be liable for disruptions caused by the delay. This creates additional considerations to be heeded by the subcontractor when conducting business among the contractor and manufacturers. Details and orders must be known ahead of time, maybe even months in advance of the contracted work to reduce the possibility of delays and liabilities. As this is the case, it would be helpful to have thorough negotiations with the manufacturers and contractors to create a manageable timeline to produce these pieces in a timely fashion.

Contractual protections can also reduce subcontractors' liability exposure when using prefabricated equipment on a project. As the timeline for specialized, prefabricated equipment is fragile, site readiness provisions, manufacturing payment plans, and Owner/GC caused delay protections, etc., are contractually important to uphold, specific examples include:

Owner/ General Contractor Caused Delay Protections

These stipulate the liabilities held when an owner or GC causes a delay. For a prefabricating subcontractor, this can result in delayed project details, which furthermore delays the ability to place accurate orders for a manufacturer. When an incident like this occurs, it is possible that the prefabricated component will not arrive on time at the job site. It is important to ensure compensation, financially or otherwise, when this is a possibility.

Site Readiness Provisions

It is important that the site is in sufficient condition to safely hold or

install the equipment when it arrives on the job. Large or specialized components often require a degree of care during storage, or it risks taking damage. It is important to ensure that when the equipment arrives at the site you will not be liable for storage if the site is not prepared, and not liable for possible damage that may occur in this event.

Payment Plans

Payment protections are important in all contracts as productive relationships can be strengthened or broken in the face of financial disputes. "Pay-if-paid" is a clause that can be included that removes payment liability if there has been no payment received from the GC. "Pay-when-paid" requires that the subcontractor pays the manufacturer within a reasonable timeframe, regardless of if the General Contractor has fulfilled their payment obligations

While pay-if-paid seems to be more beneficial to the subcontractor, the importance of prolonged working relationships with manufacturers can make a pay-when-paid an attractive clause as a show of good faith with the manufacturer. Payment plans with milestones are also an option in which the manufacturer receives a percent payment when predetermined milestones are met (e.g. delivery, installation).

Appropriate Preparations

While it can seem like a heavy ordeal when shifting to methods of prefabrication, there are concrete benefits to be had by many subcontractors who currently have no prefabrication. These benefits, however, need to be adequately weighed against the costs of the underlying subcontractors' logistical and organizational capabilities. It is important for all subcontractors to reflect on their current scope of prefabrication and establish if it can act as a productive tool, or if the organizational difficulties restrict the viability of prefabrication.

About the Author:

J. Brewer Anderson is a Construction Law Paralegal at [Cobb Law Group](#).



FEATURE

Women Breaking Barriers in Construction

by Valerie Krieger, writer/teacher/researcher

Scratch the “old boy’s club” surface of the robust construction industry, and you’ll find a new generation of business owners who are neither old nor boys, but in fact, vibrant, successful women.

VERONICA MUNOZ

Although Veronica Munoz, the Founder and CEO of [Mezquite Group](#), started her company after a successful career in journalism, she decided to focus on the sector that she knew best: commercial flooring. After working alongside her father in his flooring and carpet recycling business, Munoz opened Mezquite Installations (now known as Mezquite) in 2012. Expansion has been as broad as it has been fast: the firm now also offers facilities management and remediation

services for hotels and health care facilities, owns several fabrication facilities, and has secured exclusive distribution rights for flooring and wall coverings worldwide. Munoz has been able to thrive in a traditionally male-dominated industry “because expertise in the business and passion for the business are what set you apart.” That said, clients are often surprised at how young she is when they first meet. “Because I have such deep expertise, people expect me to be much older, but when you think about it, I’ve been involved in construction since I

was a young teen, so at this point, I’m a veteran!”

Her advice to women interested in a field where they’re underrepresented? “Don’t go in with the premise that you’ll be disrespected because you’re a woman, but don’t assume you will be respected just because you own a company. Earn your respect by mastering your craft. Take classes, learn all the OSHA and local laws and codes, get every certificate and qualification you can, and never, ever think you know it all!” Munoz readily admits that there have been times she has been



Veronica Munoz



Valerie Jimenez



Katy Abraham

doubted because of her gender, but “once we get to talking about the technicalities of a project, my bona fides ring true, and I smash any preconceived notions people might have had.” Visit Veronica’s [LinkedIn](#).

VALERIE JIMENEZ

Valerie Jimenez could have steered her digital marketing company toward some of the “sexy” sectors like fashion, beauty, or travel, but instead she made a strategic decision to bring marketing services to construction firms that are the backbone of Dallas’ economy. Founded in 2010, **Bold Entity** helps established construction companies reduce their reliance on referrals by building clear positioning and practical marketing systems that support sales and recruiting. Today, they partner with owners (many of whom are female) who want to win more of the right work, help deals move forward, and hire faster. “Leaders in construction are doers,” Jimenez says with a smile. “They value results, relationships, and reputation, and that aligns perfectly with how we approach marketing.” Her approach starts by clarifying what sets a company apart, then builds the positioning and marketing tools to strengthen margins and drive measurable growth. And it works: Bold Entity clients have grown by an average of 35% year-over-year, and they hire 2-3x times faster, at 82% lower cost than traditional recruiting methods. “I take great pride in having brought digital strategy into construction before most believed it would work. For example, our

first client recently sold their company and retired comfortably, and credits the marketing foundation we built together as one of the key reasons,” Valerie asserts. “But what I’m most proud of is building a business that supports my two children and now includes my husband. We’re not just building our clients’ companies, we’re building our family’s legacy, too.” <https://www.linkedin.com/in/valeriejimenez/>

KATY ABRAHAM

If you looked up “niche-within-a-niche” in the dictionary, **Construction Cost Management** (CCM) would be shown as an example. Led by Katy Abraham, CCM provides independent cost estimating services for federally funded construction projects. In layman’s terms, CCM supports the engineers and architects building the largest, most strategic infrastructure projects in our nation. In the fourteen years since Abraham took the reins from her father, the firm has grown by over 600%; this is due in large part to Abraham’s success at recruiting (and retaining) top engineers, and an innovative strategy of consistently “narrowcasting” their values and capabilities to the small but extremely influential audience that can bring them business. In an industry dominated by men, Abraham has a second hurdle to cross: “I am nearly always the only woman at the table and always the only one not trained in engineering, so at the beginning, I had a double-dose of imposter syndrome. But as CEO, my role

isn’t to work in the business, it’s to work on the business, and while my team might have initially doubted the value of strategic planning and tactical pivots, our extraordinary growth has made them believers.” The broader public also agrees: In both 2020 and 2021, Construction Cost Management was named to Fort Worth Inc Magazine’s “Fastest-Growing Companies” list, CCM was ranked on Inc Magazine’s 5000 Fastest-growing U.S. Companies” list, and in 2024, Abraham herself received Fort Worth Inc Magazine’s Entrepreneur of Excellence” award. Abraham, who enjoys mentoring other women in the construction industry, recalls, “I had a boss who once said, ‘I hired you because I knew you were going to be good at this, so when it’s time to make a decision, use your knowledge and your intuition, and then move on. Don’t hem-and-haw or you’ll just be running in place.’ This is great advice for anyone, but is especially valuable for women who want a career in the construction industry.” <https://www.linkedin.com/in/katy-kothmann-abraham-8745152/>

About the Author:

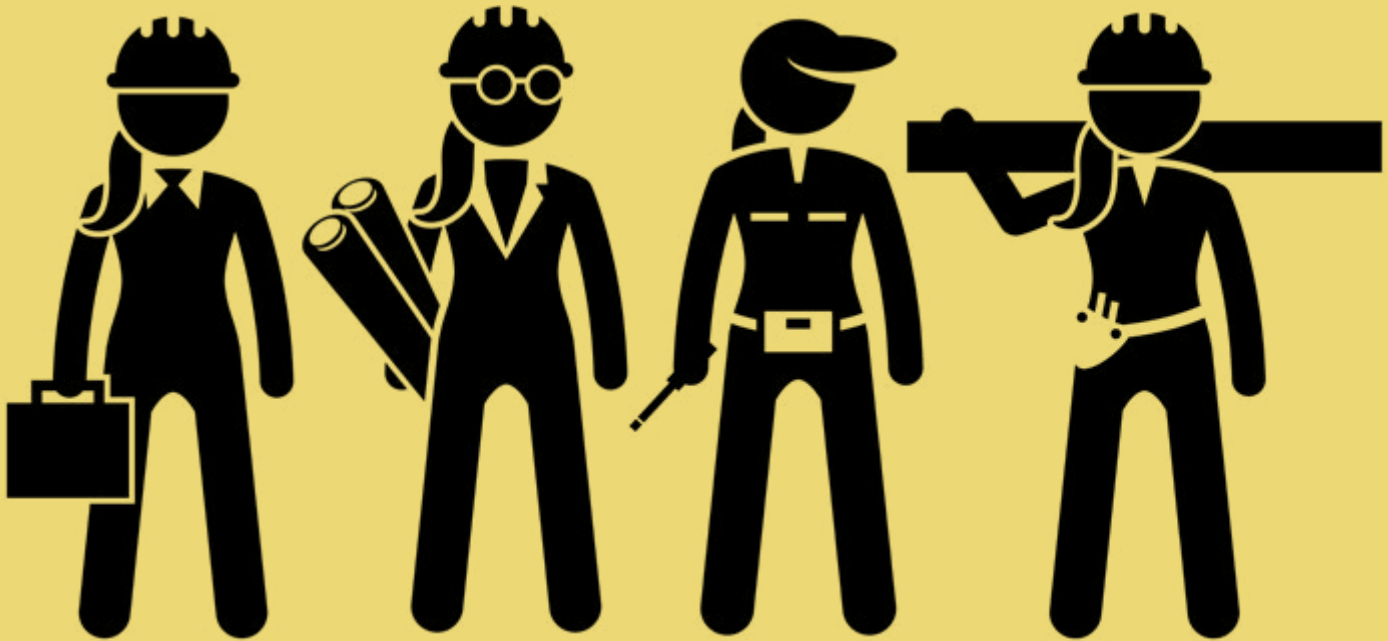
Valerie Krieger is a writer, teacher, and researcher who likes to shine light on people who challenge norms and defy odds. Having lived on three continents and taught writing, literature, and history to students from around the world, she continues to delight in finding the ways that our similarities unite us.



FEATURE

What Does It Mean to Be a Woman in Construction?

by Sonya Bohmann, Construction Industry Alliance for Suicide Prevention



When the first week of March comes up each year, any woman who works adjacent to the industry or adjacent to the field in this industry questions, “Am I a woman in construction?”

Construction has always been an industry defined by grit, precision, and resilience. But for the growing number of women stepping onto job sites, those qualities take on an entirely different weight. They’re not just building structures—they’re navigating a landscape where gender expectations, workplace culture, and mental health challenges intersect in ways that often go unseen.

As conversations about mental wellbeing gain momentum across industries, it’s time to shine a light on the unique pressures women in construction face and the changes needed to support them.

Despite progress, women still make up a small fraction of the construction workforce. Some industry facts around

women in construction: In 2023 there were 71 million women in the workforce and over 1 million in construction, which is about 9.9% of the work force. More than veterans, which make up about 6.2%. Being one of the few—or the only—woman on a job site can create a constant sense of visibility. Every mistake feels amplified. Every success feels scrutinized.

This pressure isn’t imagined. Gender bias, subtle microaggressions, and exclusion from informal networks can chip away at confidence and belonging. Even something as simple as not being invited to a post-shift gathering can reinforce the feeling of being an outsider.

And then there’s safety. Women report facing inappropriate comments, harassment, or a lack of properly fitted PPE—issues that add emotional strain to an already demanding job.

Women carry 68% more of the mental load at home and often at work as well. This mental load can affect mental health

and lead to feelings of stress, fatigue, and risk of burnout.

Coupled with the fact that women in the industry are already dealing with additional factors of being a Woman in Construction, it can add to the mental health challenges that plague our industry.

Construction work is inherently stressful. Long hours, physical demands, unpredictable schedules, and job insecurity all take a toll. The industry also has one of the highest rates of burnout and mental health struggles.

For many women, these pressures stack on top of societal expectations. They may be balancing caregiving responsibilities, managing household duties, or navigating the

emotional labor that often falls disproportionately on women. When the workday ends, the demands don’t.

Yet the culture of construction has historically discouraged vulnerability.

Admitting stress or mental health concerns can feel risky—especially for women who already feel the need to prove their toughness.

Many women in construction don't seek support even when they need it. Why?

Fear of being judged or sidelined, Lack of female mentors who understand their experiences, Limited access to mental-health-friendly policies on job sites, Concern that speaking up will reinforce stereotypes about women being "too emotional"

This silence isn't a personal failing; it's often a cultural issue. And it's one the industry must address head-on. A supportive environment doesn't happen by accident. It's built intentionally, just like any structure on a job site. Supervisors and managers set the tone. When they're trained in mental health literacy and gender awareness, the entire site becomes safer—physically and psychologically. Anti-harassment policies must be more than words on paper. Women need reporting pathways they trust and leaders who take concerns seriously. Programs like mental health champions, buddy systems, or on-site

wellbeing initiatives can make a profound difference. When workers look out for each other, everyone benefits.

In the words of Holly Thomas, a welder from Louisiana- It is hard to be what you can't see.

Seeing women in leadership roles isn't just inspiring—it's protective. It reduces isolation, normalizes women's presence in the trades, and creates pathways for mentorship. Mentorship, in particular, is powerful. It helps women navigate challenges, build confidence, and feel less alone. Highlighting success stories also shifts culture, showing that women belong in every corner of the industry—from apprenticeships to executive offices.

When women come together, they don't just support each other—they change the industry.

Supporting women's mental wellbeing doesn't require reinventing the wheel. It requires commitment. The construction industry is evolving. As more women join the workforce, the need for inclusive, mentally healthy environments becomes impossible to ignore. Supporting women's mental health isn't just the right thing to do—it's a strategic investment.

Companies that prioritize psychological safety see higher retention, stronger morale, and better performance.

Women in construction are already proving their strength every day. Now it's time for the industry to match that strength with support, understanding, and meaningful change.

Because when women thrive, the entire industry builds better.

About the Author:

Sonya Bohmann- Executive Director- Construction Industry Alliance for Suicide Prevention. Coming from a commercial (re) construction having spent over a decade in the commercial remodel and refresh and facilities maintenance space. Giving her the unique understanding of how the industry works as well as the mental health challenges faced daily by construction workers. This experience has given her insight into how companies both large and small are tackling this worker crisis and what work still needs to be done.

[Mental Load article](#)





Women in Construction: Changing How the Industry Manages Risk

by Emily Martin, Saule Ewing LLC



Every year during “Women in Construction Week,” the industry celebrates the growing number of women entering the construction field. Much of the conversation focuses on representation in the skilled trades and project management, but an important shift is also happening behind the scene: women are increasingly influencing how construction projects structure contracts, manage risk, and successfully resolve disputes.

Construction remains one of the least gender-diverse industries in the United States. According to the U.S. Bureau of Labor Statistics, women represented approximately 11% of the construction workforce in 2024, with

an even smaller percentage working in field positions.¹ Yet women are steadily entering professional roles tied to project delivery—including engineering, project controls, safety management, risk management and construction law.

These roles often shape the strategic decisions that determine whether projects succeed or fail.

Risk Management Starts Long Before Groundbreaking

Modern construction projects involve complex contractual relationships among owners, contractors, subcontractors,

design professionals, and lenders. Effective risk management increasingly begins long before the first shovel hits the ground. Attorneys, contract administrators, and project managers work together to allocate risk through detailed agreements governing payment structures, scheduling responsibilities, indemnification obligations, and dispute resolution procedures.

Women working in these roles are helping push the industry toward more collaborative and proactive approaches to risk allocation. Rather than focusing solely on litigation after a dispute arises, many project teams now emphasize early issue identification, documentation protocols, and structured

communication channels designed to prevent disputes from escalating. This shift reflects a broader industry trend toward risk mitigation rather than dispute reaction – this benefits the bottom line for construction companies as lower expenses means more profit

The Rising Complexity of Construction Disputes

Construction disputes have grown significantly more complex in recent years. Large-scale infrastructure projects, supply chain volatility, labor shortages, and evolving regulatory requirements have created new layers of contractual risk. According to the Arcadis Global Construction Disputes Report, the average value of construction disputes in North America reached \$42.8 million, with disputes taking an average of 14.4 months to resolve.²

These disputes often involve overlapping claims relating to delays, productivity impacts, design changes, and payment disputes across multiple tiers of contractors and subcontractors. As these disputes grow more complicated, the professionals responsible for navigating them—including attorneys, claims consultants, and project executives—play an increasingly critical role in protecting project outcomes.

Communication as a Risk Management Tool

Many industry leaders have observed meaningful change in communication and documentation practices. Construction disputes frequently turn on the quality of project documentation: meeting minutes, change order requests, daily reports, schedule updates, and written correspondence. Effective communication practices not only improve project coordination but also create the record that impacts the outcome of many disputes.

Professionals across the industry—including a growing number of women in leadership roles—are emphasizing structured communication protocols and early dispute resolution strategies. These approaches help reduce the adversarial nature of disputes and often facilitate

project teams resolving issues before they develop into formal claims. This focus on communication aligns with broader research suggesting that diverse leadership teams, including those with women, often prioritize collaboration and problem-solving strategies that strengthen organizational performance.³

Expanding Leadership Across the Industry

The increased presence of women in construction-related professional roles also reflects broader changes within the industry's leadership pipeline. Women are now serving as project executives, general counsel, construction managers, safety directors, and firm leaders across the construction sector. These roles place women directly at the center of decision-making related to project delivery, compliance, and risk allocation.

Industry organizations have played an important role in supporting this shift. Groups such as the National Association of Women in Construction (NAWIC) provide mentorship opportunities, leadership training, and networking platforms designed to help women advance within the construction profession.⁴ Mentorship and visibility remain critical. For many young professionals considering careers in construction, seeing women succeed in leadership roles helps demonstrate that the industry offers long-term career opportunities across a wide range of disciplines.

Workforce Challenges and Industry Opportunity

The construction industry also faces a significant workforce challenge that makes expanding participation essential. Associated Builders and Contractors estimates that the industry will need to attract more than 500,000 additional workers annually to meet current construction demand.⁵ Addressing this gap will require expanding recruitment efforts across all segments of the workforce, including increasing female workforce participation.

Encouraging more women to pursue careers in construction—whether in the trades, project management,

engineering, or legal roles—will strengthen the industry's talent pipeline.

Looking Ahead

In the rapidly evolving construction industry. Projects are becoming more complex, regulatory environments more demanding, and financial risks more significant. As these challenges grow, the professionals responsible for managing construction risk will continue to play a vital role in shaping project outcomes. Women entering these roles are bringing new perspectives, collaborative approaches, and leadership styles that are helping modernize how projects are managed and disputes resolved.

Women in construction are not only increasing in number—they are helping redefine how the industry approaches risk, communication, and project success.

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.

Citations

¹ U.S. Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey: Women in Construction (2024).

² Arcadis, Global Construction Disputes Report 2023: The Road to Resolving Construction Disputes.

³ McKinsey & Company, Diversity Wins: How Inclusion Matters (2020).

⁴ National Association of Women in Construction (NAWIC), Industry Resources and Workforce Statistics (2024).

⁵ Associated Builders and Contractors, Construction Workforce Shortage Analysis (2024).



Building Safer Jobsites: What Women in Construction Bring to Safety Leadership

by Morgan Hammon, Safety Management Group



I hopped out of the truck in my FR and hard hat ready to facilitate a project safety expectations meeting to a group of linemen, operators, laborers, and owner representatives. Walking into the substation, I remind the project managers beside me to always touch the fence with the back of your hand first because if there is a fault and current is flowing through the grid then your hand won't contract onto the fence and remain as part of the path to ground. After standing and talking with the group, we break off into smaller work areas and I target the familiar faces in the crowd, 'How are your kids?' 'Did you adopt the cat your wife wanted?' 'How was your vacation to Mexico?'

Each conversation I have is why I work safely every day and reminds me that being the second set of eyes is important. As safety professionals, we don't know everything, but when we pair our safety brains with those who are executing the

work, we create a partnership that is built on mutual respect and trust – no matter if I'm in a pink Carhartt hat or not.

March marks *Women in Construction Month*, a time to celebrate the growing presence of women across the industry. While construction, utilities, and industrial environments have traditionally been male dominated, more women are entering the field—and not just in engineering or project management, but in safety leadership roles that shape how organizations operate and protect their people.

My path into construction safety wasn't traditional. I started at Indiana University studying environmental management, drawn to sustainability and the idea of protecting both people and the environment, while also protecting business interests through the study of economics. Over time, that work expanded into broader Environmental, Health &

Safety (EHS) responsibilities, and today my role often places me in conversations with executives, project leaders, and field teams working to improve safety culture across organizations.

What I've learned along the way is that improving safety is rarely just about procedures or compliance. More often, it's about people, communication, and organizational systems and those are areas where diverse perspectives can make a significant difference.

For women entering the industry, the question I often hear is: How do you succeed in a male dominated workplace?

The answer is not by trying to become someone you're not.

It's by recognizing the strengths you already bring to the jobsite.

Safety Culture Isn't Built on Toughness Alone

Construction has long carried a reputation for toughness. Many people assume that success in the field requires being loud, aggressive, or unwilling to show vulnerability.

But the reality is that effective safety leadership looks very different.

The best safety professionals I've worked with—men and women alike—share a few common traits:

- They listen more than they talk.
- They build trust with field teams.
- They ask questions before assigning blame or giving orders.
- They focus on learning rather than punishment.

Those traits aren't signs of weakness. They're the foundation of a strong safety culture and employee relationships.

Empathy, curiosity, and emotional intelligence help safety professionals understand why work is happening the way it is. When workers feel heard and respected, they're far more likely to speak

up about hazards, near misses, and operational challenges. And that's when organizations can begin to improve.

The Real Challenge: It's Often a System Problem, Not a People Problem

One of the most important lessons I've learned working with leadership teams is that safety issues are rarely caused by bad people. More often, they're caused by systems that unintentionally create risk due to being unclear in how they were communicated or rolled out, unseen value by those executing, or the change agents failed to appeal to the emotional side of employees to achieve buy-in.

Executives will sometimes describe safety challenges as a "people problem" or state that people are "resistant to change," which is largely untrue. Chalking it up to this results in a continuation of what they have seen previously, and a resulting confirmation bias by workers still not following procedures, supervisors not enforcing rules, or subcontractors continually not meeting expectations.

But when we step back and look at the bigger picture, the issue often lies in the environment and processes those people are working within.

For example:

- Production pressures may push crews to take shortcuts.
- Communication gaps may leave subcontractors unclear about expectations.

Reporting systems may unintentionally discourage people from speaking up.

This is where safety professionals can create real value. Our job isn't simply to enforce rules but rather to identify how organizational systems influence behavior and help leaders design safer ones.

And that work requires open conversations, honest feedback, trust, and a willingness to challenge assumptions.

Why Women Often Thrive in Safety Roles

Women are still underrepresented in construction and industrial safety, but those who enter the field often bring strengths that align closely with modern safety leadership.

Many successful women in EHS demonstrate four things:

- Strong communication skills
- Empathy and emotional awareness
- A collaborative leadership style
- A growth mindset

These qualities are increasingly recognized as essential for organizations that want to move beyond compliance and toward true safety culture improvement.

Advice I Share with Young Professionals Entering the Field

I frequently speak with younger professionals, especially women, who are interested in EHS careers but are unsure how they'll fit into a male-dominated environment. My advice is simple: focus on credibility, curiosity, and confidence.

Here are five strategies that can help.

1. Learn the Work – Spend time in the field. Ask questions about equipment, processes, and daily challenges. Don't pretend that you know a work process when you don't. Asking questions often receives more respect than you realize.
2. Listen Before Leading – Field workers are often the best source of safety insight. Instead of starting with "this is wrong" start with a question such as "why are you doing it this way" which may lead you down a path that you would not have experienced without curiosity.
3. Don't Try to "Out-Tough" the Jobsite – Effective leadership often comes from calm, thoughtful conversations. The most powerful tool in your toolbelt is silence. Knowing when to speak and when not to is just as important as the depth of your compliance knowledge.
4. Focus on Solutions, Not Blame – Approach incidents with curiosity rather than fault-finding. There are unsafe acts that should never be accepted, of course, but often individuals do not act unsafely on purpose.
5. Build Relationships at Every Level – Safety professionals operate between leadership and the field. We can be their advocate, their company knowledge source, and the feedback channel direct to leaders' ears.

A Changing Industry

The construction industry is evolving rapidly. Projects are becoming more complex, labor shortages are increasing pressure on crews, and organizations are recognizing that strong safety cultures directly impact productivity, quality, retention, and project success.

As the industry changes, leadership styles are changing with it.

The next generation of safety leaders - men and women alike - will succeed not by enforcing rules alone, but by building trust, improving systems, and being an agent for sustainable change. Women entering construction and safety today have an opportunity to contribute to that transformation and as more diverse voices join the conversation, the industry will continue moving toward a future where every worker goes home safe at the end of the day.

About the Author

Morgan Hammon, CSP, has more than nine years of experience in environmental health and safety across the utility, construction, pharmaceutical, and manufacturing sectors. As Manager of Assessment Strategy at Safety Management Group, she blends field-based hazard recognition with high-level planning and stakeholder engagement. She supports clients in developing safety strategies, delivering OSHA-compliant training, and facilitating program assessments that drive both cultural and operational improvement. Her expertise spans safety policy development, incident investigations, stormwater program compliance, and contractor management, with a focus on building sustainable safety systems that create measurable results.

About Safety Management Group

Safety Management Group (SMG) has partnered with construction and industrial organizations to strengthen safety performance through leadership engagement, integrated safety systems, and practical field based solutions for over 35 years. With over 325 dedicated EHS professionals and deep experience supporting complex projects and multi employer worksites, SMG helps clients move beyond compliance to build safety operating systems that hold up when conditions change.



The Actual Cost Of Doing Nothing: *Why ASA Members Should Take a Serious Look at their Association Health Plan*

by Chris Cordon, Affinity Benefits

If you're a subcontractor running a company with fewer than 50 employees, you already know that health insurance is one of your biggest line items — second only to payroll. What you may not realize is just how much the deck is stacked against you in the current healthcare market, and how your ASA membership already includes access to a solution that most of your competitors don't have.

Let's look at the numbers. Then let's talk about what you can do about them.

Two Funnels, One Problem

Most small subcontracting firms get their health coverage through one of two channels: an employer-sponsored small group plan or the ACA Marketplace. Both are heading in the same direction — up — but neither is giving you anything in return for the pain.

The ACA Marketplace Funnel

For 2026, ACA Marketplace insurers are proposing a median premium increase of 18%, with the average closer to 20%. That's the steepest rate hike since 2018. And for enrollees who relied on the enhanced premium tax credits that expired at the end of 2025, the news is even worse — their out-of-pocket premium payments are projected to jump by 114%, more than doubling from an average of \$888 annually to \$1,904. The factors behind this spike include rising healthcare costs (medical trend alone is running about 8–10% annually), the expiration of federal subsidies, higher prescription drug spending driven by specialty medications like GLP-1s, and the knock-on effect of healthier enrollees

dropping coverage, which leaves a sicker, more expensive risk pool behind.

The Small Group Employer Plan Funnel

If you sponsor a group plan for your employees, you're dealing with a different flavor of the same headache. For companies with 10 to 199 workers, the average family premium hit \$26,054 in 2025, up from \$16,977 in just 2020 — a 53% surge in five years. Looking ahead to 2026, small group insurers are proposing a median premium increase of 11%, with some requesting hikes above 20%. The underlying medical trend that insurers are baking into 2026 rates is approximately 9%. And just to compound the issue a little more: the small group market is shrinking. Enrollment is declining as healthier groups migrate to self-funded or level-funded arrangements, leaving behind a worsening risk pool that drives costs even higher for everyone who stays. Insurers are openly calling it a "death spiral" in their rate filings. One insurer reported a loss ratio of 116% on its small group book — meaning it paid out \$1.16 in claims for every \$1.00 in premium collected.

Why Small Groups Get Hit the Hardest

Large corporations with thousands of employees have the buying power and risk diversification to absorb cost increases and negotiate better rates. A company with 15 or 25 employees doesn't have that luxury. One serious diagnosis — a cancer case, a premature birth, a chronic condition requiring specialty drugs — can spike your

renewal by 20% or more overnight. Your broker delivers the bad news, and your options are brutal: absorb the increase, shift costs to your employees through higher deductibles and contributions, or drop coverage altogether.

The share of small businesses offering health insurance has dropped from 47% in 2000 to just 30% in 2023. That's not because business owners stopped caring about their people — it's because the math stopped working.

The ASA Advantage

This is where your ASA membership becomes more than a networking badge. The ASA Advantage Health Plan, built exclusively for ASA members in partnership with Affinity Benefits, operates as a pooled risk health plan with over 20,000 members. That scale changes the math entirely.

Here's why pooling matters. When you join a pool of 20,000+ lives instead of standing alone with your 15 or 30 employees, the risk of any single high-cost claim is diluted across a much larger population. That's the fundamental principle of insurance — the larger and more diversified the risk pool, the more predictable and stable the costs become. It's the same reason large employers enjoy steadier renewals while small groups ride a roller coaster.

The proof is in the performance. While employer-sponsored plans have been increasing 6–7% annually and ACA Marketplace premiums are spiking 18–20%, the ASA Advantage Health Plan has delivered an average of approximately 5% annual increases. That kind of stability isn't just a



nice-to-have — over three to five years, the compounding difference between a 5% and an 11% annual increase is enormous. On a \$500,000 annual health spend, the difference adds up to over \$100,000 in savings within five years.

What the Plan Actually Looks Like

The ASAdvantage Health Plan isn't a stripped-down alternative. It covers all essential health benefits required under the ACA, offers nationwide provider networks and includes multiple plan designs to fit different company sizes and budgets. Groups as small as one employee can enroll, and there's no open enrollment window to wait for — eligible employees can join throughout the coverage year.

Because the plan is structured under ERISA as a self-funded arrangement with stop-loss protection, it avoids many of the state-level mandates and premium taxes that inflate small group premiums. That's the same structure Fortune 500 companies use — now accessible to a subcontractor with a crew of ten.

The Bottom Line for ASA Members

The healthcare cost trajectory in America isn't changing anytime soon. Medical trend is running at 8–10%. Specialty drugs are getting more expensive. Provider consolidation is reducing competition and driving up negotiated rates. The small group market is eroding, and the ACA

Marketplace is in for a turbulent 2026.

You can't control any of those forces. But you can control which risk pool your company sits in.

As an ASA member, you've already earned a seat at a table that most small businesses can't access. The ASAdvantage Health Plan gives your company the same pooled risk advantages that large employers take for granted — rate stability, broad networks, and a plan designed specifically for the construction trades.

If you haven't looked at the ASAdvantage Health Plan yet, now is the time. Visit www.asaonline.com to learn how to get a quote.



This Is the Future of Construction in America

by Ara Kharazian, Economist, Ramp



Construction sits at the center of America's economic ambitions. Our capacity to build housing, factories, and infrastructure quickly and productively is a necessary requirement of making our economy more affordable and more competitive; but the manufacturing and construction sectors have been lagging. Labor productivity in manufacturing has stalled since 2011, and the construction sector contracted last year.

AI is a bright spot. Using spend data from more than 50K businesses, Ramp AI Index shows AI adoption in these sectors is high and growing (among construction firms, 32% pay for AI software. In manufacturing, 47%). These investments show

early momentum, but only matter if productivity rises and costs come down. Politicians and pundits like to talk about modernizing American construction and manufacturing, but what does a futuristic American industry actually look like?

Let's look at where firms are investing today. According to Ramp data on billions of dollars in construction spend, here are the top software categories for construction firms (see Table 1).

Rank	Category	Share of Software Spend	Key Vendors
1	AI	22%	OpenAI, Anthropic
2	Construction management	20%	Autodesk, Procore, Trimble
3	Sales and marketing	11%	LinkedIn, HubSpot
4	Productivity	10%	Microsoft, Google Workspace, Docusign
5	Accounting and Finance	7%	Intuit, Sage

Table 1

It's pretty unremarkable. Some large enterprise players, some industry specific software, but mostly it's just basic corporate productivity expenses. AI is big, but the key thing is that there's probably not that much software spend happening in the construction sector anyway.

Why is construction slow to modernize? More advanced software exists, but actual usage is low. In researching this article, I spoke to a construction software executive who asked me if I'd ever seen a superintendent type on a job site. "It's one finger at a time." The implication being, in cases where firms have onboarded high-tech tools, a lot of construction managers aren't actually using them.

The technologies coming next might be harder to ignore. Based on my conversations with construction managers and experts, I believe these emerging technologies will transform the construction sector within 5-10 years.

1. Fleet Management and IoT

Construction managers should have a clear dashboard to track all physical assets: cranes, excavators, trucks, generators that continuously report usage, maintenance needs, fuel levels, GPS location, and performance trends.

This tech is already offered by existing construction management software, but adoption on-site remains low. It's key to modernizing the construction sector (lowers costs, better allocates machinery, reduces maintenance, speedier scheduling) and adoption will rise as software developers invest in usability and managers enforce usage.

2.0 Robotics + Self-driving Cars and Yrucks

Consumers are seeing a revolution in personal travel as Waymo and Tesla bring self-driving cars to market. Construction firms will be a key industrial beneficiary of this technology.

In the future, autonomous trucking can support long-distance hauling

during off-peak hours. They'll remove waste from job sites, keeping workers safe from exposure. Smaller vehicles will deliver materials and tools to workers, reducing their physical burden. Maybe a robot can paint a wall while a worker supervises.

AI models

Many construction firms already rely on AI tools for writing, planning, and administrative workflows. The next phase involves deeper integration into core project decisions.

In the future, AI models will modernize the construction planning process by: simulating alternative designs to optimize constructability, optimizing material choices for availability and cost, preparing and submitting RFIs, and speeding up the research for environmental impact reports that often delay projects by months or years.

Wearables

The future of construction will include systems that protect workers and enhance their abilities. Wearables can track location, detect falls, monitor heat stress, and provide instant alerts in emergencies. Smart helmets can support training and display instructions, or coordinate complex installations by bringing in the 40-year veteran to remotely guide the new guy on site.

I recognize this piece reads a little idealistic. The technologies are cool, but what will it take for firms to adopt them?

I spoke with Michael Chen, CEO of [Yondu](#), a humanoid robotics company automating repetitive tasks across verticals. His view is robotics has a perception problem that inhibits adoption. People assume robotics timelines of three to five years because that's what companies like Figure, 1X, and Tesla present, but those companies are solving harder hardware problems, like those requiring dexterous hands and fast natural walking, and that complexity will delay their path to market.

Simpler systems are ready now. Chen told me that for manufacturing

and logistics, "the humanoid hardware capability and cost are already here." Stripped-down robotic systems that eliminate legs and complex hands can be purchased for \$25,000 to \$50,000, often less than a car, and can handle thousands of hours of operation before requiring maintenance.

"What will happen is the quiet automation of many of the most repetitive manual tasks," Chen said, "using robots that look far less flashy and cost far less than what you see on social media."

Construction is moving forward quickly, with firms adopting new tools and modernizing the way projects are planned and managed. The next step is technology that works directly on the jobsite. A more advanced sector will build faster, safer, and with better visibility from design through completion, pairing the industry's craft knowledge with smarter equipment, clearer data, and more connected workflows.

About the Author

Ara Kharazian is an economist at [Ramp](#). His writing and analysis of AI, business spend, and the economy has been covered in the New York Times, NBC News, ABC News, NPR's Planet Money, Bloomberg, the Guardian, Vox, Axios, and more. Ara previously led economic research at Square and developed Square Payroll Index, which became one of the key public datasets used to track restaurant worker wages, tips, and overtime in the United States. He was previously an economic consultant at Cornerstone Research.



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FEATURE

Why It's Now Harder Than Ever to Maintain a Sub-1.0 MOD Rate

For years, contractors have understood the importance of a low workers' compensation experience modification rate—better known as the MOD. A strong MOD tells a clear story: a contractor with solid safety practices, fewer incidents, and well-controlled workers' compensation costs. It also sends a powerful message to customers who increasingly view MOD as a proxy for reliability and professionalism.

But today, even excellent contractors are discovering something frustrating: maintaining a MOD below 1.0 is getting harder—mathematically harder—regardless of how safe your operation truly is. This trend affects both ****NCCI**** and ****independent bureau states****, although the formulas and mechanics differ by jurisdiction. All examples provided here are ****illustrative only****, not universal. Each jurisdiction applies its own rating formula.

What Changed? The Split Point—And Why It Matters

In workers' compensation experience rating, each claim is divided into two components. *Primary losses* are the portion of a claim up to the split point, weighted heavily. *Excess losses* are the remainder of the claim, weighted much less.

Because primary losses drive the MOD more than anything else, the size of the split point has an enormous effect on the final rating. Over the past decade, many states—including Illinois—have significantly increased their split points to reflect rising claim severity. These adjustments vary by jurisdiction. See below.

This example demonstrates how a higher split point pushes more of the claim into the fully weighted primary category—even though the claim itself has not changed.

Why Employers Are Feeling the Squeeze

The mathematics behind today's rating systems mean:

- Midsized claims now impact the MOD significantly more
- Fewer losses fall into discounted excess categories
- Maintaining a sub-1.0 MOD requires even cleaner loss experience than before

In short: today's MOD reflects changes in rating structure as much as your actual safety practices.

Sharing This Information with Your Insurance Agent—and Customers

Your insurance agent should continuously advocate for you, document safety efforts, analyze losses, and ensure your rating is calculated accurately.

This trend provides important context for underwriters and may help customers understand that a slight increase in MOD is not necessarily tied to weaker safety performance.

Bottom Line

A low MOD still matters—and strong safety programs remain critical. But the current rating environment means even top-tier contractors may see higher MODs, not due to declining safety, but because ****the formula itself has changed****.

Understanding these changes—and communicating them effectively—is now essential to protecting your reputation and maintaining competitive positioning.

Note: Please refer to your own jurisdiction, to review its formula and split-point structure as this varies state-by-state.

Illustrative Claim Distribution for a \$40,000 Claim (not state-specific)



2015

(Typical Split Point = \$15,000)

- Primary: \$15,000
- Excess: \$25,000

2026

(Typical Split Point = \$28,000)

- Primary: \$28,000
- Excess: \$12,000



Rethinking MEP: Prefab, Pipelines, and a Better Deal for Women in the Trades

by Thomas Santos, Maxim Consulting Group

Let's face it: walk onto almost any construction site, and you won't see many women—especially not in hands-on MEP jobs. But things don't have to stay this way. If MEP companies put real effort into building a strong talent pipeline and lean into prefab, they can actually become some of the best places for women in the trades.

Rethinking MEP: From Dusty Jobsites to High-Tech Shops

Right now, women make up maybe 11 to 14% of the construction workforce in the U.S. Drop into the trades, and those numbers sink even lower. In some skilled jobs, like electrical, you're lucky to hit 3%. And when women do show up at MEP firms, they're usually behind a desk, not out in the field—even though more women are graduating from construction management programs every year. So what's the real story? It's not just about not enough women in the pipeline. It's also about how the work is sold and who these companies are built to support.

Prefab changes everything. Instead of picturing MEP work as just a grind of heavy lifting and dirty boots, prefab turns it into something that looks a lot more like advanced manufacturing. Move the work into a clean, organized shop, and suddenly you're talking about jobs in production, logistics, and coordination—the kinds of roles where you actually see diversity.

Prefab: The Doorway to Fresh Careers

Try calling your prefab shop an "advanced manufacturing lab" and watch what happens. You start attracting people with totally different career goals. These shops run on jigs, fixtures, digital plans, and repeatable processes. Now you've got openings for BIM/VDC techs, production planners, quality leads, shop

supervisors. These are roles that line up with what a lot of women actually want: jobs that are technical, challenging, and offer a real future.

And when women see others like them working in prefab, QA, layout, or leading teams, it shifts the whole idea of who belongs in MEP. There's real research backing this up: visible role models and direct invitations to skilled jobs drive interest and applications. Share stories of women who started out on the prefab floor and worked their way up. That's not just wishful thinking—it's proof that there's a real way forward.

Building a Real Talent Pipeline for Women

If you want to actually move the needle, you need more than slick marketing. You have to build pathways that truly include women, from the ground up. Start by teaming up with community colleges, high schools, and workforce programs that already focus on women in trades. Bring them in for shop tours, job shadowing, or internships in prefab—let them see for themselves, minus the pressure of a rough jobsite.

Set up pre-apprenticeship or "MEP Foundations" programs with local training centers. Teach the basics—tools, safety, reading drawings, prefab processes. And make sure there's more than one way in. Some women will start as field helpers and work into prefab assembly, then into tech roles. Others jump from assembler to quality lead to supervisor. Flexibility keeps more people in the room—especially women who'd walk away if you force them into a one-size-fits-all track.

Prefab Knocks Down the Old Barriers

Let's talk about what really keeps women out of MEP and construction: safety issues, heavy lifting, crazy hours, and a jobsite culture that's tough to

break into. This is where prefab really makes a difference. Working in a climate-controlled shop, with ergonomic setups and proper lifting gear, takes a lot of the physical grind out of it. Most of the job happens in the shop now—less time on ladders, in tight spaces, or out in the rain.

And here's something else: prefab runs on a set schedule. No more frantic last-minute calls or endless overtime. For women balancing work and family, that kind of predictability can be the deciding factor. Plus, when your crew shows up at the same place every day, you can actually build a culture—train your leaders on inclusion, set standards, and offer real mentoring.

Beyond the Founder: Ditching the Lone Hero Routine

A lot of MEP firms start small, built around one founder who does everything—estimating, project managing, field calls, you name it. But as these companies grow, that "hero" culture falls apart. Quality starts slipping, schedules get weird, and new hires are left guessing about how things work. People love to blame operations, but honestly, culture is what decides who sticks around and who feels like they belong.

About the Author:

Thomas Santos is an independent consultant and Director at [Maxim Consulting Group](#). He works with construction-related companies to solve complex business challenges to increase revenue and profitability. Tom can be reached at thomas.santos@maximconsulting.com.

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