

SBE TODAY

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For Women, Income Inequality Continues Into Retirement



Lydia Smith stands in the kitchen of her home in the Westlake neighborhood of Los Angeles. She has lived in this apartment for 46 years, and now that she is on a fixed income, she pays rent with the aid of Section 8 tenant-based assistance. Megan Miller for NPR

By Ina Jaffe

Poverty does not treat men and women equally, especially in old age. Women 65 years old and older who are living in poverty outnumber men in those circumstances by more than 2 to 1. And these women are likely to face the greatest deprivation as they become older and more frail.

This pretty much describes the situation of 87-year-old Lydia Smith.

In her small, tidy apartment near downtown Los Angeles, she's surrounded by dozens of family photographs. She picks out one and points to her twin sister, her mother and her brother. "Unfortunately, he's gone," she says. "She's gone," she says, pointing to her sister. And "Mama's gone," she says.

Smith, a war bride, came to the United States from Rome with her family after World War II. But she got divorced in the 1950s and never remarried. Once her son and daughter were grown, she moved to this second-story walk-up.

"I've been here 46 years in this apartment," she says. "I have no intention of moving, either."

How could she disrupt all of her neatly arranged collections? There's a basket of baby dolls, a Barbie-filled breakfast and a bunch of Hello Kitty knickknacks. All are the result of

a discerning eye and the local Goodwill store, pretty much the only place she's bought anything in years.

She gets just over \$900 a month from Social Security, and that's it. Her apartment is subsidized through a program called Section 8. She pays about a third of her income in rent; the government picks up the rest. Smith doesn't get food stamps, but she does qualify for Medicaid. That's a good thing, since she's being treated for a heart condition and severe arthritis.

"When you're in constant pain, you have no desire to be active," Smith says. "So this is why I stay home a lot. I don't go places."

Smith never saved for retirement. It didn't occur to her. And with the kind of money she made working as a clerk in a department store and a cashier at a restaurant, there wasn't much left over anyway.

This is the story of most of the 2.6 million women ages 65 and over who are living at or below the poverty line, says Joan Entmacher, vice president for family economic security at the National Women's Law Center.

Over a lifetime, she says, "women earn less than men because their wages are lower and they're more likely to take time out for caregiving." And, she says, women live longer than men, so "they have to stretch these lower benefits over a longer life span."

Decades ago, an older woman without much income might have lived with her children, says Heidi Hartmann, president of the Institute for Women's Policy Research. But now, families are often spread out around the country, and it's rare for older people to move in with their kids. Hartmann says that women of color, women who are foreign-born and women who live alone like Smith have it the worst.

"The poverty [rate] of single women [living] alone is 18 to 20 percent," Hartmann says. "Many of these women may not have any relatives. They might not have had children. [Or] those children might not be in a position to help take care of them."

That's the case with Smith. Neither of her children lives in Los Angeles. They're both getting on in years themselves and have health and financial struggles of their own.

Continued on page 2

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California Sub-Bid Request Ads

AECOM • MSS • TELACU, A Joint Venture

REQUEST FOR BIDS & NOTICE OF INTEREST

AECOM • MSS • TELACU, A Joint Venture, is bidding on the following project as a Prime Contractor:

Document Control, Project Control and Support Services
Mira Loma Women's Detention Center (RFP No. AED7740000)

Bid Date: 12-3-15

AECOM • MSS • TELACU, A Joint Venture, is seeking qualified Community Business Enterprises certified by Los Angeles County with expertise in document controls, project controls, and support services for the design-build delivery of the Mira Loma Women's Detention Center in Lancaster, CA. We would welcome information from qualified firms with expertise in the following professional service areas:

- | | |
|---|--|
| 1) Document Control | 6) Planning and development of post-occupancy maintenance schedule |
| 2) Scheduling | 7) Management/documentation for Equipment Procurement, Planning, and/or Installation |
| 3) Estimating | 8) Safety |
| 4) Cost Control | 9) Community outreach and local worker hiring support |
| 5) Management of user-occupancy planning and intermittent move/transition | |

This proposal is in alignment with the County of Los Angeles' CBE Program and certified CBEs are encouraged to respond. The RFP may be provided to interested firms, if needed. In addition, the AECOM • MSS • TELACU, A Joint Venture can provide assistance to firms in obtaining bonds, lines of credit and insurance required by the contract documents.

According to the RFP requirements, any firm selected shall be exclusively committed to the AECOM • MSS • TELACU, A Joint Venture team, and cannot be included in any other proposal for the Los Angeles County Mira Loma Women's Detention Center or Consolidated Correctional Treatment Facility.

Interested firms should email (preferred) preliminary qualifications (one page firm overview, key staff information, a relevant project list) and SBE/CBE certifications for review to SBE@SBEInc.com or fax to the Small Business Exchange at 415.778.6255, by 5:00 PM, Friday, November 20, 2015.

AECOM

515 S. Flower Street, 8th Floor, Los Angeles, CA 90071
Attn: Elaine Chan (elaine.chan@aecom.com)

For Women, Income Inequality Continues Into Retirement

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Such situations are one of the reasons that Social Security advocates and some politicians talk about increasing Social Security benefits, especially for people 85 and older. But Smith says she never thinks about what life would be like if she had more money. Since she was a child in Italy, it's always been like this. She has her routine down. She's content.

"I read, I do puzzles, I listen to music," Smith says. "I go out maybe twice, three times a week to go to the market" or to drag her laundry to the public laundromat. These days, Smith's arthritis makes it hard for her to get to Mass.

"But I pray at home," she says, "and I have a video of the Mass. I watch it on television." She's confident that God will accept her prayer no matter where she is.

Source: <http://www.npr.org>

Sub-Bids Requested From Qualified
MBE / WBE Subcontractors & Suppliers

East Bay Municipal Utility District
Consulting Services for Drought
Contingency Plan, Bay Area Regional Reliability
Location: San Francisco Bay Area
Bid Date: 12/4/15

Seeking the following services:
Water System Modeling, Environmental
Analysis, Institutional Review & Analysis,
Hydrologic Monitoring & Analysis,
Water System Vulnerability Analysis,
CVP & SWP Operational Modeling

RMC Water and Environment

2175 N. California Blvd., Ste. 315

Walnut Creek, CA 94596

Phone: 925-627-4100 • Fax: 925-627-4101

Contact: Tamara Simbirdi, Marketing Coordinator

Email: TSimbirdi@rmcwater.com

We will assist interested firms in obtaining bonds,
lines of credit and/or insurance if necessary.

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SMALL BUSINESS EXCHANGE

DeSilva Gates Construction

11555 Dublin Boulevard • P.O. Box 2909

Dublin, CA 94568-2909

(925) 829-9220 / FAX (925) 803-4263

Estimator: STEVE LIPPIS

Website: www.desilvagates.com

An Equal Opportunity Employer

DeSilva Gates Construction, L.P. is soliciting
for DBEs for the following project:

CALTRANS ROUTE 880 – CONSTRUCTION ON STATE
HIGHWAY IN ALAMEDA COUNTY FROM FREMONT
BOULEVARD IN FREMONT TO
HIGH STREET IN OAKLAND,
Contract No. 04-2J0704,
Federal Aid Project ACHSNHPI-880-1(074)E,
Disadvantaged Business Enterprise goal assigned
is 18%

OWNER:

STATE OF CALIFORNIA

DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidder's Exchange, MS 26,
Sacramento, CA 95816

BID DATE: DECEMBER 3, 2015 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

AC DIKE, CONCRETE BARRIER, CONSTRUCTION AREA SIGNS, ELECTRICAL, EROSION CONTROL, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, SIGN STRUCTURE, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, UNDERGROUND, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at: <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/esc/oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Steve Lippis. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an equal opportunity employer.

California Sub-Bid Request Ads

Merriwether and Williams Insurance Services is requesting immediate sub-bids from all certified SBEs and DVBEs for the Bond Assistance Program Los Angeles Broker/Administrator Contract for the City of Los Angeles, and potentially METRO. Scope of work is as follows:

Contractor Community Outreach

Subcontracts due to Merriwether & Williams: Tuesday, November 24, 2015

Bid due date and time: December 2, 2015, 3:00 p.m.

Merriwether & Williams Insurance Services

Email: Shanette@imwis.com / Phone: 213.258.3086

Please contact us for plans and specifications and for assistance with bonds, lines of credit, and/or insurance.

RGW Construction, Inc.

Contractors License A/B 591940

550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

An Equal Opportunity Employer

RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

Recycled Water Reliability Upgrade Project District Project No. 15PP503

Engineer Estimate: \$23,700,000 – 472 Calendar Days

Bids: December 18th, 2015 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to): Demolition, Structure Excavation/backfill, Landscaping, Aggregate Base, Asphalt Paving, Drilled Piers, Structural Concrete, Masonry, Joint Seal, Reinforcing Steel, Misc. Metals, Shoring, Structural Steel, Concrete Flatwork, Painting & Coating, Electrical & Instrumentation, Dewatering.

Scope of Work: Improvements to Aeration Basins, improvements to the WAS pumps & WAS piping. Demolition to Roughing Filter & Filter Pump Station.

RGW is willing to breakout any portion of work to encourage DBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or the West County Wastewater District Office, 2910 Hilltop Dr., Richmond, CA 94806 Contact Fraser Bradford 925-606-2400 fraser.bradford@rgwconstruction.com for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

RELATED

RFP FOR GOODWILL SITE:

Mechanical, Electrical, Plumbing, Fire Protection & Precast/GFRG

RFP DUE DATE: Monday, December 7th, 2015

Related California ("Developer") is seeking firms interested in providing Mechanical, Electrical, Plumbing, Fire Protection, and Precast/GFRG.

The Project is to demolish most of the two existing buildings on the project site and construct a mixed-use development with two components, a residential and retail development and an office development and permit center to be occupied by several City and County of San Francisco departments.

Pre-Submittal Workshop (Not Mandatory):

Thursday, November 19th, 2015 (9:30 am to 11:30 am)

SFPUC Contractor Assistance Center

5 Thomas Mellon Circle, # 168, San Francisco 94134

Local Business Enterprises (LBEs) —including MBEs and WBEs— are encouraged to respond.

Contact: Harold Hill at hhill@related.com

**Advertise your Sub-Bid Requests
in the Small Business Exchange.**

**With a monthly readership of 75,000,
SBE reaches a diverse audience, cutting
across ethnic and gender lines as well as
traditional industry segments.**



19 PAMARON WAY, NOVATO, CA 94949
PHONE: (415) 382-1188 • FAX: (415) 883-7529

Contact: Adrienne Lewis

Email: adrienne@arntzbuilders.com

REQUESTS QUOTATIONS FROM ALL
ALL CERTIFIED DVBE AND SBE
SUBCONTRACTORS & SUPPLIERS
FOR ALL TRADES

FOR THE FOLLOWING PROJECT:

**DELTA SERVICE DISTRICT CENTER
RELOCATION**

CALIFORNIA CONSERVATION CORPS

PROJECT #107756

STOCKTON, CA

BID DATE: December 3rd, at 2:00PM

ESTIMATE: \$19,500,000

Trades needed but not limited to: Underground Utilities, Grading, Paving, Cast-in-place Concrete, Masonry, Manufactured Stone Veneer and Trim, Landscape and Irrigation, Guard Post, Chain link Fence and Gates, Decorative Metal Fences and Gates, Site and Street Furnishings, Structural Steel, Metal Fabrications, Steel Decking, Cold Formed Metal Framed, Metal Stairs, Rough Carpentry, Exterior Finish Carpentry, Casework, Glued Laminated Construction, Architectural Woodwork, Waterproofing, Metal Roof Panels, Thermal Insulation, PVC Roofing, Sheet Metal Flashing Trim, Roof Specialties and Accessories, Firestopping, Sealants, Metal Doors and Frames, Access Doors and Frames, Overhead Coiling Doors, Folding Doors, Wood Windows, Unit Skylights, Finish Hardware, Glazing, Louver, Grilles and Sun-Control, Plaster, Gyp Board, Tile, Ceiling, resilient Flooring, Tile carpeting, Access Flooring, Wall Covering, Acoustic Panels, Painting, Visual Display Surfaces, Display Cases, Signage, Traffic Signage, Toilet and Shower Compartments, Plastic Lockers, Flag Poles, Appliances, Toilet Compartments and accessories, Window Shades and Blinds, HVAC, Plumbing, Electrical, Fire Sprinklers

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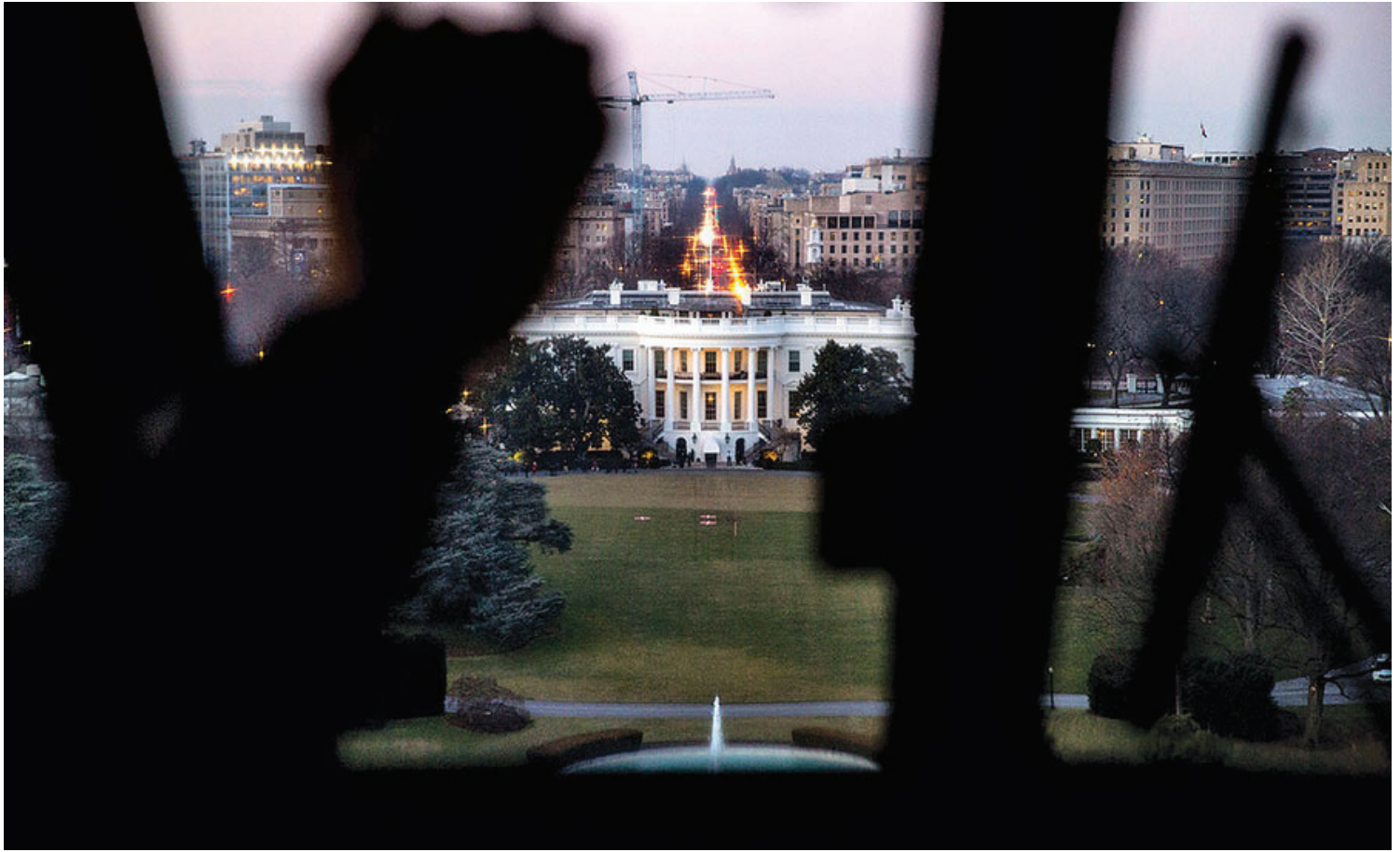
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Construction Groups Gear Up for 2016 Races



Construction groups are preparing for the 2016 race for the White House.

PHOTO CREDIT: PETE SOUZA/WHITE HOUSE FLICKR

By Pam Hunter McFarland

As the run-up to the 2016 presidential campaign intensifies, construction groups and unions are beginning to devote time and energy to identifying candidates whom they can support.

Some construction unions, including the United Association of Journeymen and Apprentices of the Plumbing and Pipefitting Industry of the United States, Canada and Australia (UA), already have endorsed Hillary Clinton for the Democratic nomination. Other organizations, including the Associated Builders and Contractors, are taking a wait-and-see approach to the crowded field to determine their favorite candidate.

ABC's board of directors will vote to endorse a candidate "who will provide the best opportunity for economic growth and a fair and level playing field" for merit-shop contractors, says President and CEO Mike Bellaman. "Our industry faces a long

list of challenges, including the highest effective tax rate of any industry, a burdensome regulatory environment, a shortage of appropriately skilled workers and the constant challenge of obtaining affordable health-care coverage," he adds. Associated General Contractors of America CEO Stephen Sandherr says AGC does not get involved as an association in endorsing presidential candidates. But he adds, "Many of our members are looking for candidates who understand that our tax code is broken, that we need to have a simpler and better system that would promote economic growth."

A coalition of business groups—ABC, AGC, the National Association of Manufacturers and the National Federation of Independent Business, among them—on Nov. 4 held the first of a planned series of conference calls with presidential candidates. GOP candidate Sen. Marco Rubio (Fla.) emphasized his support for construction training and apprenticeship programs as well as tax relief for small businesses.

The coalition has invited other Republican and Democratic candidates to speak to the groups' members during future conference calls, an ABC spokesman said.

For the pipefitters union, the big issues center around jobs, says Rick Terven, UA executive vice president. "We are focused on critically needed investments in infrastructure, particularly water and energy systems," he says. UA endorsed Clinton because she "gets it" regarding labor issues, including the need for rebuilding the nation's deteriorating infrastructure, Terven says.

Although Clinton has said she does not support construction of the controversial Keystone pipeline—a project that the building trades supported—Terven notes, "We find our interests and views very closely aligned on virtually everything else." The Obama administration on Nov. 6 denied the permit application to build the project.

Source: <http://www.enr.com>

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