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Personal Narrative Guidance Session: Guidance for New & Returning ACDBE/DBE Applicants

Presented by Denver Economic Development & Opportunity (DEDO) Business Development

PURPOSE

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The purpose of these slides are to guide businesses on how to clearly and effectively document experiences through a Personal Narrative, and how to avoid common mistakes in the writing process.

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The Governing Rule

THE GOVERNING RULE Cont.

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§ 26.67 Social and economic disadvantage.
(a) **Non-presumptive Disadvantage.** All applicants must demonstrate social and economic disadvantage (SED) affirmatively based on their own experiences and circumstances within American society, and without regard to race or sex.

(1) To satisfy the SED requirement and ensure all determinations of disadvantage are not based in whole or in part on race or sex, an owner must provide the certifier a Personal Narrative (PN) that establishes the existence of disadvantage by a preponderance of the evidence based on individualized proof regarding specific instances of economic hardship, systemic barriers, and denied opportunities that impeded the owner's progress or success in education, employment, or business, including obtaining financing on terms available to similarly situated, non-disadvantaged persons.

(2) The PN must state how and to what extent the impediments caused the owner economic harm, including a full description of type and magnitude, and must establish the owner is economically disadvantaged in fact relative to similarly situated non-disadvantaged individuals.

(3) The owner must attach to the PN a current PNW statement and any other financial information he considers relevant.

THE GOVERNING RULE Cont.

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- (1) "… an owner must provide the certifier a Personal Narrative (PN) that establishes the existence of disadvantage by a preponderance of the evidence based on **individualized** proof regarding **specific instances of economic hardship, systemic barriers, and denied opportunities** that **impeded the owner's progress or success in education, employment, or business**, including obtaining financing on terms available to similarly situated, non-disadvantaged persons.

- (2) The PN must state how and to what extent the impediments **caused the owner economic harm**, including a full description of type and magnitude, and must establish the owner is economically disadvantaged in fact relative to similarly situated non-disadvantaged individuals.

THE GOVERNING RULE Cont.

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Disadvantage

=

Economic hardship
Systemic barriers
Denied opportunities

+

Impeded progress or success in:
Education,
Employment,
Business,
Obtaining financing

+

Resulting in Economic Harm and establishing economic disadvantage

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Economic Hardship, Systemic Barriers, and Denied Opportunities

ECONOMIC HARDSHIP

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Economic hardship: Tangible financial difficulty or setbacks, making it difficult or impossible to access resources or opportunities that others can reasonably obtain. This does not include being unable to afford luxury, high-end or optional elite opportunities or simply having less money that someone else.

Guiding questions:

- What tangible financial difficulties limited or prevented you from pursuing education, training, internships, apprenticeships?

- Were there costs (tuition, fees, equipment, transportation, childcare, etc.) that made it unrealistic for you to participate in opportunities that others around you could access?

Example:

Someone is offered a job that would advance their career but cannot accept because they cannot cover the basic relocation costs, while similarly situated peers could rely on family resources or savings to make the move.

SYSTEMIC BARRIERS

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Systemic barriers: Broad policies, practices, and cultural norms that create obstacles or limit opportunities for some people more than others.

Guiding questions:

- Did you encounter policies, practices or norms that made it harder or impossible to get (contracts, promotions, training, financing)?

- How did these barriers change your path in education, work, or business?

Example: Someone has a learning disability but attends school in an under-resourced school district. As a result, they are unable to access the relevant evaluations and diagnosis. Even if accomodations were technically available, without a diagnosis, they cannot access it and as a result perform poorly academically, despite aptitude and ability.

DENIED OPPORTUNITY

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Denied opportunity: A time or situation where a person is unfairly prevented, refused, or excluded from accessing a chance to advance, participate, or succeed often due to discrimination, unfair treatment, or other external circumstances.

Guiding questions:

- Describe times where you were treated unfairly in hiring, promotion, pay or job evaluations. Were colleagues with similar or lesser qualifications promoted or compensated differently?

- Describe situations where you were excluded from networks, informal referrals, etc., that benefitted others.

Example: Someone with a learning disability was not nominated for an AP placement program despite demonstrated aptitude because teachers conflated the learning disability with lower overall ability. Peers with comparable or lesser academic performance, but no disability, were nominated and placed. The denied opportunity is the AP program and the benefits that flow from that.

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Articulating How Your Experiences Impeded Your Progress

HOW YOUR EXPERIENCES IMPEDED YOUR PROGRESS

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Guiding steps:

1. **Identify the barrier:** Start by naming and describing the economic hardship, systemic barrier, or denied opportunity you experienced. This should be a barrier that affected your ability to move forward in education, employment, or business.

2. **Describe the direct result**: It is not enough for something challenging to happen. You must how the barrier actually slowed you down, blocked, or limited your success:
   - Did the barrier/denied opportunity/economic hardship delay or prevent you from completing school?
   - Did it limit your access to jobs, promotions or advancement?
   - Did it make it harder to start your business?

3. **Connect the barrier to the negative outcome.**
   - What was the barrier?
   - What specific opportunity or progress did it block?
   - How did this outcome differ from what normally happens to a similarly situated person?

HOW YOUR EXPERIENCES IMPEDED YOUR PROGRESS Cont.

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Example:

An applicant with a learning disability attends school in an under-resourced district. Because the school does not provide adequate support services, they are unable to receive a formal diagnosis or access necessary accommodations. Without the proper accommodations they struggle academically and perform poorly on standardized tests and SATs despite possessing the same aptitude and ability as their peers. Their resulting low scores on standardized tests and college-readiness exams limited their access to scholarships, grants, and competitive post-secondary programs and they were unable to attend college immediately following graduation.

In this example, the barrier is the lack of resources available to diagnose and accommodate the learning disability. The negative outcome is the low scores, access to scholarships, grants, and ultimately the inability to attend college following high school. Compared to students in their district with similar/same aptitude and ability (minus the disability) as well as to students with disabilities but who had access to resources.

THE COMPARISON STANDARD

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You must explain how your experiences were different from those of similarly situated individuals. This comparison helps reviewers understand whether what you faced was more than normal hardship.

Similarly situated individuals: People who are in the same situation as you. This means they have similar roles, duties, experience, education, characteristics, and life events. Because of this, they would normally be expected to receive the same opportunities and treatment.

Example: Two employees in similar roles with similar responsibilities who have similar experience and performance are similarly situated. An employee with a bachelor's degree who just started in the industry compared to an employee with an advanced degree and 15 years of experience are not.

The goal is to show that your experiences and outcomes were different from how similar people would normally be treated.

THE COMPARISON STANDARD Cont.

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Guiding steps:

1. **Identify a reasonable comparison group.** Look for people who were in a similar situation to yours at the time of the experience.
   - Same industry or line of work and/or stage of business
   - Similar level of education, training, or experience
   - Similar geography
   - Similar life events

2. **Think about what would normally happen to a person in your situation.** You don't need data or all the information about specific individuals (although great if you do). Instead, base your comparison on:
   - Typical outcomes in your industry
   - Normal promotion timelines
   - Usual loan or bonding terms for people with similar credit or business history
   - What most people with your qualifications can usually access or expect

THE COMPARISON STANDARD Cont.

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Guiding steps:

3. **Explain how your outcome differed.** Describe the gap between:
    - What a similarly situated person would reasonably expect, and
    - What actually happened to you

4. **Connect the comparison to the disadvantage.**
    - Explain why your outcome was different. What barrier, hardship, or denied opportunity created that difference. This helps reviewers see that the difference was not just normal variation, but a sign of disadvantage.

Example:

I met the same job requirements as my peers, yet they were promoted while I was not: My workplace typically promotes people in my position within 3-5 years. I completed the same trainings and met the same standards as my peers, but I was never considered for a promotion. Others were encouraged to apply and supported through the process, while I was not. I was not given a clear reason for the denial and was not offered the same feedback, mentorship, or access to projects my colleagues received.

NOT ALL CHALLENGES DEMONSTRATE DISADVANTAGE

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Not every challenge, setback, or life event will help you show disadvantage: The DBE program focuses on barriers that affected your education, employment, or business opportunities in a way that was unfair or different from what similarly situated people normally face.

Some experiences can slow your progress or make life harder, **but may not be qualifying barriers or hardships**. These include:

- **Personal life events** (having a baby, childhood medical issues, family changes)
- **Personal decisions** (changing careers, taking time off)
- **Major events that affected almost everyone the same way** (recessions, global health crises)
- **Normal challenges** that all students, workers, or small business owners commonly face

These experiences may be meaningful, but they do not help establish social and economic disadvantage **unless they also involve:**

- Unfair treatment compared to similarly situated peers
- Blocked access to opportunities or resources
- A system or practice that treated you differently

Focus on experiences where:

- You were treated differently from people with similar roles, experiences, or background, and
- The systemic barrier, economic hardship, or denied opportunities clearly changed your ability to learn, work, advance, or grow your business

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Measuring and Writing About Economic Harm

TYPES AND MAGNITUDE OF ECONOMIC HARM

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Economic harm is the real, measurable financial impact that an economic hardship, systemic barrier, or denied opportunity had. It should be something you can clearly describe and measure, not just something that "felt unfair." The impact needs to show a meaningful financial setback compared to similarly situated peers. Nominal or trivial setbacks do not qualify as economic harm and don't demonstrate economic disadvantage.

Economic Harm can be demonstrated through:

- financial numbers,
- changes in income or costs,
- measurable gaps in opportunity or growth.

Whenever possible, support your explanation with specific amounts or estimates to show the size of the loss.

Examples:

- Lost income or earnings (forgone salary, lost contracts, reduced revenue)
- Increased cost of capital (higher interest rates, unfavorable loan terms)
- Reduced asset accumulation (less savings, equity, or wealth-building opportunity) compared to peers

EXAMPLE

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An applicant with a learning disability attends school in an under-resourced district. Because the school does not provide adequate support services, they are unable to receive a formal diagnosis or access necessary accommodations. Without the proper accommodations, they struggle academically and perform poorly on standardized tests and SATs despite possessing the same aptitude and ability as their peers. Their resulting low scores on standardized tests and college-readiness exams limited their access to scholarships, grants, and competitive post-secondary programs and they were unable to attend college immediately following graduation. As a result, they faced increased long-term education costs, delayed entry into higher-earning career paths, and reduced early-career earning potential compared to peers who progressed directly into college.

Together, these factors create a clear pattern of economic harm directly tied to the original disadvantage.

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COMMON ISSUES & MISUNDERSTANDINGS

COMMON MISTAKES & MISUNDERSTANDINGS

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1. **Generalizations and Insufficient Detail**
   - Looks like: “I faced discrimination” or “I couldn’t get financing.”
   - Why it falls short: No specific, verifiable instances.
   - Edits: Provide the who/what/when/where for each event; explain why it matters
   - Also: Applicants often skip facts they assume are “obvious.”

2. **Leaving Out Important Facts When Explaining EH, SB, and/or DO**
   - Looks like: “I wasn’t promoted for years”
   - Why it falls short: without additional facts, it is unclear why the applicant was not promoted and a reviewer cannot determine if this is an instance establishing disadvantage or ordinary hardship.
   - Edits: Provide specific instances showing applicant’s qualifications vs. peers

3. **Forgetting Economic Harm**
   - Looks like: “I was denied the opportunity to participate in a training program”
   - What it falls short: Rule requires type + magnitude economic harm
   - Edits: After each instance: “As a result, I [lost/was denied/was unable to] [specific outcome], which resulted in [specific economic harm — lost income, higher costs, etc.].

COMMON MISTAKES & MISUNDERSTANDINGS Cont.

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4. **Forgetting Cause & Effect**
   - Looks like: Two paragraphs about a difficult childhood followed by a paragraph about the business, with no bridge between them.
   - Why it falls short: The impediment must be stated, not inferred.
   - Edits: “Because of [experience], I was unable to [specific opportunity or resource], which impeded my [education/employment/business] by [specific consequence].”

5. **Focusing Only on Business Performance**
   - Looks like: Entire narrative about challenges or difficulties that are experienced by all small businesses.
   - Why it falls short: Small-business challenges ≠ personal disadvantage.
   - Edits: Require personal experiences and impacts.

6. **Group-Based Assumptions / Unsupported Causation**
   - Looks like: “As a woman in construction, I was overlooked.”
   - Why it falls short: Rule requires individualized proof without regard to race or sex.
   - Edits: Replace group references with specific events: what happened, to whom, when, and where.

7. **Comparing your experience to the wrong "similarly situated group"**
   - Looks like: Recovering from a medical issues and comparing to people who have never had a medical challenge.
   - Why it falls short: Not similarly situated. The disadvantage must come from the external barrier, not the medical condition itself.
   - Edits: Compare to people who also had a medical issue or physical limitation but did not face inaccessible environments, received reasonable accommodations, were not excluded from opportunities, or did not face higher financial burdens (e.g. insurance, transportation)

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Submitting your PN and PNW Statement

SUBMITTING YOUR PN AND PNW STATEMENT Cont.

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For new ACDBE/DBE applicants: Create a B2GNow account, complete your application and attach the PN under "Required Docs"

For returning ADCBE/DBE firms: submit both documents with your 2025 Reevaluation application or attach them to a upcoming Annual Update or 3-Year Review.

If your application was returned: Resubmit with your revised PN OR attach to the Q&A sent by your reviewer.

If your application **was not returned**, but you want to submit a revised PN: Email DSBO at certificationinfo@denvergov.org. They will either return your application or send a Q&A so you can upload it.

Login to your certifying agency site:
DSBO/ACDBE: https://denver.mwdbe.com/
CDOT: https://cdot.dbesystem.com/ (CDOT may have differing instructions on how to submit your Personal Narrative. Contact CDOT directly for more information)