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MaineDOT Guidance

Writing Your Personal Narrative of Social and Economic Disadvantage

As part of the Maine Department of Transportation (MaineDOT) Disadvantaged Business Enterprise (DBE) and/or Airport Concession Disadvantaged Business Enterprise (ACDBE) certification process, each owner seeking to qualify as socially and economically disadvantaged must submit a Personal Narrative (PN) describing their own individual experiences of disadvantage.

If a firm has multiple owners, each individual whose ownership and control contribute to at least 51 percent of the firm must submit a separate Personal Narrative.

This guide explains the requirements of revised 49 CFR § 26.67 and how MaineDOT evaluates Personal Narratives.

Why This Narrative Is Required

Effective October 3, 2025, the U.S. Department of Transportation (USDOT) issued an Interim Final Rule revising how social and economic disadvantage is evaluated under the DBE and ACDBE programs.

Under revised 49 CFR § 26.67:

- There is no presumption of disadvantage based on race, ethnicity, sex, or gender.
- Each applicant must affirmatively demonstrate disadvantage based on **their own experiences in American society**.
- The burden is on the applicant to establish eligibility by a preponderance of the evidence.

MaineDOT must determine whether the experiences described show a **chronic and substantial disadvantage that has resulted in material economic harm** affecting education, employment, business opportunities, or access to capital.

What Your Personal Narrative Must Include

(Required by 49 CFR § 26.67)

Your Personal Narrative must clearly explain:

- Specific instances (who, what, when, and where) of:
 - Economic hardship
 - Systemic barriers
 - Denied or limited opportunities

- How those experiences impeded your progress or success in:
 - Education
 - Employment
 - Business, and/or
 - Obtaining financing

- How and to what extent those impediments caused economic harm, including:
 - The type of harm
 - The magnitude of harm (to the extent known)

- How your experience differed from similarly situated non-disadvantaged individuals

Key Focus Areas for Your Narrative

1. The Narrative Must Be About You - Your Personal Narrative must describe your unique, personal experiences.

- Business challenges may be included only when clearly tied to personal impact.
- Do not submit a general business history or market analysis.

2. Describe Specific Incidents - General statements are insufficient. You must describe concrete events that **occurred in the United States** and explain how they created barriers.

Each incident should clearly identify:

- Time

- Place
- Decision-maker or actor
- Action taken
- Resulting barrier

3. Demonstrate Material Economic Harm

You must explain **how the incident caused real professional or financial harm**, such as:

- Lost contracts or opportunities
- Lower pay or denied promotions
- Delayed business growth
- Higher costs or reduced access to capital

Where possible, estimate the magnitude of harm and indicate whether the impact was ongoing.

4. Compare to Similarly Situated Persons

Explain how your outcome differed from:

- Individuals with similar qualifications or experience
- Businesses of similar size, age, and industry

This comparison is critical to demonstrating disadvantage rather than ordinary hardship.

How to Structure Each Example

For each incident, structure your explanation using:

- **Who** was involved
- **What** happened
- **Where** it occurred
- **When** it occurred
- **Why** it created a barrier
- **How** it caused economic harm

See Appendix A for illustrative examples of acceptable narrative detail.

Types of Experiences You May Include

Education or Training

- Barriers to degrees, certifications, or professional training
- Financial obstacles, exclusion, or discretionary denials

Employment

- Unequal treatment in hiring, pay, promotions, or job assignments
- Exclusion from advancement opportunities or professional networks

Business Ownership

- Denial or exclusion from contracts or procurement opportunities
- Unequal treatment by prime contractors or decision-makers

Access to Capital

- Denial of loans, bonding, insurance, or credit on comparable terms
- Delays or reversals after initial approval

What to Avoid

Do not include:

- Vague or unsupported claims
- General business struggles unrelated to personal disadvantage
- Group-based assumptions or conclusions
- Experiences outside the United States
- Statements on race, ethnicity, sex, or gender

Appendix A

Illustrative Examples of Acceptable Narrative Detail

This appendix illustrates the level of specificity, causation, and economic impact analysis expected under 49 CFR § 26.67. These examples mirror how USDOT certification reviewers analyze Personal Narratives.

Applicants must submit narratives based on **their own experiences**.

Example 1: Education

When and Where

While enrolled at a U.S. university during undergraduate studies.

What Happened

I sought to change my major from law to business administration. University policy required faculty advisor approval. My advisor declined my request.

Why This Created a Barrier

The decision was discretionary and not based on academic ineligibility, so I was unable to pursue formal business education.

How This Caused Economic Harm

Without a business degree, I entered the workforce with fewer credentials than my similarly situated peers, which delayed my professional progression toward entrepreneurship.

Example 2: Employment

When and Where

After two years at ABC Corporation in Maine.

What Happened

I applied for a site manager position. My coworker, Sue, was selected instead.

Why This Created a Barrier

I had more experience and a higher certification. Management cited site inspection requirements, despite my demonstrated ability. Sue does not have a physical disability, while I do. The decision relied on unfounded assumptions rather than qualifications.

How This Caused Economic Harm

I was denied higher pay, supervisory experience, and advancement compared to similarly situated employees.

Example 3: Business Ownership and Access to Capital

When and Where

On approximately Month, Year, two years after starting my business in Maine, I applied for a small business loan from XYZ Credit Union to expand operations.

What Happened

Initially, the loan officer indicated that my business qualified and requested supporting financial documents. After submitting everything, the loan officer required additional personal guarantees and collateral beyond what their standard policy specified. Despite meeting all criteria, the loan was ultimately denied.

Why This Created a Barrier

The bank applied extra requirements that were not documented in their standard loan policy. This discretionary action created an unnecessary barrier to financing and was not consistently applied to other similarly situated business owners.

How This Caused Economic Harm

The denial prevented the timely purchase of new equipment and hiring of staff, resulting in lost contracts and delayed revenue growth. This put my business behind competitors who had comparable financial profiles and received standard loan approval.

Examples of Insufficient Detail (What Would Not Satisfy § 26.67)

1. Vague or General Statements

“I faced challenges getting a loan.”

- Does not indicate who denied the loan, when it occurred, where it occurred, or why it was denied. No connection to economic harm is provided.

2. Focus Solely on Business Performance

“My business lost revenue because the market was competitive.”

- Reflects normal business risk, not personal disadvantage. No personal barrier or systemic issue is identified.

3. Unsupported Causation Claims

“I was not promoted because of bias.”

- Provides no facts, timeframes, actors, or specific circumstances. Reviewers cannot assess whether the disadvantage actually occurred.

4. Experiences Outside the United States

“I struggled with regulations in another country.”

- Only U.S.-based experiences are relevant under § 26.67.

5. Group-Based Assumptions

“Women in my industry are generally treated unfairly.”

- Generalizations about a group do not satisfy the requirement to document your *individual* experiences.

Personal Narratives must provide specific, fact-based incidents demonstrating how barriers created measurable economic harm. General statements, assumptions, or ordinary business risks do not meet the regulatory standard.

Common Mistakes

- Omitting who, when, or where
- Stating conclusions without facts
- Failing to link incidents to economic harm
- Relying on general business hardship
- Not comparing outcomes to similarly situated persons

Narratives with these deficiencies do not satisfy 49 CFR § 26.67.

Assistance and Support

MaineDOT cannot write your Personal Narrative for you, but staff can:

- Explain requirements
- Answer procedural questions

For assistance, contact MaineDOT’s Civil Rights Office.