

Alaska Unified Certification Program DBE/ACDBE Personal Narrative

On October 3, 2025, an Interim Final Rule was issued, and Social and Economic Disadvantaged is defined as:

49 CFR 26.67 **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 following information is provided to assist firms seeking DBE/ACDBE certification in formulating a Personal Narrative statement. This form is not required for DBE/ACDBE certification, but a Personal Narrative is required for an application to be considered complete.

Personal Narrative Instructions and Worksheet

The personal narrative must:

- Demonstrate that the owner is socially and economically disadvantaged based on his or her own experiences and circumstances that occurred within American society, and without regard to race or sex.
- Establish 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.
- State how and to what extent the impediments caused the owner economic harm, including a full description of type and magnitude, and establish the owner is economically disadvantaged in fact relative to similarly situated non-disadvantaged individuals.

Social and Economic Disadvantage

Definition

As defined in 49 CFR § 26.5, socially and economically disadvantaged individual means any individual who is a citizen (or lawfully admitted permanent resident) of the United States and who a Unified Certification Program (UCP) finds to be socially and economically disadvantaged on a case-by-case basis. A determination that an individual is socially and economically disadvantaged must not be based in whole or in part on race or sex. For that reason, all applicants shall qualify as socially and economically disadvantaged if they can meet the relevant criteria as described in § 26.67. Being born in a particular country does not, standing alone, mean that a person is necessarily socially and economically disadvantaged.

Criteria

As required by 49 CFR § 26.67, 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. 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 UCP 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.

Experiences of disadvantage in education, employment or business

In accordance with 49 CFR §26.67 (a) (2), state how and to what extent the situations you're describing caused you economic harm, economic hardship, systemic barriers, and denied opportunities. Include a full description of type and magnitude and establish how you are disadvantaged relative to similarly situated non-disadvantaged individuals.

Specific Details

What happened (including each instance)?

Describe a situation that has caused you economic hardship, systemic barriers, and denied opportunities in your education, employment or business. Your answer must describe the action and the reasons why you believe you are economically disadvantaged compared to similarly situated non-disadvantaged individuals. Include a full description of the type and magnitude of the harm.

How did this situation affect your education, employment or business?

Include the effect of the described incident (e.g., because X happened, it affected an opportunity for me to do Y because of [reason]).

When did it happen? Include the time period or specific date indicating when the incident happened (e.g. Spring 2025 or May 15, 2025)

Where did it happen? Include the specific place(s) where it happened and the city and state (e.g. [Name of Bank] in [Name of City], [Employer Name] in [Name of City], and/or [Name of College] in [Name of City]). The location must be in the United States, including U.S. territories and military bases.

Who were the parties involved in the incident(s)? Include the people and/or organization who took negative action. It may have been one person or multiple people. Include each person's role to the best of your knowledge (e.g. Loan Officer, Human Resources, or Guidance Counselor) or exact name to the extent possible.