

Q&A on Personal Narratives (For DBE Firms)

1. What is a Personal Narrative, and what is its purpose?

A Personal Narrative is a written statement from the owner, in the owner's own words, explaining specific barriers they faced in education, employment, and business, and how those barriers affected them economically. It is one part of the documentation used by certifiers to decide whether an owner meets the updated federal standard for social and economic disadvantage. The focus is on the individual owner's experience, not on the business.

2. Should the narrative focus on my business or on me as the owner?

The narrative should primarily focus on you as the owner. It is appropriate to describe business challenges, but you need to explain how those events affected you personally; for example, income you could not take, debt you had to assume, or opportunities you had to delay or give up. You should also include individual disadvantages that affected your education, employment, and path into business, and connect them to your economic position.

3. Can I rely on my family's history and experiences?

Family history can be mentioned only when it directly affected you. It may be useful to explain how being raised in poverty, caring for relatives, or other family circumstances limited your education or forced you into lower-paying work. Long descriptions of hardship experienced by parents, grandparents, or other relatives that did not materially change your own opportunities are generally not helpful and may distract from your own story.

4. How should I talk about discrimination, including race or sex?

You may describe discrimination you personally experienced, but the emphasis should be on facts and impact, not on assumptions about motives. Describe what happened, who was involved, what decision was made, and what you lost (such as a job, contract, promotion, or financing). Federal rules no longer allow automatic presumptions of disadvantage based solely on race or sex, so discrimination-related examples should be grounded in specific events and tied to economic harm, and you should also include other barriers (like lack of capital, limited networks, or education gaps). Staff cannot advise you on how to frame particular incidents; those choices are yours, and you may wish to consult an independent advisor if you have detailed questions.

5. How much detail should I include?

You should aim for specific, verifiable detail, rather than broad statements. A helpful way to think about each example is as a short case study:

- Who was involved?
- What exactly happened?
- When and where did it occur?
- What decision or barrier did you face?
- What were the financial or opportunity costs to you?

Whenever possible, connect incidents to documents you already have or can get (rejection letters, emails, loan denials, contracts you lost, or financial records showing reduced income). There is no required page length; the goal is enough factual detail for someone who has never met you to understand the barrier and its economic impact.

6. Is one example enough, or do I need to show a pattern?

The narrative should show a pattern of disadvantage, not just a single setback. Many owners find it useful to include several key episodes across different stages—such as one in education, one in early employment, and one or more in business—that, taken together, show their path was harder than for similarly situated individuals. If your situation has improved over time, you can still qualify; it is important to explain how long it took and what it cost you to overcome the barriers you describe.

7. How do I connect my experiences to economic disadvantage?

For each incident you describe, add a sentence or two explaining what it did to your finances or economic position. Examples include having to take on high-interest debt, losing a contract or job that would have allowed you to save or invest, delaying starting your business, or working below your skill level for years. These explanations should be consistent with your tax returns, personal net worth statement, and business financials. Certifiers are looking at whether the overall record shows that you remain economically disadvantaged compared with similarly situated business owners.

8. How should I organize my Personal Narrative?

There is no required format, but many owners find a simple, clear structure helpful, such as using short headings like “Education,” “Early Employment,” “Starting My Business,” and “Barriers to Growth.” Under each heading, include one to three well-developed examples rather than many brief, vague references. Keep the tone factual and professional, even when describing difficult experiences. The structure is your choice; guidance materials are intended to help you think through your story, not dictate a specific format.

9. Can Caltrans or someone help me with my narrative?

It is acceptable to seek feedback from independent professionals, such as an attorney, accountant, APEX Accelerator, or Small Business Development Center, if you choose. They may help you think through your experiences, organize your thoughts, or improve clarity. The final narrative should still reflect your own voice and experiences, and you should not allow anyone to invent or exaggerate events. Caltrans and other certifying staff cannot draft, edit, or “wordsmith” your narrative and cannot tell you what to say.

10. What if I am not sure where to start, or I run out of time?

It is important to **start early and submit something** by the deadline in your notification letter. Many owners remember additional examples once they begin writing and may revise their draft as they go. Even an imperfect narrative gives the certifier something to review and, if necessary, ask questions about; not submitting a narrative at all will almost certainly prevent the certifier from confirming your eligibility. Treat the narrative as an investment in your continued access to program opportunities, and use the available checklists and guidance to help you organize your work.

This is provided as general guidance, not legal advice or coaching on specific wording.