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# The Black-Owned Business AI Playbook

A 30/60/90-day guide for seven kinds of Black-owned businesses

*Empowering people of color to understand, leverage, and build with AI while preserving creativity and cultural identity.*

**How to read this report.** Every figure has a numbered source [S#] with its date. **Evidence** = a sourced, dated figure. **Projection** = a forward-looking claim. **Author's view** = opinion. Where sources conflict, the range is shown. Educational material, not legal, financial, tax or investment advice.

## 1. Executive perspective

Black-owned firms are not behind on AI so much as lined up at the door. Among employer firms, they are the group most likely to say they plan to start using AI within a year, and the ones already using it lean on it for customers and growth. What holds them back is cost and finding the right tool, not doubt. That makes cheap, fast, well-chosen first steps the whole game.

**01 · The on-ramp is crowded.** 31% of Black-owned employer firms plan to adopt AI within 12 months, versus 13% of White-owned firms. Counting current users, 66% are using or planning, versus 61% [S4]. *Evidence.*

**02 · Used for customers, not just paperwork.** Among Black-owned firms that use AI, 88% use it for writing or marketing and 45% for customer service, versus 27% of White-owned AI users [S4]. *Evidence.*

**03 · Cost and fit are the blockers.** Among Black-owned firms with no plans to use AI, 24% cite cost (White-owned: 11%) and 25% cite finding the right tool (17%); only 5% cite ethical concerns [S4]. *Evidence.*

**04 · Thin margins make cheap wins matter.** 32% of Black-owned loan applicants were fully approved, versus 57% of White-owned [S4]; 31% of Black-owned employer firms operated at a profit, versus 50% of White-owned [S7]. *Author's view:* start with tools under $50 a month.

## 2. The data backdrop

| Measure | Figure | Population and date | Source |
|---|---|---|---|
| Black-owned employer firms | 201,000 firms (3.4% of US employer firms); $249.0B receipts | Census ABS, reference year 2023 (released Nov 2025) | [S1] |
| Employment and payroll | 200.9K firms, 1.9M employees, $69.8B payroll | Census ABS, reference year 2023 | [S2] |
| Black-owned nonemployer firms | 4.4M (14.4% of nonemployers); $128.7B receipts | Census NES-D, 2023 | [S1] |
| Sector concentration (Fed) | 24% in healthcare and education (White-owned 10%); 19% non-manufacturing goods and associated services; 9% leisure and hospitality; 8% finance and insurance; 7% retail | Employer firms, SBCS 2025 survey | [S4] |
| Sector concentration (Census) | 49,872 firms (25.6%) in health care and social assistance | Employer firms, reference year 2022 | [S3] |

| Measure | Figure | Population and date | Source |
|---|---|---|---|
| AI use, Black-owned employer firms | 35% use; 31% plan within 12 months; 26% no plans (White-owned 48% / 13% / 34%; Hispanic-owned 40% / 17% / 32%; Asian-owned 35% / 20% / 35%) | SBCS, fielded Sep-Nov 2025 | [S4] |
| Depth of AI use (Black-owned AI users) | 46% experimenting; 44% partially integrated; 8% fully integrated | SBCS 2025 | [S4] |
| AI use, all US businesses | 17%-20% Dec 2025–May 2026; about 24% in Oct 2026 waves | Census BTOS, biweekly | [S8] [S9] |
| AI use, Black owners (vendor survey) | 79% vs 62% of non-Black owners | QuickBooks online panel, Dec 2024–Jan 2025 | [S10] |
| AI use, small businesses (trade group) | 82% use at least one AI tool; owners save a median 5 hours a week; median AI spend $2,200 a year | SBE Council, 2–99 employees, Feb 2026, n=517 | [S12] |
| Loan, line of credit or MCA outcomes | Fully approved: 32% Black-owned vs 57% White-owned; denied: 36% vs 17% | SBCS 2025 | [S4] [S6] |
| All employer firm applicants | 42% received the full amount sought | SBCS 2025 | [S5] |
| Operated at a profit | 31% Black-owned, 50% White-owned, 47% all employer firms | SBCS 2025 | [S7] |
| Home broadband | 71% of Black adults vs 81% of White adults | Pew, Feb–Jun 2025 | [S13] |
| Smartphone-dependent | 19% of Black adults vs 13% of White adults | Pew, Feb–Jun 2025 | [S13] |

**Why AI-use figures range from 24% to 82%.** Each survey asks a different question of a different group. Census BTOS covers all businesses and asks about use in the last two weeks; the Fed covers employer firms only; QuickBooks and SBE Council use online panels that are not random samples. Read the Fed figure (35%) as the best like-for-like comparison by race. **Gap:** no source found measures AI use by Black-owned

*nonemployer* firms, which are about 96% of Black-owned businesses by count (4.4M of 4.6M, derived from [S1]).

## 3. The adoption matrix

Hours saved are qualitative: no source gives hours by business type. The one sourced anchor is a median of 5 hours per week for owners across AI-using small businesses [S12]. Prices are list prices checked on vendor pages on Nov 13, 2026 (see Section 5).

| Business | Hand to AI first | Hours saved | Starter tools (list price) | Difficulty | Keep human |
|---|---|---|---|---|---|
| Salons & barbershops | Booking reminders and rebooking texts; social captions; DM answers (prices, prep, policies) | High (qualitative) | Square Appointments Free $0; Booksy $29.99/mo; Vagaro from $30/mo; ChatGPT Plus $20/mo; Canva Pro $144/yr | Easy | Consultations, texture and color advice, the chair conversation, complaints |
| Restaurants & food | Menu and specials copy plus social posts; review responses; prep and ordering forecasts from POS data | Medium (qualitative) | POS AI (Toast quote-based; Square $0/$49/$149 per location/mo); ChatGPT Plus $20/mo; Canva Pro $144/yr | Medium | Recipes, hospitality, allergy answers, refunds |
| Churches & faith orgs | Announcements, bulletins, newsletters; volunteer scheduling and follow-ups; grant write-ups | Medium (qualitative) | Planning Center free tier (Giving 2.15% + $0.30); ChatGPT Business (nonprofit discount up to 75%); Canva Pro $144/yr | Easy | Pastoral care, counseling, prayer requests, the sermon |
| Home services & trades | Quotes from job notes and photos; scheduling and reminders; invoice and review follow-ups | High (qualitative) | Jobber Core $49/mo; Housecall Pro Basic $79/mo; QuickBooks Simple Start $38/mo; ChatGPT Plus $20/mo | Easy | On-site diagnosis, safety and code calls, final price |
| Creators & small media | Repurposing long-form into clips, captions, newsletters; research and show notes; sponsor pitches | High (qualitative) | ChatGPT Plus or Claude Pro $20/mo; Canva Pro $144/yr; Shopify Basic $39/mo | Easy | Voice, opinions, on-camera presence, community replies |
| Professional services | Client intake summaries and checklists; client emails and listing copy; meeting notes into CRM | Medium (qualitative) | M365 Business Standard with Copilot $23.50/user/mo; Google Workspace Starter $7/user/mo; ChatGPT Business $25/user/mo | Medium | Advice, signatures, compliance, anything a license covers |
| Retail & e-commerce | Product descriptions and SEO; FAQ and order-status replies; reorder and promo planning | Medium (qualitative) | Shopify Basic $39/mo; Square Free $0; Canva Pro $144/yr; ChatGPT Plus $20/mo | Medium | Curation, sourcing, styling advice, refunds and disputes |

# 4. 30/60/90 playbooks by business type

## 4.1 Salons & barbershops

**Market signal · Evidence.** Writing or marketing is the top AI use among Black-owned employer firms that use AI (88%) [S4]. Barbers fall in the Fed's business-support and consumer-services group, part of the 19% of Black-owned employer firms in non-manufacturing goods and associated services [S4].

**What to watch.** AI receptionists inside booking apps that answer calls and DMs; client consent rules for photos.

- **Days 1–30 · Start small.** Turn on automated confirmations and no-show reminders in the booking app you already use. Write a 1-page price, policy and FAQ sheet, then let AI draft DM replies from it only.
- **Days 31–60 · Connect the workflow.** Batch a month of captions in one sitting from your own photos (with client consent). Add a rebooking text 4–6 weeks after each service type.
- **Days 61–90 · Measure and decide.** Review no-show rate, rebooking rate and DM response time against day 1. Keep what moved; drop the rest.

**Tools.** Square Appointments (Free $0/location), Booksy ($29.99/mo + $20 per extra team member) or Vagaro (from $30/mo, one calendar) [S21–S23]; ChatGPT Plus $20/mo [S15] or Claude Pro $20/mo [S17]; Canva Pro $144/yr [S20].

**Guardrails.** Client photos only with written consent. Keep client phone numbers and health notes (allergies, scalp conditions) inside the booking app, not in a chatbot. Check every AI price or policy answer against your own sheet.

**Cultural lens.** Do not use AI filters that lighten skin or smooth natural texture in portfolio shots; the work is the proof. Keep the shop's own voice and slang in captions. "AI handles the texts, we handle you" is a trust message worth saying out loud.

**Plays · Author's view.** Sell a "rebook-ready" setup service to other shops in your city. Build a style library of your own photos and descriptions; it becomes a moat no generic tool has.

## 4.2 Restaurants & food

**Market signal · Evidence.** 45% of Black-owned employer firms that use AI apply it to customer service, versus 27% of White-owned AI users [S4]. Leisure and hospitality is 9% of Black-owned employer firms [S4].

**What to watch.** AI phone ordering and drive-through voice tools; POS vendors bundling AI into higher tiers.

- **Days 1–30.** Draft review responses with AI and post them yourself. Build one verified allergen and ingredient sheet; it is the only source AI may use for menu copy.
- **Days 31–60.** Export 8–12 weeks of item sales from your POS; ask AI for a weekly prep list and par levels, then compare to what you actually sold.
- **Days 61–90.** Track food waste, review response time and weekly admin hours. Decide whether a POS AI upgrade earns its fee.

**Tools.** Toast publishes no list price (quote-based) [S29]; Square plans $0 / $49 / $149 per location per month [S21]; ChatGPT Plus $20/mo [S15]; Canva Pro $144/yr [S20].

**Guardrails.** Never let AI invent ingredients or allergen claims; every menu line is checked against the verified sheet. Do not paste customer card or loyalty data into consumer chatbots. Forecasts are a starting point; holidays, weather and local events still need judgment.

**Cultural lens.** Family recipes and their stories are the brand; AI can polish the copy but the history comes from you. Answer reviews in your own voice. Photos of real plates beat AI-generated food images.

**Plays · Author's view.** Package catering menus and event quotes with AI templates. A shared prep-forecast template for a group of local Black-owned kitchens.

### 4.3 Churches & faith organizations

**Market signal · Evidence gap.** No source found on AI use by Black churches or faith organizations. Pew finds Black adults more likely than White adults to be smartphone-dependent (19% *vs* 13%), which matters for how members are reached [S13].

**What to watch.** Nonprofit discounts from AI vendors; deepfake and impersonation scams that target congregations.

- **Days 1–30.** Use AI to turn one approved announcement into bulletin, email, text and social versions. Set a written rule: no names, prayer requests or counseling notes go into any AI tool.
- **Days 31–60.** Move volunteer schedules into a church management tool and let AI draft reminders. Draft one grant or community-program summary with AI and have leadership edit it.
- **Days 61–90.** Count staff and volunteer admin hours before and after. Report back to the congregation on what AI does and does not do.

**Tools.** Planning Center free tier; Giving fees 2.15% + $0.30 per US card transaction [S28]. ChatGPT Business, with up to 75% off for nonprofits per OpenAI [S16]. Canva Pro $144/yr [S20].

**Guardrails.** Member and giving data stay in the church system. Use a business tier that does not train on your data (ChatGPT Business states it does not) [S16]. Leadership approves every public message.

**Cultural lens.** The pulpit voice is not delegated; AI can help research, never preach. Keep print and phone options for older and smartphone-dependent members. Be open with the congregation about where AI is used.

**Plays · Author's view.** A shared "AI policy for ministries" template adopted by a network of churches. Grant-writing support for church-run community programs.

### 4.4 Home services & trades

**Market signal · Evidence.** Non-manufacturing goods production and associated services, which includes construction, is 19% of Black-owned employer firms [S4]. Only 32% of Black-owned loan applicants were fully approved, versus 57% of White-owned [S4], so cash-flow tools carry more weight.

**What to watch.** AI answering services for missed calls; photo-based estimating inside field-service apps.

- **Days 1–30.** Pick one field-service app and load your price book. Use AI to turn voice notes from the site into a clean written quote you review before sending.
- **Days 31–60.** Automate appointment reminders, on-my-way texts and a review request after each paid invoice.

- **Days 61–90.** Measure quote turnaround, close rate and days to get paid. Raise prices where the data shows underpricing.

**Tools.** Jobber Core $49/mo with no commitment ($29/mo billed annually) [S24]; Housecall Pro Basic $79/mo monthly ($59/mo billed annually) [S25]; QuickBooks Online Simple Start $38/mo ($19/mo intro for 3 months) [S27]; ChatGPT Plus $20/mo [S15].

**Guardrails.** AI quotes are drafts; you sign off on scope, materials and price. Keep addresses and gate codes in the field-service app. Check code or permit claims with the local authority, not AI.

**Cultural lens.** Word of mouth is the main channel; a fast, clear quote protects it. Keep the owner's name and face on follow-ups. Faster invoicing matters most when credit is harder to get.

**Plays · Author's view.** AI-assisted estimating for small contractors bidding on supplier-diversity work. Crews that answer every call first will take share.

## 4.5 Creators & small media

**Market signal · Evidence.** 44% of Black adults say they are online almost constantly, versus 37% of White adults [S13]. **Projection:** repurposing tools keep getting cheaper and are bundled into apps creators already pay for.

**What to watch.** Platform AI-label rules; training-data licensing deals; voice-clone scams using creators' faces.

- **Days 1–30.** Take one episode or video per week; have AI draft show notes, 5 captions and a newsletter; edit for your voice.
- **Days 31–60.** Build a media kit and sponsor pitch template with real audience numbers. Write down your rules on AI voice and likeness.
- **Days 61–90.** Compare weekly output and sponsor replies against day 1. Decide what to license and what never to license.

**Tools.** ChatGPT Plus $20/mo [S15] or Claude Pro $20/mo monthly, $17/mo billed annually [S17]; Canva Pro $144/yr [S20]; Shopify Basic $39/mo monthly, $29/mo billed yearly [S26].

**Guardrails.** Never clone your voice or likeness without a written contract that limits use. Check AI research claims against the original source. Follow each platform's AI disclosure rules.

**Cultural lens.** Culture is the asset; protect who gets to train on it. Credit collaborators and community voices. Use AI for the repetitive parts so the creative parts stay yours.

**Plays · Author's view.** A small studio that repurposes content for local businesses and churches. Collective licensing for Black creators' archives.

## 4.6 Professional services (tax prep, insurance, real estate)

**Market signal · Evidence.** Finance and insurance is 8% of Black-owned employer firms, versus 6% of White-owned [S4]. 41% of Black owners in a December 2025 QuickBooks survey said they would trust a human financial expert over an algorithm [S11].

**What to watch.** State and federal rules on AI in tax, insurance and lending; client-data breach liability.

- **Days 1–30.** Move to a business AI tier that does not train on your data. Build intake checklists for tax season, a policy review or a listing.

- **Days 31–60.** Let AI summarize meetings and draft follow-ups; you approve before sending. Real estate agents: run every listing description through a fair-housing review.
- **Days 61–90.** Track clients served per week and turnaround. Write a one-page AI policy you can show clients and regulators.

**Tools.** Microsoft 365 Business Standard with Copilot $23.50/user/mo paid yearly; Copilot Business add-on $21, shown at $18 [S19]. Google Workspace Business Starter $7/user/mo list, $3.50 intro [S18]. ChatGPT Business $25/user/mo monthly or $20 annual, minimum 2 seats [S16].

**Guardrails.** Never paste SSNs, tax returns or policy numbers into a consumer chatbot. Human sign-off on every client deliverable. Check AI listing copy for wording that steers by race, religion or family status.

**Cultural lens.** Clients often come by referral from church, family and neighborhood; one AI error costs more than one client. Explain plainly where AI is used in a client's file.

**Plays · Author's view.** AI-assisted bookkeeping and tax-prep firms serving small Black-owned businesses at scale. Agents who answer faster win referrals.

### 4.7 Retail & e-commerce boutiques

**Market signal · Evidence.** About 14% of retail businesses reported using AI in Census data through May 2026 [S8]. Retail is 7% of Black-owned employer firms, versus 14% of White-owned [S4].

**What to watch.** AI shopping agents that buy on a customer's behalf; fees on AI-driven sales channels.

- **Days 1–30.** Rewrite your top 20 product pages with AI from your own notes, then fact-check sizes and materials. Draft a returns and shipping FAQ.
- **Days 31–60.** Turn on the store's built-in AI tools; set up abandoned-cart and back-in-stock emails.
- **Days 61–90.** Compare conversion, return rate and stock-outs against day 1. Plan next season's buy with AI-assisted sales analysis.

**Tools.** Shopify Basic $39/mo monthly, $29/mo billed yearly [S26]; Square Free plan $0/location [S21]; Canva Pro $144/yr [S20]; ChatGPT Plus $20/mo [S15].

**Guardrails.** Never let AI claim a material, size or origin you have not verified. Keep payment data in the store platform. Watch AI ad tools' spend caps.

**Cultural lens.** The brand story is the product; keep it in the founder's words. Show real models and real skin tones, not AI-generated ones.

**Plays · Author's view.** Get products listed where AI shopping assistants can find them. A shared product-photo and description studio for a group of local boutiques.

## 5. Starter tool prices

All prices are US list prices checked on vendor pricing or help pages on **November 13, 2026**, before tax. Vendors change prices often; confirm before buying. Tools are examples, not endorsements.

| Tool | Plan | List price (USD) | Notes | Source |
|---|---|---|---|---|
| ChatGPT | Plus | $20/mo | Monthly only | [S15] |
| ChatGPT | Business, Standard seat | $25/user/mo monthly; $20 annual | Min. 2 seats; no training on workspace data; nonprofits up to 75% off | [S16] |
| Claude | Pro | $20/mo monthly; $17/mo annual | $200 billed yearly | [S17] |
| Google Workspace | Business Starter | $7/user/mo | $3.50 intro for new customers, 12 months | [S18] |
| Microsoft 365 | Business Standard with Copilot | $23.50/user/mo | Paid yearly; Copilot add-on $21, shown at $18 | [S19] |
| Canva | Pro | $144/yr | One person; page blocked automated fetch, price from search of canva.com | [S20] |
| Square | Free / Plus / Premium | $0 / $49 / $149 per location/mo | Processing fees extra | [S21] |
| Vagaro | One calendar | $30/mo | $23.99 intro for 6 months | [S22] |
| Booksy | Standard | $29.99/mo | +$20/mo per extra team member | [S23] |
| Jobber | Core | $49/mo | $29/mo billed annually | [S24] |
| Housecall Pro | Basic | $79/mo | $59/mo billed annually | [S25] |
| Shopify | Basic | $39/mo | $29/mo billed yearly | [S26] |
| QuickBooks Online | Simple Start | $38/mo | $19/mo for 3 months, new customers | [S27] |
| Planning Center | Free tier | $0 | Giving: 2.15% + $0.30 per card transaction | [S28] |
| Toast | POS | Not published | Quote-based; hardware and setup extra | [S29] |

## 6. ROI worksheet

**Formula:** Net monthly value = (hours saved per week × 4.33 × value of one hour) − monthly tool cost

| Line | Your numbers |
|---|---|
| A. Hours saved per week (net of time spent reviewing AI output) | _____ |
| B. Weeks per month | 4.33 |
| C. Value of one hour ($) | _____ |
| D. Monthly value = A × B × C | _____ |
| E. Monthly tool cost (annual plans ÷ 12) | _____ |
| F. Net monthly value = D − E | _____ |
| G. Decision: keep if F > 0 after 90 days | _____ |

**Illustrative examples (made-up inputs, not data).** Only the tool prices (Section 5) and the 5-hour figure, which matches the SBE Council median for owners [S12], come from sources.

| Example | Hours/week | $/hour | Tools/month | Net/month |
|---|---|---|---|---|
| Solo barber: Booksy + ChatGPT Plus | 3 | $35 | $49.99 | $404.66 |
| Trades crew owner: Jobber Core + QuickBooks | 5 | $50 | $87.00 | $995.50 |
| Cautious start: ChatGPT Plus only | 1 | $25 | $20.00 | $88.25 |

## 7. Printable checklist

### Days 1–30

- ☐ Write down the 3 tasks that eat the most hours each week
- ☐ Pick one AI tool and one business app; no more
- ☐ Write a 1-page no-go list: data that never goes into AI
- ☐ Build a facts sheet AI may draw from (prices, policies, hours)
- ☐ Record baseline numbers: admin hours, response time, no-shows

### Days 31–60

- ☐ Automate reminders and follow-ups
- ☐ Batch content once a week
- ☐ Turn on two-factor login on every account
- ☐ Set a callback rule for any payment request by phone or video
- ☐ Ask 5 loyal customers how the changes feel

### Days 61–90

- [ ] Compare to baseline numbers
- [ ] Run the ROI worksheet with real hours
- [ ] Cancel any tool that does not pay for itself
- [ ] Write a short AI policy for staff and customers
- [ ] Pick the next workflow, or stop and hold

## 8. Risks and guardrails

| Risk | What it looks like | Guardrail | Evidence |
|---|---|---|---|
| Data privacy | Client names, health notes, SSNs pasted into a free chatbot | Business tiers that do not train on your data; a written no-go list | 22% of Black-owned AI users cite data security as a challenge [S4] |
| Hallucinations | Wrong price, allergen, code or tax claim sent to a customer | AI drafts only from your facts sheet; a person approves anything public | Accuracy is the top challenge for Black-owned AI users (36%) [S4] |
| Over-automating relationships | Bot replies where regulars expect the owner | Automate logistics, never care, advice or complaints | 41% of Black owners would trust a human expert over an algorithm [S11] |
| Scams | Voice clones and fake videos asking for urgent payments | Callback on a known number before any payment; staff code word | FBI logged 22,364 AI-related complaints and nearly $893M in losses in 2025 [S14] |
| Vendor lock-in | Client list and history trapped in one app | Export data monthly; prefer CSV export and month-to-month terms | Author's view |
| Cost creep | Five subscriptions doing one job | Run the ROI worksheet every quarter | Median small-business AI spend: $2,200 a year [S12] |

## 9. The cultural intelligence lens

**Who gets to participate matters. Build with your community, not simply for it.** Black-owned businesses often run on trust built over years in barbershops, pews and block parties; AI should buy back time for that trust, not replace it.

What Black-owned employer firms that use AI use it for (SBCS 2025) [S4]: writing or marketing 88%; individual productivity 73%; planning or analysis 69%; customer service 45% (White-owned AI users 27%); administrative functions 41%; coding 19%.

- **Trust:** say where AI is used; keep a person on anything about money, health, faith or a complaint.
- **Community:** share prompts, templates and vendor reviews across your network; adoption is cheaper together.
- **Voice:** AI drafts, the owner edits; a brand that sounds generic loses the people who chose it for being specific.
- **Ownership:** your photos, recipes, sermons and archives are assets; read the terms before any tool trains on them.

- **Access:** 19% of Black adults rely on a smartphone for internet [S13]; pick mobile-first tools and keep phone and text options.

## 10. About this report

Adapted from an AI-assisted report developed by Askia Jones with Grok Bot for Melanated.ai. Educational material, not legal, financial, tax or investment advice. Figures are quoted as published; where sources conflict, the range is shown. Tool prices are list prices as checked on November 13, 2026 and change often. No vendor paid for placement; tools are examples, not endorsements.

**Source caveats.** The Fed SBCS is a convenience sample weighted to Census benchmarks; its AI module was optional (about 81% of respondents answered), and Black-owned firm sample sizes for AI questions are about 200. QuickBooks and SBE Council figures come from non-probability online panels. Census BTOS figures for October 2026 are as reported by secondary compilations, and the BTOS AI question wording changed in late 2025 and again in November 2026, so the series is not continuous. No source was found on AI use by Black-owned nonemployer firms or Black churches, or on hours saved by business type.

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