

AI on Main Street



Heartland small businesses are turning AI into time saved, increased capacity and new growth.

One of the most consequential AI stories in America is unfolding on Main Street, where small businesses are leveraging AI to create new opportunities.

93%

Of small business owners who use AI say it saves them time.

7 in 10

AI-using businesses say AI is already net-positive for their bottom line. Just 1% say it has cost more than it returned.

43%

Of heartland small businesses use AI, matching the rest of the country.

Source: Heartland Forward/Echelon Insights survey of 691 small business owners, Sept. 3-11, 2026, including 308 in heartland states. Margin of error ± 5.2 points overall, ± 7.0 heartland.



Time

Owners are getting hours back

- More than half of AI users who save time save **5 or more** hours a week.
- In the heartland, **60%** of owners using AI save five or more hours a week, compared with 51% elsewhere.
- The top use of time saved is going towards sales and growing the business (**51%**).
- **42%** of heartland owners use the time to work fewer hours or be with family, compared with 28% non-heartland people.



Capacity

Small teams, big-firm capabilities

- **81%** say AI lets them do more with the same staff.
- **71%** say AI saves money they would otherwise spend on software, outside services or hiring.
- **65%** say AI lets them do something they didn't know how to do. The top new skills are graphic design, marketing and data analysis.
- **43%** of AI users have built their own tool, such as an app, website, automation or database.



Growth

A new engine for starting and growing a business

- **83%** of AI-using owners who started a business since 2023 say AI made it easier to start.
- **62%** of AI-using businesses were founded in 2020 or later vs **49%** of non-users.
- **48%** have offered a new product or service because of AI.
- **41%** say AI helps them compete for bigger contracts or clients.

Women Are Going Furthest

Women who own small businesses adopt AI less often, but those who do go further:

82% say AI is a routine part of their workflow (vs. 62% of men).

56% have offered a new product or service (vs. 44% of men).

49% compete for bigger contracts or clients (vs. 37% of men).

How States and Communities Can Lead

The Heartland Advantage

Heartland small business owners are putting AI to work in practical ways.

	Heartland	Non-Heartland
Regularly uses AI because it saves time	36%	26%
Report saving 5+ hours per week using AI	60%	51%
Get more done with the same staff	86%	77%
Use saved time for family or fewer work hours	42%	28%

The Next Wave

Helping small business owners across the heartland see what’s possible.

- 52% of small business owners not yet using AI simply haven't seen how it fits a business like theirs. Only 6% say it looks too complicated.
- 83% of current users taught themselves how to use AI. Business owners report learning AI from peers, YouTube and industry conferences.

Five Steps for States and Communities

Step	Action	Who
1. Start by focusing on the business problem, not the tool	Lead with the work small businesses already do, such as paperwork, marketing, bookkeeping and customer follow-up and show how AI helps	State policymakers, economic developers, organizations that serve small businesses
2. Meet owners where they already learn	Build AI guidance into short videos, peer-led sessions and industry conferences	SBDCs, chambers, community banks
3. Build industry-specific playbooks	Create short guides for trades, retail, professional services, hospitality and agriculture that show what peers are doing	States, communities, industry associations
4. Put peers in front of peers	Showcase local owners who are already using AI well	Convenings, chambers, state programs
5. Make AI fluency a core startup skill	Treat AI alongside business planning and access to capital	Incubators, microlenders, entrepreneurship programs



In Their Own Words

- **Ohio innkeeper:** Her family used AI to build a full sales portfolio for their inn, a service they hadn't hired out *"because we couldn't afford it."*
- **Missouri business owner:** Using AI to review contracts *"freed me up in so many other ways."*
- **Texas lawn care company:** An AI tool measures a customer's property in about 20 seconds, a job that used to take five minutes or more.
- **Illinois business-services owner:** *"It's not meant to replace anybody from our staff."*
- **Texas trucking company owner:** After hearing from other owners: *"I'm going to go and Google how could AI help my company."*

1 in 5 AI users say AI-enabled growth has helped them afford to hire, and describe AI as a way to extend what their teams can do.