Ai TRAINING plus+

The State of AI Adoption + Women

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What we are seeing is not resistance to AI it is a rational response to systems that have not yet earned trust.

But when people opt out, they also risk being left out of jobs, productivity gains, and future economic opportunity.

That's why AI adoption cannot be treated as an individual choice problem. It is a people-side, system-level challenge that requires trust, protection, and responsible design.

Executive Summary

Working women who choose not to engage with AI because of ethical concerns face a growing employability risk. The most effective response is not generic AI training.

The stronger solution is an economic development–focused AI adoption strategy that connects responsible AI use to job retention, wage growth, career mobility, business creation, and wealth building.

Research shows that women adopt generative AI at lower rates than men, often because they have stronger concerns about ethics, fairness, privacy, and being judged for using these tools. At the same time, women are concentrated in occupations highly exposed to AI-driven task change, meaning slower adoption can translate into reduced productivity, fewer advancement opportunities, and greater exposure to displacement.

As one participant in our recent conversations put it: "*I'm not against AI—I just don't know how to use it without putting myself at risk.*" These findings are reinforced by direct conversations from our AI Adoption Listening Tour across New Jersey and Chicago, including engagements with civil rights organizations, business leaders, and informal surveys with everyday professionals.

For leaders, the implication is clear: the answer is not more stand-alone AI workshops. The answer is customized learning pathways built around economic outcomes—jobs, employability, earnings, entrepreneurship, and long-term asset building—so that women can use AI ethically while improving their labor market position.

The Problem: Ethical Opt-Out Can Become an Employability Penalty

Harvard Business School reports that women are adopting generative AI significantly less than men, in large part because they question whether using these tools is ethical and because they worry about negative judgment from colleagues and managers. Lean In's 2026 research similarly finds that women use AI less often at work, are less likely to be heavy users, and feel less positive about AI in workplace settings.

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These concerns are rational. Research and policy commentary point to persistent issues involving bias, privacy, surveillance, and fairness in workplace AI systems, especially in recruitment, performance management, and other high-stakes employment decisions. However, when women respond to these risks by opting out of AI altogether, they also risk opting out of the productivity gains and visibility benefits that increasingly shape hiring, promotion, and retention decisions.

This creates a double bind. Women are cautious because they recognize real ethical risks, yet non-adoption can itself produce economic harm when AI becomes a baseline expectation for performance and advancement.

Why This Is an Economic Development Issue

The central issue is not whether women have attended an AI workshop. The central issue is whether they can remain employable, command higher wages, move into AI-resilient occupations, build businesses, and accumulate wealth in an AI-shaped economy.

Several strands of evidence support this framing:

- Harvard Business School warns that if women avoid AI while men use productivity-enhancing tools, existing gaps in wages and career opportunities may widen.
- Labor market analysis indicates that workers who adopt AI can earn more within the same occupations, implying that adoption affects compensation as well as efficiency.
- National and international reports show that women are overrepresented in roles that are highly exposed to automation and AI-driven restructuring, making reskilling and occupational mobility critical.
- UNCTAD argues that successful AI adoption for entrepreneurs depends not only on technical know-how, but also on finance, ecosystem support, regulation, and trust.
- Community development and workforce organizations are shifting toward integrating AI into job pathways rather than teaching AI as an isolated topic.

Taken together, these findings support a broader conclusion: for working women, AI adoption should be treated as economic infrastructure. It affects labor force participation, income mobility, small-business competitiveness, and long-term financial stability.

Why Generic AI Training Falls Short

Traditional AI training and AI workshops often emphasize tools, prompting, or broad awareness. While useful as a starting point, these formats are frequently too generic, too short, and too disconnected from the employment realities that matter most to working women.

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The Alternative: Economic Development–Focused AI Adoption

A stronger model is to design customized learning paths around economic outcomes rather than around AI tools alone. In this model, AI is not the end goal. AI is the mechanism that helps women protect employability, raise earnings, strengthen entrepreneurial capacity, and build wealth.

An economic development–focused model has five core features.

1. Job-anchored pathways
2. Earnings and mobility metrics
3. Ethical AI fluency
4. Business and wealth pathways
5. Ecosystem supports

Women do not need more disconnected AI workshops; they need economically relevant pathways that help them stay employed, get promoted, earn more, and create business value.

The challenge is not a lack of AI awareness. The challenge is that many working women are making rational ethical choices in a labor market that increasingly rewards AI use. If the response is limited to generic AI training, the result will be more awareness but not necessarily more employability. The stronger response is economic development–focused AI adoption: customized pathways that help women use AI responsibly to protect jobs, raise wages, transition into higher-value roles, grow businesses, and build wealth.

Strategic Implications for Women's Employability

This approach matters because AI is becoming part of the structure of work, not simply another productivity app. As that shift accelerates, women who remain outside AI-enabled workflows risk lower visibility, slower progression, and weaker bargaining power in the labor market.

Conversely, women who gain ethical AI fluency tied to real economic outcomes are better positioned to keep pace with task change, move into higher-value roles, launch or strengthen businesses, and participate more fully in shaping the future of work.

The leadership takeaway is straightforward: responsible AI adoption for working women should be designed as an economic development strategy. That framing better matches the scale of the risk and the scale of the opportunity.

AI Adoption + Black Women

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Black women are entering the AI era with both high stakes and high potential. They are overrepresented in many of the jobs most exposed to AI-driven restructuring, while also facing longstanding racial and gender barriers in promotion, pay, capital access, and institutional trust.

That means the central challenge is not simply whether Black women learn to use AI tools. The deeper issue is whether AI adoption strengthens or weakens their employability, career mobility, business competitiveness, and long-term economic security. A credible response therefore must go beyond generic AI training and focus on Black women-centered economic development: pathways that connect ethical AI adoption to job protection, advancement, entrepreneurship, and wealth building.

Why the Risk Is Different for Black Women

The general narrative about women and AI often understates the specific position of Black women. Women overall report lower AI adoption and stronger ethical reservations than men, but Black women also contend with intersectional bias in hiring, promotion, and workplace technology systems.

This creates an AI-driven double bind. If Black women do not adopt AI, they risk missing out on productivity gains, visibility, and role redesign opportunities that increasingly shape advancement. But if they do adopt AI in environments where systems are biased and governance is weak, they may still face discriminatory outcomes or be asked to trust tools that have not earned that trust.

Brookings argues that Black women's trust is critical for equitable AI, noting that low trust is rooted in lived experiences of exclusion and harm rather than abstract resistance. That makes trust a workforce and governance issue, not merely a communications issue.

Why This Is an Economic Security Issue

The case for action is strongest when framed in economic terms. Women of color account for more than 30 percent of workers in the most AI-vulnerable jobs, and Black women are heavily represented in occupations such as healthcare support, administration, customer service, and other roles already being reshaped by automation and algorithmic management.

At the same time, emerging evidence suggests many Black workers are actively engaging with AI, yet adoption alone does not guarantee mobility. Jobs for the Future reports that Black learners and workers are often strong adopters, but they also need more targeted training and support to translate use into career gains. For Black women, the issue is therefore not just access to tools, but access to pathways that convert AI use into higher wages, stronger job security, and upward mobility.

This same logic applies to entrepreneurship. AI can help Black women business owners reduce costs, expand customer reach, improve productivity, and signal scalability, but those gains depend on more than technical awareness. Research on

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entrepreneurship and AI points to the importance of finance, ecosystem support, and trusted infrastructure in turning AI adoption into business growth.

What the Solution Should Be

The solution is not another generic AI workshop. The stronger response is Black women-centered AI adoption designed as an economic mobility strategy.

That means programs should begin with the jobs and sectors where Black women are concentrated, identify the AI-enabled tasks that increase resilience and earnings in those roles, and build ethical AI fluency alongside technical use. It also means pairing learning with bias safeguards, worker voice, sponsorship, peer networks, and where appropriate, entrepreneurial supports such as procurement access, market connections, and capital readiness.

In practical terms, a Black women-centered model would measure success not by attendance or workshop completion, but by job retention, wage growth, promotion rates, business revenue, and access to leadership and ownership opportunities.

Leadership Implication

Leaders should treat this not as a diversity side issue, but as a strategic question of workforce resilience, trust, and economic inclusion. If AI adoption strategies ignore Black women's lived realities, they risk deepening inequity in exactly the populations already carrying disproportionate labor market risk.

If, however, organizations design AI adoption with Black women in mind—as workers, professionals, founders, and community leaders—they can help turn ethical caution into economic power. That is the shift from generic AI training to Black women-centered economic development.

The challenge is not whether AI exists it's whether people are supported to adopt it. When individuals are left to navigate that alone, the result is not just slower adoption, but lost opportunity. AI adoption is not a personal responsibility—it is a system-level requirement for participation in the future economy.

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Table 1: Strategic Risks and Leadership Implications for AI Adoption (Women)

Theme	What's Happening	What leaders should understand	Leader Framing
1. Risk of a new AI-driven glass ceiling	Lower AI use today will become lower productivity, fewer promotions, and wider pay gaps tomorrow.	Harvard Business School warns that if women avoid AI while men embrace it, women may struggle to advance, widening gaps in wages and career opportunities while limiting women's influence over how AI is designed and used. Stanford Social Innovation Review similarly argues that lower and slower AI adoption among women can widen the gender pay gap and reduce promotion opportunities because productivity and visibility gains accrue to those using AI.	"If women are 20–25% less likely to use AI at work, they are 20–25% more likely to miss out on the productivity, visibility, and promotability that AI is now driving. That is a new, AI-driven glass ceiling, and it is being built in real time.
2. Those who don't catch up, get left out of the next growth curve	If leaders do not intervene, the gains of the next phase of AI adoption will bypass many women, especially experienced professionals and women in highly exposed roles.	Deloitte and related commentary suggest women's AI experimentation could eventually match or exceed men's, but current adoption remains lower, especially among older women and women outside core tech functions. Labor research shows women are overrepresented in roles highly exposed to automation and AI, meaning workers who do not adopt the tools are more likely to see tasks displaced rather than augmented.	"AI will not just create new roles; it will reshape how existing work gets done. In roles where women are the majority, AI exposure is high. If women in those roles don't gain AI capability at the same pace as men, they are more likely to be automated out than promoted up.
3. Ethics concerns are real but non-adoption is its own risk	Models that learn mostly from men, products that do not work well for women, and policies that fail to reflect women's realities.	HBS finds many women avoid AI because they worry it is unethical, fear being judged as "cheating," or do not trust the tools' bias and accuracy. HBS and international labor research indicate that if women do not use AI, models and systems will continue to reflect male-dominant usage patterns, increasing the risk of male-centric assumptions and the neglect of inequities women face in work and society.	"Women's discomfort with AI is not a sign to slow down; it is a signal that more trustworthy and inclusive systems must be built. But if women sit out AI entirely, the systems will be trained without their input—locking in bias that will cost women jobs, business, and funding in the next decade.
4. AI is now table stakes for women's business growth and access to capital	Women who adopt AI can scale faster and signal investable capability, while women who do not adopt risk appearing less scalable, less efficient, and less competitive.	Analyses of women in AI indicate women still hold under 30% of AI roles and around 15% of AI leadership, yet women-led ventures that actively use AI are demonstrating stronger growth potential and strategic relevance. Small-business research shows AI is already improving efficiency, customer acquisition, and cost structures, meaning entrepreneurs who do not adopt AI risk being priced out or out-marketed by AI-enabled competitors.uschamber+1 Labor and policy research also warn that sectors with high concentrations of women administration, retail, clerical work, and customer service—are among the most exposed to AI restructuring, increasing pressure toward entrepreneurship just as new businesses are competing with AI-native firms.	"For women founders and business owners, AI is no longer optional. It is increasingly how businesses demonstrate they can operate lean, reach customers efficiently, and scale. Women-led firms that do not adopt AI will look higher-cost and lower-growth in a market that already underfunds them.

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Table 2: AI Adoption Risks and Considerations (Black Women)

Issue	Insight	Reference	Leadership Framing
1. Ethical concerns are a barrier to AI adoption	Black women's hesitation around AI is rooted in legitimate concerns about bias, surveillance, exclusion, and misuse, yet opting out entirely can reduce influence over the systems shaping work and opportunity.	Brookings finds many Black women do not trust AI systems to be safe or ethical. That distrust is grounded in lived experience with techno-racism, surveillance, and institutional harm. But when Black women are absent from AI adoption and governance, products, policies, and models are more likely to ignore their realities	"Black women's skepticism toward AI is not resistance to innovation. It is a rational response to systems that have not earned their trust. The solution is not blind adoption, but trustworthy adoption with voice, accountability, and protection.
2. Limited AI adoption increases risk of job loss, reduced mobility, and economic exclusion	Uneven AI adoption places Black women at higher risk because many are concentrated in occupations where AI is reshaping tasks, performance expectations, and job security.	Black women are heavily represented in AI-exposed and AI-vulnerable roles. Even where Black workers show strong AI familiarity, adoption does not automatically convert into mobility. Without targeted pathways, AI may erode bargaining power faster than it creates advancement.	"Black women do not just need access to AI tools. They need pathways that turn AI use into job protection, higher wages, and real mobility in roles already being transformed by automation.
3. Black women face an AI-driven double bind if they do not adopt	Lower AI adoption can deepen existing racial and gender inequities, turning today's adoption gap into tomorrow's promotion gap, pay gap, and leadership gap for Black women.	Black women already face structural barriers in hiring, promotion, and recognition. If AI becomes a baseline productivity tool while access, trust, and evaluation remain unequal, Black women can be disadvantaged both by lower adoption and by biased systems that shape advancement.	"For Black women, the risk is not just an AI gap. It is an AI-driven double bind: lower adoption can reduce visibility and advancement, while biased systems can still penalize those who do adopt.
4. AI adoption raises broader concerns about environmental and community impact	For Black women, AI adoption cannot be separated from the broader costs of AI infrastructure, including discrimination, pollution, energy burden, and water stress that often fall on Black and other vulnerable communities.	Leaders should understand that Black women's ethical concerns extend beyond workplace bias. They include whether AI systems reinforce discrimination, whether data centers increase pollution and utility burdens, and whether vulnerable communities are asked to absorb the water, land, and energy costs of AI-driven growth without meaningful input or benefit.	"For Black women, the AI question is not just 'Will this help me work faster?' It is also 'Who is harmed so this system can run, who bears the cost, and who gets a say?' Any serious AI strategy must address discrimination in the system and environmental burdens in the community.

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Schedule a briefing to learn how we can work together. (Contact us 973-755-6700 or dee.c.marshall@aitrainingplus.com)

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