Make Your Dollar Take the Long Way Home: A Conscious Consumer's Playbook

Insights · BlackRefer

By Askia Jones · November 22, 2026 · About a 7-minute read

Small Business Saturday is one day. Here's how to turn good intentions into repeat spending, honest reviews and referrals that keep Black-owned businesses open all year, and what the evidence actually says about where your dollar goes.

One day vs. every day

You've seen the posts: "Shop Black." "Shop small." Maybe you shared one. Maybe you made the purchase, too. Then January came, the posts stopped, and the old habits came back. The business you supported in November still needed customers in February.

This year, Small Business Saturday falls on Saturday, Nov. 28.[1] American Express started it in 2010, and since then, consumers have reported spending an estimated $241 billion at small businesses.[2] In Amex's 2026 Shop Small Impact Study, 88% of consumers agreed they are likely to shop at small businesses this holiday season, the highest level since 2012.[3] That's intent, not a receipt. Good intentions are the easy part.

So treat Nov. 28 as a starting line, not a finish line. The goal isn't one big haul. It's becoming the customer a business can count on in March, when nobody is posting about it. A single purchase is a pause. A habit is what keeps a business going.

We checked: what the evidence says about your dollar

You've probably heard a widely shared claim that a dollar leaves the Black community within hours, while it lingers far longer in other communities.

We looked for the original source. There's no reliable study behind the popular figure. Fact-checkers trace it to a 1990s personal-finance book that cited a "study" no one has ever produced.[4] Economist William Spriggs called it "an urban myth."[4]

But research on local spending is clear: when you buy from a locally owned independent business, more of your dollar gets re-spent close to home. A study by Civic Economics for a Chicago neighborhood development group found that for every $100 spent with a local firm, $68 recirculated in the Chicago economy, versus $43 with a chain.[5] That study compared just 10 local firms with 10 chains, and its data is about 20 years old. Averaging Civic Economics studies, the American Independent Business Alliance, an advocacy group, puts it at 52.9% of each

purchase recirculated locally at independents, versus less than 13.6% at chains.[6] None of these studies measures race.

The scale is real, too. Black consumers' buying power, meaning after-tax income, is projected at about $2.1 trillion in 2026 (Selig Center estimate, cited by Nielsen).[7]

And you don't need a viral stat to know what helps. In the Amex study, recommendations from friends and family were the top way consumers choose small businesses (65%), followed by customer reviews (45%).[3]

Why habits beat hauls

A holiday rush is welcome. But owners plan around what they can count on, and a regular customer is easier to count on than a one-time splurge. In the Amex study, 70% of small business owners said holiday customer spending will affect their ability to grow in 2027, and for 82%, support from loyal customers is especially meaningful this time of year.[3]

Most of these businesses are small teams. The Census Bureau counted 200,885 Black-owned employer businesses in 2023, and about 4.4 million Black-owned businesses with no employees at all.[8,9] When the owner is the whole staff, a quiet month is felt right away.

Loyalty works both ways. Melissa Butler, founder of The Lip Bar in Detroit, described how customers rallied behind her brand after a hostile TV appearance: "Our community at The Lip Bar is so strong. They are so loyal."[10]

So here's how to become a regular, not a one-off.

The playbook: seven moves

1. Find them on purpose. Start at the BlackRefer directory. Search for what you already buy, like a barber, a bookstore, an accountant or a caterer, or browse by category. Read the listing, follow the link to the business's own site and save the ones that fit how you actually live. A directory is only useful if you come back to it. *Do it this week:* bookmark three listings in categories you spend money on every month.

2. Swap one recurring purchase. Pick something you buy again and again, like coffee beans, books, haircuts, skincare, cleaning or meal prep, and move it to a listed business. A standing order is worth more to an owner than a one-time splurge, because it's money they can plan around. Start with one swap. If it sticks, add another next month. *Do it this week:* look at last month's bank or card statement and circle one repeat expense to move.

3. Shop Small Business Saturday with a plan. Make your list from the directory before the day. Buy gift cards people can use in January and February. If nothing is nearby, order online; many listed businesses ship. Small-batch and made-to-order goods sell out, so shop

early. *Do it this week:* check each business's hours and holiday shipping cutoffs on its own site. Don't assume them.

4. Give gifts that bring people back. Gift cards, experiences and things people will reorder turn your gift into a new customer. Write the business's name and listing link in the card. A few from the directory, with prices at the time of writing (Nov. 2026):

- McBride Sisters Collection: wine gift sets, including a Collection Duo for $35 and a Trio for $50, shipped where shipping is allowed.
- The Lip Bar: a Discovery Trio Holiday set for $40. It ships nationally and is also sold at Target and Walmart.
- Just Us Books: a children's book publisher in East Orange, N.J., with book bundles, gift certificates and free U.S. shipping on orders of $75 or more.
- Black Classic Press: a Baltimore publisher with a $4 pamphlet series.
- Third World Press: a Chicago publisher with books that ship.

Do it this week: replace one big-box gift with a listed business's gift card or product.

5. Leave a review that helps. Reviews are how strangers decide whether to take a chance on a business. Be specific: what you bought, who helped you, what stood out. "Great service" helps a little; "Same-day appointment, and she explained every step" helps a lot. Post it where people find the business, such as Google or Yelp. Be honest, and never accept a discount or freebie for a review. Google's policy prohibits incentives for posting, changing or removing a review.[11] *Do it this week:* write two specific reviews for places you already like.

6. Refer it, two ways. First, to people: send a listing link straight to someone who needs it. ("You said you needed a tax preparer. Here's one.") A direct text beats a general post. Second, to the directory: if a business you love isn't listed, refer it. It takes about a minute, no account is needed, and every submission is reviewed. *Do it this week:* refer one business that isn't listed.

7. Be a customer worth keeping. Where tipping is customary, as at salons, barbershops and restaurants, tip as you would anywhere. Keep appointments, cancel early and pay deposits on time. A small team feels every no-show and every late cancellation. If something goes wrong, tell the owner directly first and give them a chance to fix it. *Do it this week:* rebook your next appointment before you leave.

Small Business Saturday quick tactics

- **Make the list first.** Three categories, three businesses, picked from the directory before Nov. 28.

- **Split your budget three ways:** one in-person stop, one online order from a listed business that ships, one gift card.
- **Go early.** Small shops have small inventories. Expect lines and sellouts, and be patient with the staff.
- **Bring someone.** A friend who comes along may become a regular, too. Or text someone a listing they'd actually use.
- **Look for local markets and pop-ups.** Check your local chamber of commerce or BlackRefer's News section for events near you.
- **Come back in January.** Make one purchase from the same place after the holidays. That's what turns a gesture into a habit.

Start the habit

One day starts it. The habit keeps it going. A comma, not a period.

This season, give your dollar a longer trip. Search the directory and pick your three. Refer the business that's missing. And for a weekly briefing on Black-owned business news, listen to Black Commas.

Refer. Discover. Circulate.

> **Make Your Dollar Take the Long Way Home: a checklist**
>
> ☐ Bookmark 3 Black-owned businesses at blackrefer.com/directory
> ☐ Move 1 monthly purchase to a listed business
> ☐ Make a Small Business Saturday list (Nov. 28) before the day
> ☐ Give gift cards they'll use in January
> ☐ Write 2 specific, honest reviews (never for a freebie)
> ☐ Text someone a listing they actually need
> ☐ Refer 1 unlisted business at blackrefer.com/refer (1 minute, no account)
> ☐ Tip well and rebook before you leave
> ☐ Come back in January
>
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Prices, shipping terms and store hours change. Check each business's own site before you buy.

Follow BlackRefer Insights for more practical, sourced guides on Black business. And if a Black-owned business has earned your loyalty, refer it to BlackRefer. It takes about a minute, and no account is needed.

About the author: Askia Jones is the founder of BlackRefer and the Black Ecosystem, a network of platforms covering Black business, health, scholarship, culture and innovation, including Melanated.ai. He builds and runs these properties with the help of AI tools for research, editing and planning, and he writes Insights to give Black-owned businesses practical guidance they can use right away.

Data, prices and policies in this article were current as of November 15, 2026. Amex spending figures are consumer-reported estimates, not actual receipts. Check each source for the latest.

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