

EXECUTIVE BRIEF . MAY 2026

# State of Caribbean Nearshore Voice 2026

FCC compliance posture, cost methodology, and TCO math for outbound BPO buyers.

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## Executive Summary

This brief is a buyer-facing reference for procurement directors, general counsel offices, and COOs evaluating outbound voice BPO vendors in 2026. It covers a five-component cost methodology that explains why headline hourly rate is the wrong lens for regulated outbound voice, the post-September 2024 FCC declaratory ruling posture, and a TCO comparison across three sourcing models with industry-typical bands. Every range cites a public source. No fabricated vendor numbers.

The methodology breaks TCO into five line items: attrition replacement (QATC and ContactBabel benchmarks), supervisor ratios, missed-call value (time-zone alignment versus graveyard premiums), compliance loading (FCC CG Docket 02-278), and real estate plus infrastructure. Each is scoped against three regions: US in-house, Caribbean nearshore, and far-offshore Philippines voice. On a compliance-loaded total cost basis, the Caribbean band crosses below far-offshore voice for regulated outbound work post-2024.

The FCC tailwind matters because the September 2024 declaratory ruling under CG Docket No. 02-278 documented an explicit disclosure burden on calls into debt collection, insurance lead generation, ACA and Medicare front-end work, and outbound financial services. Layered with the 2026 One-to-One Consent rule and tighter state call-time windows, the procurement question shifts from where is voice cheapest to where is voice defensible. The frontier model (offshore pre-qualifies, onshore licensed closes) is the design pattern that keeps regulated activity inside the client's licensed perimeter.

## Five Components Move the Cost Curve More Than Base Wage

Procurement teams that anchor on headline hourly rate tend to overweight the component that varies least across regions. The five components below typically swing total cost by more than the base-wage delta does. Each component is grounded in a public benchmark.

### Component 1 . Attrition Replacement

QATC industry data places the global call center attrition average at 30 to 45 percent annualized. ContactBabel benchmarks place far-offshore voice attrition in a 45 to 60 percent band. Caribbean nearshore rooms tend to sit below the global average, with JAMPRO and STATIN references supporting lower turnover in English-first Caribbean labor markets. Replacement cost (recruit, screen, train, ramp, lost productivity) typically runs \$3,000 to \$5,000 per fronter and often exceeds the base-wage delta between regions.

### Component 2 . Supervisor Ratios

Regulated outbound runs at roughly 1 supervisor per 10 frontiers. Low-regulation outbound runs closer to 1:18. A US-side supervisor loaded at \$35 per hour adds roughly \$3.50 per fronter-hour in the 1:10 model versus roughly \$1.94 per fronter-hour in the 1:18 model. Ask for the supervisor ratio in writing before signing.

### Component 3 . Missed-Call Value (Time Zone)

Caribbean nearshore sits in UTC-4 to UTC-5, full US Eastern overlap, no graveyard premiums. Far-offshore Philippines runs 12 to 13 hours offset from US Eastern, which pushes voice operations to graveyard shifts with shift differentials and lower contact rates. The line item is rarely on a rate card but shows up in connect rates and RPC yield.

### Component 4 . Compliance Loading

The September 2024 FCC declaratory ruling under CG Docket No. 02-278 documents disclosure obligations that load onto every outsourced regulated voice call. Layered with the 2026 One-to-One Consent rule, compliance loading scales with vendor distance from the US regulatory perimeter. Page 3 covers posture in detail.

### Component 5 . Real Estate and Infrastructure

Caribbean wage floors remain competitive against labor-arbitrage erosion in mature far-offshore markets, where wage inflation in tier-one cities has compressed the cost gap that historically anchored offshore voice. World Bank, Jamaica STATIN, and Trinidad CSO compensation series support stable Caribbean wage anchors for multi-year programs.

## Headline Rate vs Effective Loaded Hourly

Region	Headline /hr	Effective Loaded /hr*
US in-house (regulated outbound)	\$25 to \$32	\$45 to \$60
Caribbean nearshore (fronter)	\$11 to \$15	\$18 to \$26
Far-offshore Philippines (voice)	\$8 to \$11	\$22 to \$30

\*Effective loaded includes attrition replacement, supervisor ratio, time-zone friction, compliance disclosure burden, and infrastructure. Bands are industry-typical, not vendor quotes.

## FCC and TCPA Compliance Posture for Outsourced Voice in 2026

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Three regulatory developments have reshaped the outsourced voice procurement calculus since 2024. Procurement teams that have not re-audited voice vendors since the September 2024 declaratory ruling are operating against a model that no longer reflects FCC posture.

### The September 2024 FCC Declaratory Ruling

Under CG Docket No. 02-278, the FCC clarified disclosure obligations and consent structure for outbound voice and texting into regulated verticals. The ruling carries documented enforcement risk for buyers who treat the consent chain as a vendor problem rather than a buyer-of-record obligation. Procurement should request from every voice vendor: documented agent scripts, consent capture methodology, recording retention policy, and the chain of custody from agent desktop to client S3.

### The 2026 One-to-One Consent Rule

The 2026 One-to-One Consent posture narrows the legal interpretation of TCPA consent. Bundled or implied consent across multiple sellers is no longer defensible. For voice-vendor procurement this means consent provenance must be traceable to the specific named buyer on every call. Vendors that cannot produce per-lead consent artifacts on demand are an audit liability.

### State Call-Time Windows

State call-time restrictions have tightened in parallel. Florida, Oklahoma, and several other states have implemented stricter time-of-day and frequency caps that override the federal floor. Vendor dialer configuration must enforce the strictest applicable rule by state, not the federal default. Confirm in writing.

### The Fronter Model

The fronter model is the architectural pattern that survives the post-2024 regulatory environment for cost-sensitive buyers. A nearshore team pre-qualifies leads, captures consent on a recorded line, and warm-transfers qualified prospects to the client's licensed US closers. Regulated activity (binding sales, licensed advice, payment negotiation) stays inside the client's licensed perimeter. The fronter is not a licensed agent and does not transact regulated business. Call Force Global operates exclusively in this fronter capacity.

### How Procurement Should Re-Audit Voice Vendors in 2026

- Request agent scripts in writing. If the vendor will not share them, walk.
- Verify recording posture: dual-channel, tamper-evident storage, retrieval inside 24 hours.
- Confirm consent capture is per-lead and tied to the specific named buyer, not bundled.
- Confirm dialer enforces the strictest state-level call-time window, not the federal floor.
- Audit the supervisor-to-fronter ratio in writing. 1:10 for regulated outbound.
- Confirm the fronter never transacts regulated activity (sales, licensed advice, payment).
- Request the FDCPA, TCPA, and One-to-One Consent training curriculum with attestation records.
- Confirm escalation matrix to a US-based on-shore supervisor within minutes, not hours.

## TCO Comparison . US In-House vs Caribbean Nearshore vs Far-Offshore Philippines

Per-seat per-year breakdown across the five components, modeled with industry-typical bands. Bands are constructed from public benchmarks (BLS, ContactBabel, QATC, World Bank, STATIN). No fabricated vendor or CFG cohort numbers.

Component (per seat, per year)	US In-House	Caribbean Nearshore	Far-Offshore PH Voice
Base wage + benefits	\$45,000 to \$58,000	\$22,000 to \$32,000	\$16,000 to \$24,000
Attrition replacement (annualized)	\$2,500 to \$4,500	\$1,500 to \$2,800	\$3,500 to \$5,500
Supervisor loading (1:10 regulated)	\$5,000 to \$7,000	\$3,500 to \$5,500	\$3,500 to \$5,500
Missed-call / time-zone friction	Minimal	Minimal	\$1,500 to \$3,500
Compliance disclosure loading	\$1,500 to \$2,500	\$1,500 to \$2,500	\$3,500 to \$5,500
Real estate, telephony, infra	\$1,000 to \$1,500	\$1,500 to \$2,200	\$1,000 to \$2,000
<b>TOTAL LOADED TCO</b>	<b>\$55,000 to \$72,000</b>	<b>\$30,000 to \$46,000</b>	<b>\$25,000 to \$38,000 headline*</b>

\*Far-offshore Philippines headline TCO is \$25,000 to \$38,000 per seat per year. Effective TCO with attrition replacement and post-2024 compliance loading scales to \$40,000 to \$55,000 for regulated outbound voice.

**Insight.** On compliance-loaded TCO for regulated outbound voice (debt collection, insurance lead-gen, ACA and Medicare front-end work, outbound financial SDR), the Caribbean nearshore band crosses below the far-offshore Philippines voice band post-2024. The headline arbitrage that historically anchored Philippines voice has been compressed by attrition replacement cost, time-zone friction, and FCC disclosure burden.

Scenarios modeled: regulated outbound voice at 10 to 200 seats, US-Eastern business hours, English-first programs. Methodology shifts in unregulated chat or back-office work.

## Sources, Methodology, and How to Engage

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### Numbered Sources

1. Federal Communications Commission. *Declaratory Ruling, CG Docket No. 02-278*. September 2024.
2. Federal Communications Commission. *TCPA Implementing Rules, 47 CFR 64.1200*. 2026 edition with One-to-One Consent posture.
3. ContactBabel. *The US Contact Center Decision-Makers Guide*. Recent editions, offshore voice attrition benchmarks (45 to 60 percent annualized band).
4. Quality Assurance and Training Connection (QATC). Industry attrition and turnover benchmark data (global call center average 30 to 45 percent annualized).
5. US Bureau of Labor Statistics. Occupational Employment and Wage Statistics, SOC 43-4051 (Customer Service Representatives).
6. World Bank. Country labor market and wage indicators for Jamaica, Trinidad and Tobago, Belize, Saint Lucia, Colombia.
7. Statistical Institute of Jamaica (STATIN). Labor force survey data and wage series.
8. Trinidad and Tobago Central Statistical Office (CSO). Compensation and labor market data.
9. Consumer Financial Protection Bureau. *Regulation F (12 CFR Part 1006)*. Debt collection rules effective 2021 and ongoing interpretive guidance.
10. National Association of Insurance Commissioners (NAIC). Model regulations and producer licensing reciprocity guidance.
11. Centers for Medicare and Medicaid Services. *Medicare Communications and Marketing Guidelines (MCMG)*. Annual updates.
12. AHIP. Industry guidance on agent certification, training, and Medicare marketing standards.

### About Call Force Global

Call Force Global runs Caribbean nearshore frontier rooms in Jamaica, Saint Lucia, Trinidad, Belize, and Colombia, with HQ in Toronto. CFG agents are **fronters, not licensed**. We pre-qualify, capture consent on recorded lines, and warm-transfer to the client's licensed US closers. Regulated activity stays inside the client's licensed perimeter. Pilot: 10 seats, no setup fee, no annual prepay, 7-day ramp.

### How to Engage

**Run the methodology against your numbers:** [callforce.global/calculator/](https://callforce.global/calculator/) for the 60-second TCO calculator.

**Fillable worksheet:** [callforce.global/resources/cfg-tco-worksheet/](https://callforce.global/resources/cfg-tco-worksheet/). **20-minute review:** [callforce.global/contact/](https://callforce.global/contact/). No pitch deck.

**Disclaimer.** Methodology and ranges sourced from public references above. This brief is informational and does not constitute legal advice. Consult counsel for jurisdiction-specific TCPA, FDCPA, NAIC, and CMS interpretation. Bands are industry-typical.