FOR OWNERS OF HVAC, PLUMBING & ELECTRICAL COMPANIES

In-House vs. Outsourced Call Center: A Real Cost Comparison

Salary, benefits, turnover, training, management overhead — the true cost of an in-house agent is rarely what it looks like on paper.

7-minute read · A one-page cost model for your next staffing decision

ON THE JOB POSTING

$20/hr

PER HOUR YOUR PHONES ARE ACTUALLY COVERED

$37.51

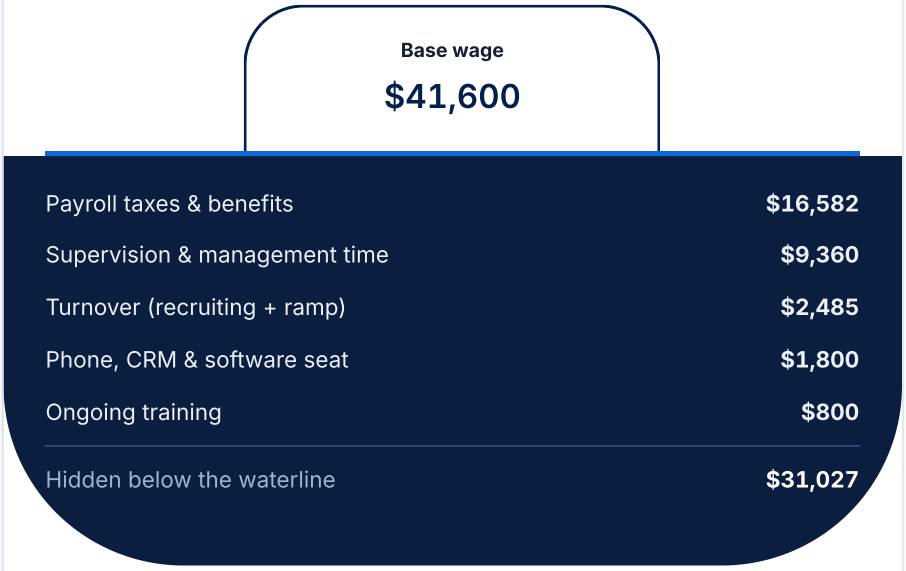
01 · THE PAYCHECK IS THE TIP

Why the job posting lies to you

When owners weigh hiring another CSR against outsourcing their phones, the comparison usually starts — and ends — with an hourly wage. “I can get someone for $20 an hour. Why would I pay a service?”

The wage is real, but it is the smallest surprise in the budget. Every in-house agent carries payroll taxes and benefits, management time, recruiting and ramp-up costs each time someone quits, phones and software, and training. Then there is the cost nobody puts on a spreadsheet: the hours your phones are not covered at all.

FIGURE 1 · THE FULLY LOADED COST OF ONE IN-HOUSE AGENT (ILLUSTRATIVE MODEL)



TOTAL ANNUAL COST

$72,627

≈ $6,052 per month

VS. WAGE ALONE

+75%

more than the posted pay

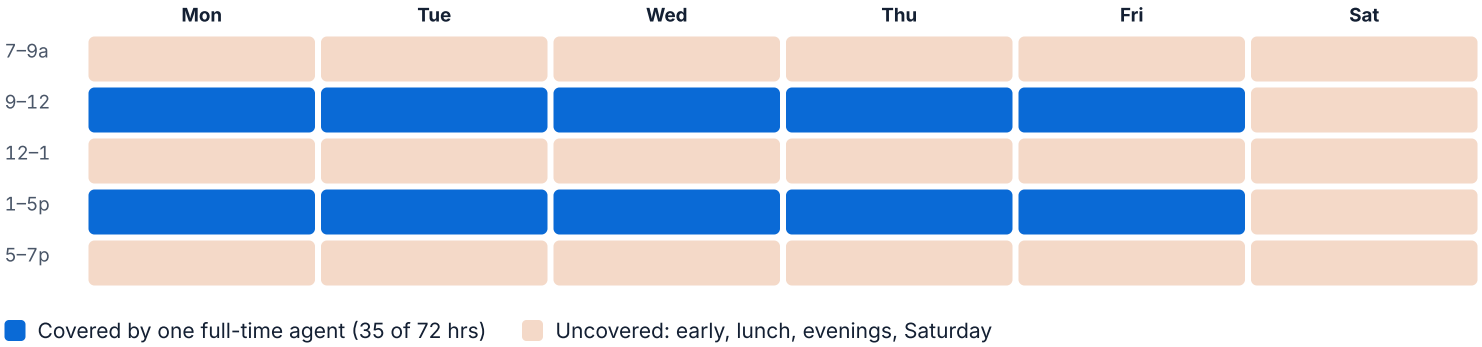
Assumptions: $20/hr × 2,080 hrs. Benefits at 28.5% of total compensation (BLS, private-industry sales & office occupations, June 2026). Management: 3 hrs/week of a $60/hr manager. Turnover: 35% annual rate × $7,100 per departure ($4,700 cost-per-hire benchmark + six weeks at half productivity). Replace with your numbers.

02 · THE COST YOU CAN'T SEE ON PAYROLL

One agent covers about half your business hours

A full-time employee is paid for 2,080 hours a year. Take out ten days of PTO and eight holidays and you get about 1,936 working hours — before lunch breaks, sick days, or time spent on another line. If your phones need answering 7 am to 7 pm, Monday through Saturday, that is 3,744 hours a year. One person, no matter how good, physically cannot be there for half of them.

FIGURE 2 · A TYPICAL WEEK OF BUSINESS HOURS (MON–SAT, 7 AM–7 PM)



One full-time schedule (9–5 with a lunch hour, weekdays) against a 72-hour service week.
Before PTO, sick days and simultaneous calls.

1,936

working hours from one FTE after PTO and holidays

3,744

business hours a year at 72 hrs/week

52%

of business hours one person can cover — at best

Divide the fully loaded cost by the hours that person is actually available, and a $20-an-hour hire works out to about **$37.51 per covered hour**. To cover the full week with in-house staff you need at least two people, plus a plan for the times both are on calls at once.

03 · SIDE BY SIDE

What you are actually buying in each model

COST OR RISK	IN-HOUSE AGENT	DEDICATED OUTSOURCED AGENT
Monthly cost	≈ $6,052 fully loaded	$4,583.33 flat · 160 hrs/mo
Effective hourly cost	≈ $37.51 per working hour	$28.65 per hour
Benefits & payroll tax	You pay	Included
Recruiting & replacing	You pay every time someone quits	Not on your books; the seat stays staffed
Training & scripting	You build and maintain it	Trained on your dispatch workflows, pricing and CRM
Lunch, peaks & after hours	Phones go to voicemail	Add Shared Inbound overflow from $295.10/mo, billed by the minute
Sick days & holidays	Phones go to voicemail	Book shift coverage from $286.96 per 4-hour block
Management time	Yours or your office manager's	Managed by us; every call and booking reports back to you
Knows your business	Yes — over time	Yes — a dedicated agent learns your services, pricing and techs

FIGURE 3 · ANNUAL COST OF ONE SEAT



$1,469/mo
lower, every month

$17,627/yr
saved per seat (24%)

Dedicated Inbound Agent at $4,583.33/mo for 160 hours (Service ProCall rate card effective Nov 12, 2026), against the in-house model in Figure 1.

The honest case for in-house: a long-tenured CSR who knows every customer by name is an asset no provider can replace. If you have one, keep them — and ask whether they are spending their day on the calls that most need their judgment. Outsourcing tends to win on coverage, consistency and cost predictability; in-house tends to win on deep institutional knowledge. Many growing companies use both.

RUN YOUR OWN NUMBERS

Five figures to pull before your next hire

1. Hourly wage plus your actual payroll-tax and benefits load.
2. How many CSRs left in the last 24 months, and how long each replacement took to get up to speed.
3. Hours per week you or a manager spend hiring, coaching, scheduling and covering the phones.
4. Hours per week your phones need answering vs. hours someone is actually there.
5. Calls that went to voicemail last month — and how many of those callers you never heard from again.

For a line-by-line version of this model with sensitivity ranges, see **White Paper 07: What a Dedicated Agent Actually Costs**.

SERVICE PROCALL · DEDICATED INBOUND AGENT

A dedicated agent for a flat $4,583.33 a month.

160 hours of an agent who knows your business, with shared overflow and shift coverage whenever you need more.

800-458-6211

serviceprocall.com

SOURCES

1. U.S. Bureau of Labor Statistics, Employer Costs for Employee Compensation, June 2026 (released September 2026).
2. Nextiva, “Key Causes of Call Center Turnover,” 2026 — average contact-center turnover of 30–45% a year.
3. SHRM cost-per-hire benchmark (~$4,700).
4. Service ProCall Client Price Sheet, rate card effective November 12, 2026.

In-house model figures are illustrative assumptions. Service ProCall prices are list rates and subject to change. © Service ProCall.