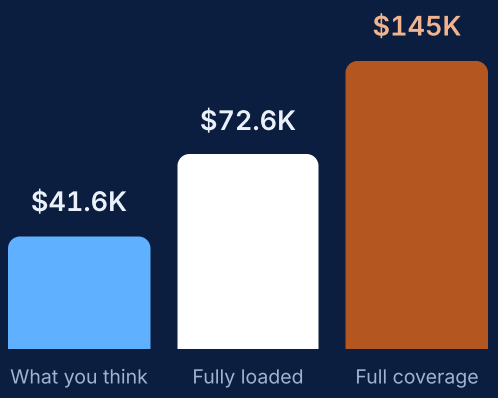
FOR OWNERS OF HVAC, PLUMBING & ELECTRICAL COMPANIES

What a Dedicated Agent Actually Costs (vs. What You Think)

A transparent, line-by-line breakdown of in-house vs. outsourced call operations — including the costs that never show up on payroll.

10-minute read · Full model, formulas and sensitivity ranges



01 · WHY BUILD THE FULL MODEL

Salary is just the beginning

Most owners compare an outsourced agent's monthly price against an hourly wage. That comparison is wrong in a way that always favors hiring, because it leaves out five categories of cost that are real, recurring and mostly invisible: benefits and payroll taxes, turnover, management time, tools, and — largest of all — the opportunity cost of the hours nobody is answering.

This paper builds the full model line by line, shows the formula behind every number, and tests how much the answer moves when the assumptions change. (For a one-page summary, see White Paper 02.)

02 · THE LINE ITEMS

One in-house agent, fully loaded

COST	HOW WE CALCULATE IT	ANNUAL
Base wage	$20/hr × 2,080 hrs	$41,600
Benefits & payroll taxes	Benefits = 28.5% of total compensation (BLS, sales & office, private industry) → wage × 0.399	$16,582
Management time	3 hrs/week of a $60/hr manager: scheduling, coaching, covering	$9,360
Turnover	35% annual turnover × ($4,700 cost-per-hire + 6 weeks at half productivity = $7,100)	$2,485
Phone, CRM & software seat	$150/month	$1,800
Ongoing training	40 hrs/year of paid training time	$800
Total	≈ $6,052 per month	**$72,627**

FIGURE 1 · WHERE EACH DOLLAR GOES



Wage is just 57% of what one agent really costs. Every input is an assumption; replace with yours.

03 · THE TURNOVER LOOP

You don't pay for turnover once

Contact-center work has some of the highest turnover of any job: industry estimates put it at 30–45% a year. Each departure restarts a loop — post the job, interview, hire, train, and wait weeks for the new person to handle calls as well as the last one did.

Our model charges only the direct costs. It does not count the calls handled worse during ramp-up, the bookings missed while the seat sat empty, or the owner's time covering the phones in between — all of which make the true number higher.

FIGURE 2 · ONE TRIP AROUND THE LOOP

1 · VACANCY
Seat is empty
Calls fall to whoever's around.

2 · RECRUIT
Post, screen, hire
~$4,700 average cost per hire.

3 · RAMP
Train & shadow
Weeks at partial productivity.

4 · PRODUCTIVE
Fully up to speed
Until the 30–45% chance they leave this year.

Clockwise: 1 → 2 → 3 → 4 → back to 1.

The biggest cost is the calls nobody answers

One full-time agent works about 1,936 hours a year after PTO and holidays. A home service company open 7 am to 7 pm, Monday through Saturday, needs 3,744 hours covered. One person covers about half — and even with two people, there are moments when both are on calls and the third caller rings out.

Using the economics from White Paper 04 (40% of missed callers had a bookable need, half would book, $450 first visit), **every call answered that would otherwise have been missed is worth about $90 in first-visit revenue**. If coverage gaps cost you just 100 calls a month, that is $9,000 a month — **$108,000 a year, more than the fully loaded cost of the agent**.

FIGURE 3 · COST VS. COVERAGE, THREE WAYS TO STAFF THE PHONES

1 in-house agent

$72,627/yr

Business hours covered



≈ 52%

No backup for breaks, sick days or a second simultaneous call.

2 in-house agents

$145,254/yr

Business hours covered



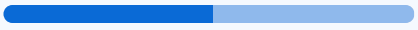
≈ 100%, one at a time

Staggered shifts fill the week, but mostly one person on at a time — spikes still ring out.

Dedicated agent + shared overflow

$61,610/yr

Business hours covered



160 hrs/mo dedicated + on-demand

A dedicated agent who knows your business, plus a shared team that picks up overflow, lunch and after-hours calls by the minute.

In-house figures from the model above; two agents are simply twice one. Outsourced pricing from the Service ProCall rate card effective Nov 12, 2026: Dedicated Inbound Agent $4,583.33/mo (160 hrs) + Shared Inbound Growth $550.85/mo (1,000 min, $0.74/min overage).

FIGURE 4 · ONE SEAT VS. ONE SEAT

In-house agent · fully loaded · ≈ $37.51 per working hour — **$72,627/yr**



Dedicated Inbound Agent · 160 hrs/mo · $28.65 per hour — **$55,000/yr**



$17,627
saved per year, per seat

24%
lower than the in-house cost

$0
recruiting, benefits or turnover on your books

Dedicated Inbound Agent at $4,583.33/mo flat (Service ProCall rate card effective Nov 12, 2026). Both seats work a similar number of hours a year (1,920 vs. about 1,936).

05 · STRESS-TESTING THE MODEL

The answer barely moves when you change the assumptions

Owners sometimes push back: “My turnover is lower,” or “I pay less than that.” Fair — so here is the fully loaded annual cost across a range of wages and turnover rates. The total moves with the wage, but the gap between posted pay and true cost stays at roughly 75% everywhere.

FIGURE 5 · FULLY LOADED ANNUAL COST OF ONE IN-HOUSE AGENT

	30% TURNOVER	35% TURNOVER	45% TURNOVER
$18/hr	$66,302	$66,645	$67,331
$20/hr	$72,272	$72,627	$73,337
$22/hr	$78,242	$78,609	$79,343

Highlighted cell = base case. All other inputs held constant. Ramp cost scales with wage.

06 · A FAIR VERDICT

When in-house still makes sense

Keep it in-house when...

- You have a long-tenured CSR with deep customer relationships.
- The role blends phones with dispatch, billing and office work.
- Call volume is low and steady, with few evening or weekend calls.

Outsource or go hybrid when...

- You're losing calls to spikes, lunch, after-hours or turnover.
- You or your office manager are spending hours a week managing the phones.
- You want call capacity to grow with marketing — without another hiring cycle.

Many of our clients run a hybrid: their best in-house people handle relationships and dispatch, while a dedicated outsourced agent and backup team guarantee every call is answered. The model above lets you price both sides honestly.

BUILD YOUR OWN VERSION

Replace our assumptions with yours

1. Your CSR wage and your actual benefits and payroll-tax load from your accountant.
2. Departures in the last two years, and weeks to get each replacement fully productive.
3. Hours per week you or a manager spend on the phones and the people who answer them.
4. Your business hours vs. the hours someone is truly available to answer.
5. Missed calls last month × your booking rate × your average ticket.

SERVICE PROCALL · DEDICATED INBOUND AGENT

See your numbers side by side.

We'll run this model with your wage, turnover and call data — and show you exactly where a dedicated agent lands against it.

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 — contact-center turnover of 30–45% a year.
3. SHRM cost-per-hire benchmark (~$4,700).

4. Service ProCall White Paper 04, missed-call revenue model.

5. 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.