



XKALABLE

EXECUTIVE WHITE PAPER - AI-READY TEAMS STRATEGY

The Next Great Resignation

How Marketing Agencies' 2021 Talent War Is About to Replay Across Every Industry — This Time Triggered by AI

Briefing for CEO's, CFOs, & Talent Strategist

August 2026

Executive Summary

Marketing agencies already lived through this movie once. COVID collapsed revenue, agencies cut roughly 12% of their workforce on average, and forecasters expected the industry to shed over 50,000 jobs. Then the market reopened, digital demand exploded faster than anyone rebuilt the supply of people who could deliver it, and agencies were left bidding against each other for talent that no longer existed at the price they had planned to pay. Marketing job postings grew 374% year over year in 2021. Professionals changed jobs monthly. It was, by every account, savage.

The same setup is assembling again, this time economy-wide, with AI as the trigger. Companies are laying off broadly and citing AI as the reason. Capital is pouring into AI infrastructure — 93% of AI budgets, by current estimates — while almost nothing goes toward the people who would need to run it well. The message reaching employees is blunt: AI will replace you, or someone who knows it better will. That message is splitting the workforce into two groups: those who have quietly given up, and those who are quietly preparing, on their own time, to be hired away by whichever company finally decides to pay for what they've learned.

This paper argues that the second group is the coiled spring behind the next Great Resignation, and that the agencies' 2021 experience is a working model of exactly how it will unfold: a supply shock, followed by a demand shock, followed by a bidding war that punishes whoever assumed the old headcount plan still applied. The AI talent market is already showing the shape of that war — a 62% wage premium and a shortage running three qualified candidates short for every ten open roles. It also lays out a third path besides overpaying domestically or losing the work: nearshore talent, concentrated in Latin America, where AI and cybersecurity specialization is compounding quickly and the market is already built for the flexible, project-based engagement an AI-Ready Team actually needs. What follows lays out the mechanism, extrapolates it across nine industries, details the nearshore alternative, and sets out what CEOs and CFOs should do before the bidding starts.

Part One: The Agency Playbook — What Already Happened Once

In March 2020, 65.4% of advertising industry professionals surveyed by Fishbowl believed COVID would cause layoffs at their own agency. They were right. WPP, McCann, VaynerMedia, R/GA, Omnicom, MullenLowe, and Giant Spoon all cut or furloughed staff; Droga5 let go of roughly 7% of its New York office. Across the industry, agencies reduced headcount by an average of 12% through layoffs and furloughs combined, with creative agencies hit hardest. Forrester projected U.S. agencies would lose more than 50,000 jobs by the end of 2021, on the back of a forecast 23% collapse in marketing spend.

Then the market reopened, and it reopened into a world that had spent a year moving every purchase, meeting, and relationship online. Demand for digital media and marketing services didn't recover — it overshot. By 2021, more than 1.3 million marketing jobs were posted to LinkedIn, a 374% increase year over year, against roughly 35,000 unfilled advertising, PR, media, and marketing positions that had sat open since the pandemic began. Agencies that had just spent a year cutting headcount to survive were now short exactly the people the recovery required.

Compensation benchmarks moved faster than agency offers could follow. UM and Weber Shandwick began paying employees \$2,500 to \$5,000 in referral bonuses just to help fill junior and mid-to-senior roles. Professionals changed jobs monthly. Agencies called it their own Great Resignation.

The mechanism is worth naming precisely, because it is about to repeat: agencies cut their specialized workforce at the exact moment they could least afford to, based on a revenue picture that reversed within months. Rebuilding that workforce — people who combined creative instinct with technical, platform-specific skill — could not happen on the same timeline the demand recovered on. That gap, between how fast demand snapped back and how slowly specialized supply could be rebuilt, is where the wage inflation and the job-hopping lived. It is not a story about people feeling burned out. It is a story about a supply shock meeting a demand shock with nothing in between.

Part Two: The Same Setup Is Assembling Around AI

The layoffs are already underway, and they are broader than the agency world ever was. Tech-sector layoffs are on pace to reach roughly 370,000 for 2026, and 54% of layoff events this year explicitly name AI or automation as a contributing factor — around 170,000 workers so far. The cuts are concentrated in exactly the roles AI tools can already partially do: customer support, content moderation, data entry, QA testing, and increasingly, traditional software engineering itself. Salesforce cut its support organization from roughly 9,000 to 5,000 people, with its CEO stating plainly that AI agents now handle the volume. Citigroup is targeting around 20,000 role eliminations by the end of 2026, tied publicly to AI by its own outgoing CFO. Cloudflare's cuts reached into legal, internal audit, and finance. This is not a tech-industry story anymore; Challenger data shows AI-linked layoffs spreading into finance, logistics, consulting, media, retail, and manufacturing.

What makes this different from a normal downturn is where the savings are going. Corporations are on track to spend 1.7% of revenue on AI in 2026, up from 0.8% the year before, part of a global AI spending figure north of \$2.59 trillion. But of that spending, roughly 93% goes to infrastructure and technology, and only about 7% goes toward training the people who are meant to use it. Agencies in 2020 cut people to preserve cash; companies in 2026 are cutting people to fund infrastructure, on the assumption that the infrastructure itself will do the work the people used to do. The agency case suggests that assumption is exactly where the trouble starts.

Two classes of employee

The message employees are hearing — AI is going to replace you, or someone who knows AI better than you is going to replace you — is not producing one uniform reaction. It is splitting the workforce into two distinct groups, and the difference between them will decide who wins the talent war that follows.

The first group has, in effect, resigned already, without leaving. They've absorbed the message that effort no longer buys security: 73% of job seekers now believe no job is safe regardless of performance, and 36% of employees say going above and beyond won't save their job if a cut comes. Engagement has followed: Gallup puts global employee engagement at 20%, its lowest level since 2020, and the share of employees who say they are "thriving" at work has fallen from 66% in 2024 to 44% in 2026. This group is disengaging in place.

The second group is doing the opposite. Rather than wait to be told their skills are obsolete, they are building new ones on their own initiative — often without any structured support from their employer. Fifty-two percent of workers already believe their current AI skills will be obsolete within three years, and the demand for self-directed AI learning is outpacing what companies are willing to formally fund: only 37% of C-suite executives currently treat AI training investment as essential, even though 79% of employees say they want a personalized AI training path. The gap between what employees are teaching themselves and what employers are willing to sponsor is exactly the gap the self-preparing group is quietly closing, on their own time, in anticipation of a market that will eventually pay for it.

This second group is the coiled spring. They are not leaving today because there is nowhere obviously better to go yet — but they are not staying out of loyalty either. They are waiting for the first employer to signal that AI fluency will actually be rewarded, the way agencies in 2021 discovered which employers would pay for digital skill and which wouldn't.

Part Three: Why the War Hasn't Ignited Yet – and What Lights the Fuse

The agency shortage of 2021 involved roughly 35,000 unfilled specialist roles chasing a market of a little over a million postings. The AI talent shortage is already an order of magnitude larger before its version of the war has even started: global demand for AI talent now runs at roughly 3.2 open roles for every qualified candidate, with about 1.6 million open AI-related positions against roughly 518,000 qualified candidates worldwide. Technical AI roles now take an average of 66 days to fill – 50% longer than non-technical roles. The wage signal is already moving too: PwC's Global AI Jobs Barometer, drawing on more than a billion job postings across 27 countries, found AI skills now command a 62% wage premium, with some specialized roles carrying premiums as high as 67% over standard software engineering pay, and elite specialists in areas like large- model fine-tuning drawing base salaries of \$240,000 to \$350,000 at frontier labs.

If the shortage and the wage premium are already this large, why hasn't it turned into the same monthly job-hopping agencies saw in 2021? Because most companies are still in the phase agencies were in during the first half of 2020 – cutting cost and buying tools, not yet confronting whether the tools are working. That confrontation is coming: only 39% of organizations currently report any measurable EBIT impact from their AI deployments, and by some estimates only about 1 in 50 enterprise AI projects deliver the return that was originally projected. Boards do not sit indefinitely with a large, unproductive capital commitment. The moment enough of them conclude that the infrastructure isn't paying off because there is no one inside the company who can actually make it work, the spending pivots – hard – from tools to people. That pivot is the fuse. Agencies lit an identical one in 2021 when they realized owning a marketing platform meant nothing without someone who knew how to run it.

There is already a live preview of exactly how that pivot plays out, and it happened fast enough to be visible in a single year. Klarna's CEO announced in early 2024 that an OpenAI-built AI agent was doing the work of 700 human support agents. By 2026, customer satisfaction had dropped, complaints had piled up, repeat-contact rates had climbed as customers called back for the same unresolved issue, and the company reversed course – rehiring humans and rebuilding customer service as a human-AI partnership. Klarna's own CEO put it bluntly: "We focused too much on efficiency and cost. The result was lower quality, and that's not sustainable." Gartner now predicts this will not stay an isolated story: by 2027, half of the companies that attributed customer-service headcount cuts to AI will be rehiring for the same functions, often under new titles – Support Agent becomes Solution Consultant, Customer Service Representative

becomes Trusted Advisor. A separate Gartner survey of 321 customer service leaders found that only 20% had actually reduced staffing because of AI as of late 2025, suggesting most of today's cuts are pre-emptive, not proven. That is the fuse, already lit, one industry ahead of the rest.

Part Four: AI-Ready Teams – The Structure That Decides Who Pays and Who Gets Paid

The agencies that came through 2021 in the best shape were not the ones with the best software. They were the ones that had already restructured around people who combined creative judgment with digital fluency, rather than treating "digital" as a tool bolted onto an unchanged team. The equivalent structure now is what might be called an AI-Ready Team: a unit deliberately built to pair domain expertise with applied AI fluency, rather than a legacy team handed a new tool and told to figure it out.

The companies that build this structure deliberately, before the market forces the issue, will be net poachers when the war starts – able to offer the self-preparing group of employees a place to apply what they've already taught themselves. The companies that don't will be net payers: having already spent their savings on layoffs and infrastructure, they will be forced to spend again, at a 62–67% wage premium, to hire externally what they let walk out the door or never developed internally. This is precisely what happened to agencies that cut senior digital talent in 2020 and then paid inflated salaries and five-figure referral bonuses to replace it in 2021 – except this time, the premium is already visible in the data before the broader war has even started, and the fire-and-rehire assumption is demonstrably worse than it looks: 73% of HR leaders whose organizations track rehiring costs say the cycle costs more than redeploying the people already on staff.

Role Type	Replacement Cost	Source
Entry-level / hourly	30% – 50% of salary	SHRM / industry benchmarks
Frontline employees	~40% of salary	Gallup
Skilled / professional	75% – 125% of salary	SHRM / industry benchmarks
Leaders / managers	~200% of salary	Gallup
AI-fluent specialists (open market, 2026)	+62% – 67% wage premium vs. peers	PwC Global AI Jobs Barometer

Aggregated across the U.S. economy, turnover already costs businesses an estimated \$1 trillion per year – before adding the AI-specific wage premium a company would pay to replace, rather than retain, the talent it needs.

Part Five: The Nearshore Alternative — Building AI-Ready Teams Without Paying the Full Premium

Everything so far describes a company facing a binary choice once the fuse in Part Threelights: outbid competitors domestically for a shrinking pool of AI-fluent talent at a 62–67% premium, or fall behind. There is a third path, and it is already operating at scale rather than theoretical. Companies can build the AI-Ready Team described in Part Four nearshore, primarily in Latin America, where the underlying economics, the specialization pipeline, and the preferred way of engaging talent all point toward the same conclusion: nearshoring is not a discount version of the domestic plan, it is a structurally different way to avoid paying the premium at all.

The premium, priced out

In 2026, a fully loaded senior software engineer in Latin America runs roughly \$80,000 to \$120,000 a year; the same seniority in the U.S. runs \$170,000 to \$280,000. At the junior and mid tiers the gap is similar in shape — \$30,000 to \$50,000 versus \$90,000 to \$130,000 for junior roles, \$55,000 to \$80,000 versus \$130,000 to \$180,000 at mid-level. Total cost of employment savings typically land between 40% and 70%, with some comparisons showing 60–65% all-in. The important number for this paper is not the average — it's the ceiling. A senior, AI-fluent Latin American engineer at the very top of the regional range still costs less than a base-level, non-premium U.S. software engineer, before the 62–67% AI wage premium described in Part Three is even applied to the domestic hire. Nearshoring doesn't compete with the domestic AI talent war on price. It sidesteps the war's pricing mechanism entirely.

Latin America is not a junior-level talent pool anymore

The reason this works without sacrificing the specialization this paper has argued is scarce everywhere else is that Latin America's own AI and cybersecurity talent base is compounding quickly. Regional AI investment is projected to surpass \$6.7 billion in 2026, and enrollment in generative AI courses jumped 356% in some Latin American markets in a single year. Eighty-four percent of employers in the region already say they plan to upskill their existing workforce to meet rising digital demand, drawing on a base of more than two million developers and a growing set of QS-ranked universities. Cybersecurity demand is rising in parallel: cyber incidents in the region have grown roughly 25% annually over the past decade, pushing investment into cloud security, zero-trust architecture, and compliance roles — the same category of AI-governance talent Part Six below identifies as scarce in financial services, legal, and healthcare. Argentina currently leads regional compensation at roughly \$63,000 for mid-to-senior engineers, a signal of where the deepest senior bench is concentrating, while

Colombia's Bogotá and Medellín have become the fastest-growing nearshore hubs for full-stack, DevOps, and mobile talent. Ninety-two percent of companies hiring in the region say they're open to non-traditional pathways into these roles, and nearly half are dropping degree requirements outright — evidence that the pipeline is widening as fast as it is deepening.

A senior AI-fluent engineer or cybersecurity specialist in Latin America is, in 2026, both meaningfully cheaper than a U.S. hire and increasingly comparable in capability. That combination — not cost alone — is what makes nearshoring a genuine alternative to the domestic bidding war, rather than a compromise on quality made to avoid it.

Built for project-based engagement, not just headcount

The region's labor market is also structured in a way that fits the AI-Ready Team model better than a traditional full-time hiring plan does. Latin America already has one of the world's largest independent workforces — more than 100 million freelancers regionwide — and the freelance- platform market serving them is growing at roughly 19% annually through 2030, led by regional players like Workana, which alone has close to two million registered users. A contractor engagement can be stood up in 48 to 72 hours, compared to two to four weeks for a full-time hire through an employer-of-record. Independent, project-based work typically commands a 20– 30% premium over an equivalent full-time hire in the region — but even with that premium included, it still runs 40–70% below an equivalent U.S. full-time hire. Younger engineers across the region increasingly treat independent, project-based work as a primary career path rather than a fallback, which means the supply of people willing to engage this way is growing, not shrinking.

This matters directly for the AI-Ready Team model in Part Four. Most companies do not yet know exactly what shape their AI-Ready Team should take — which functions need permanent headcount, which need a burst of specialized work, and which will look completely different in eighteen months as the technology and the ROI picture both keep moving. Latin America's talent market is already built for exactly that uncertainty: companies can engage AI and cybersecurity specialists by the project or by the hour, scale a pod up during a build phase and down once it stabilizes, and convert the best-performing contractors to longer engagements only once the ROI is proven — without ever entering the domestic bidding war this paper describes in Part Three.

Measuring AI-ROI when the team is nearshore-blended

Part Three noted that only 39% of organizations report measurable EBIT impact from their AI deployments, and that roughly 1 in 50 enterprise AI projects deliver the return originally projected — a failure rate this paper attributes largely to the 93/7 split between infrastructure

and people. Nearshoring changes that equation on the cost side without requiring a change on the capability side, which means it directly improves the ratio that has been failing. Companies building AI-Ready Teams should track a blended AI-ROI figure — call it AIROI — calculated as the measurable value created by AI-enabled work divided by total cost, where total cost includes infrastructure spend plus the fully loaded cost of whoever is running it, onshore-premium or nearshore-blended, in the same calculation. Tracked at the level of an individual team or pod rather than the company as a whole, AIROI becomes a direct, comparable answer to the question every board asking about AI spend eventually asks: is this working, and would it work better, or more cheaply, built a different way.

Part Six: Extrapolating the Pattern Across Nine Industries

The agency case is not a marketing story— it's a template. Cuts specialized supply while assuming demand is flat, then discover that demand for a specific new skill combination has quietly outrun what the market can supply, and the result is a bidding war. The same template is now visible, at different stages of maturity, across at least nine industries beyond marketing itself. The quick-reference table below summarizes the pattern; the sections that follow it walk through each industry in the same depth applied to agencies in Part One, because the mechanism only becomes convincing when the specifics do.

Industry	The Layoff Signal	The Vacuum Forming
Software & engineering	~370,000 tech layoffs on pace for 2026; 54% of events name AI directly.	AI systems integration, applied ML engineering, AI-agent orchestration.
Financial services	Citigroup targeting ~20,000 cuts by end of 2026, tied to AI by its own CFO.	AI-fluent risk, compliance, and quantitative oversight talent.
Legal, compliance & audit	Cloudflare cuts spanned legal, internal audit, and revenue recognition.	AI-literate counsel and auditors who can govern AI-driven decisions.
Consulting & professional services	Accenture cut ~11,000 roles; McKinsey targeting 10% of non-client staff; KPMG cut ~400 advisory roles.	AI-fluent delivery talent reskilled fast enough to keep client work in-house.
Customer experience & support	Salesforce cut support from ~9,000 to ~5,000; Klarna cut ~700 agents for an AI system.	Escalation handling and human-AI service design — Klarna already had to rehire.
Retail & consumer operations	"Automation Week" (Jan 2026): Amazon cut 16,000 corporate roles, Nike 775, Home Depot 800.	AI-adjacent merchandising, ops, and technology talent to run what replaced them.
Logistics & supply chain	UPS targeting 30,000 more cuts; FedEx cut 3,100; Walmart cut 8,500 — all citing automation.	500,000 warehouse and logistics jobs already sit open; 78% of facilities can't hire enough.
Media & publishing	2,300+ newsroom jobs cut in H1 2026 alone, up ~34% year over year.	AI-augmented reporting, production, and audience talent able to work at the new pace.
Healthcare administration	Cigna cut ~2,000 roles; CVS/Aetna cut 313; UnitedHealth is spending ~\$1.5B on AI in 2026.	AI-fluent revenue-cycle, claims, and compliance staff who can supervise automated decisions.

The pattern repeats in every row: the roles being eliminated are the ones AI can already partially do today; the roles about to be desperately hired for are the ones that make sure AI keeps doing them correctly, safely, and profitably. Almost no company in any of these industries is currently

building a deliberate supply of that second category of talent – which is exactly the condition that turned a marketing skills gap into a monthly job-hopping market in 2021.

Software & engineering

This is the industry where the pattern is furthest along, and the most self-referential: the companies cutting engineering headcount are, in many cases, the same companies selling the AI tools justifying the cuts. Tech-sector layoffs are on pace to reach roughly 370,000 for 2026, with 54% of layoff events explicitly naming AI or automation, and cuts concentrated in QA, traditional software engineering, and support code – the categories copilots already handle competently. The vacuum forming behind it is narrower but deeper than the roles being cut: applied ML engineers, AI systems integrators, and the emerging discipline of AI-agent orchestration, where the job is not writing code but making sure autonomous systems of code behave correctly together. Software was the first industry to over-hire during a boom and the first to over-cut during a correction; it is likely to be the first to discover it over-cut again.

Financial services

Citigroup is targeting roughly 20,000 role eliminations by the end of 2026, tied publicly to AI by its own outgoing CFO, and Challenger data shows AI-linked cuts spreading across the broader finance sector. The specific vacuum this creates is unusually acute because finance cannot simply automate away the judgment layer: risk, compliance, and quantitative functions require someone who understands both the financial exposure and the model producing the recommendation, and regulators are not going to accept “the AI decided” as a defense. Banks that cut headcount on the assumption that AI removes the need for that judgment are setting up the same mismatch agencies hit in 2021 – except here, the professional who understands both sides of that gap commands compensation closer to the AI wage premium than to a standard finance role, making the eventual rehire meaningfully more expensive than the layoff saved.

Legal, compliance & internal audit

Cloudflare's 2026 cuts spanned legal, internal audit, and revenue recognition alongside finance and middle management – functions traditionally considered insulated from technology-driven headcount reductions because they exist specifically to catch mistakes, including AI's. That is precisely why the emerging vacuum here matters disproportionately: AI-literate counsel and auditors who can govern and defend automated decisions are being cut at the same moment AI adoption is creating more of exactly the kind of decisions that need governing and defending. Healthcare's experience is an early warning for this category specifically – legal commentary is already flagging AI-driven layoffs in regulated industries as a source of operational and litigation risk precisely because the compliance function meant to manage that risk is being thinned out at the same time.

Consulting & professional services

Consulting is the industry most explicit about the trade-off, which makes it the clearest evidence for this paper's argument. Accenture cut roughly 11,000 roles as part of an AI-driven restructuring, and its CEO said so directly: "those we cannot reskill will be exited." McKinsey has discussed a 10% reduction in non-client-facing headcount over the next 18 to 24 months, after already cutting around 200 technology and support staff; KPMG has cut roughly 400 U.S. advisory positions; Bain, BCG, and Deloitte have each slowed hiring or reduced headcount in 2026. The common driver is that AI tools now complete analyst-level work that used to require a team, in hours rather than weeks. The vacuum forming is the flip side of Accenture's own language: the firms that can actually reskill their people into AI-fluent delivery roles keep the client relationships that come with institutional knowledge; the firms that default to exiting people will be rebuilding that knowledge from outside, at a premium, once the easy cost-cutting phase ends.

Customer experience & support

This industry has already run the experiment the rest of this paper predicts. Klarna's reversal, detailed in Part Three, is the closest thing available to a controlled trial: cut deeply for AI, watch quality and retention degrade, then rehire. Salesforce has taken the opposite bet without yet reversing it, cutting its support organization from roughly 9,000 to 5,000 on the premise that AI agents now handle the volume. Gartner's prediction that half of AI-driven customer-service cuts reverse by 2027 is a direct, dated forecast for this exact industry, and its finding that only 20% of customer service leaders had actually reduced staffing due to AI as of late 2025 suggests most current cuts are speculative rather than proven. The vacuum forming is specific: escalation handling, AI-interaction quality assurance, and the hybrid human-AI service design Klarna is now rebuilding under a different name than the roles it cut.

Retail & consumer operations

The last week of January 2026 earned its own nickname in retail circles — "Automation Week" — after Amazon cut 16,000 corporate roles, Nike eliminated 775 distribution-center positions, and Home Depot cut 800 roles concentrated in its technology organization, all in the same seven days. Retail, alongside hospitality and food service, is projected to lose more jobs to AI automation than sectors like banking, utilities, or manufacturing, largely because of its concentration of high-volume, repeatable work. The vacuum forming sits one layer up from the roles being cut: the merchandising, operations, and technology staff who configure and maintain whatever automated system replaced the eliminated headcount — a smaller population than what was cut, but one with almost no existing bench, since retail has historically under-invested in exactly this kind of technical operations talent.

Logistics & supply chain

Logistics offers the starkest, most immediate evidence that the vacuum can form before the layoffs even finish landing. UPS is targeting 30,000 further role eliminations as it consolidates into automated “mega-hub” facilities; FedEx cut 3,100 positions citing automation and AI; Walmart cut 8,500 roles tied to automation and supply-chain restructuring. At the same time, 78% of logistics facilities report significant difficulty hiring and retaining qualified warehouse staff, and roughly 500,000 warehouse and logistics jobs sit open nationally right now — not in some future recovery scenario, but today, concurrently with the layoffs. McKinsey estimates up to 35% of logistics tasks could be automated by the end of the decade, but the roles considered safest in that scenario — AI and ML specialists, supply chain analysts, fleet managers, and operations leadership — are exactly the roles already in short supply. This is the clearest case in this paper of the supply shock and the demand shock overlapping in real time, rather than being separated by a recovery period the way they were for agencies.

Media & publishing

Newsroom job cuts stopped 2,300 in the first half of 2026 alone across outlets including The Washington Post, Vox Media, Condé Nast, Politico, CBS News, National Geographic, and ESPN — an increase of roughly 34% over all of 2025's losses, driven by a combination of falling advertising revenue, shifting audiences, and AI absorbing production and research work that once required staff. The vacuum forming is less about raw headcount than about a skill combination the industry has never had to hire for at scale: journalists and producers who can use AI to work at a faster pace without letting AI's tendency toward generic, ungrounded output degrade the credibility that is the industry's actual product. Outlets that solve that combination first will be positioned to absorb displaced talent from competitors who cut too fast; those that don't will be competing for the same small pool everyone else wants once the credibility cost of getting it wrong becomes visible.

Healthcare administration

Healthcare's 2026 layoffs are tangled with Medicaid funding changes and insurer margin pressure, but AI investment is explicitly part of the mix: Cigna cut approximately 2,000 roles as part of a multi-year efficiency program, CVS Health is cutting 313 positions in Aetna's small-group insurance business, and UnitedHealth is spending roughly \$1.5 billion on AI in 2026 while capping pay increases and running multiple reduction rounds. Sixty-three percent of healthcare organizations already use AI for revenue-cycle work — claims scrubbing, eligibility checks, denial prediction — which is exactly the administrative layer being thinned fastest. The vacuum forming is a compliance-adjacent one: staff who can supervise automated claims and billing decisions well enough to catch the errors that create regulatory and legal exposure, a risk legal analysts are already flagging publicly. As in financial services, this is a case where the

judgment layer is the expensive part to replace, and healthcare organizations cutting it alongside routine administrative work may be cutting into the exact function that keeps AI-driven decisions defensible.

Part Seven: Leading Indicators to Watch

Because the constraint holding back the bidding war is timing, not sentiment, the warning signs will show up before headline attrition data moves. CEOs and CFOs should track:

- Measured EBIT or productivity impact from AI deployments, tracked quarterly — a stalled ROI number is the clearest signal the pivot from infrastructure spending to talent spending is approaching.
- The technology-to-people ratio in the AI budget itself, compared against the current 93/7 market norm — a company that never moves off that ratio is choosing to be a payer rather than a poacher.
- Voluntary attrition specifically among self-taught or AI-certified staff, tracked separately from overall attrition, since this is the “self-preparing” cohort most likely to be poached first.
- External time-to-fill and posted compensation for AI-adjacent roles at direct competitors — a rising number is the same leading indicator agencies saw in referral-bonus inflation in 2021.
- Internal mobility requests into AI-adjacent roles — a surge signals the self-preparing cohort would rather move internally than wait to be poached, if given the option.
- AI ROI by team or pod, comparing domestic-premium hires against nearshore-blended teams doing comparable work — the clearest available signal of which build strategy is actually paying off.

Part Eight: What to Do Before the Bidding Starts

Treat AI as an org-design decision, not a procurement decision. That means deliberately rebalancing the current 93/7 technology-to-people budget split before a stalled ROI number forces the conversation at the board level.

Find the self-preparing employees and give them a reason to stay

The agency lesson is specific: the people who leave first in a talent war are not the disengaged — they're the ones who quietly kept improving while no one was watching. Identify who inside the organization is building AI fluency on their own initiative, and make sure they know the company will pay for it before a competitor offers to.

Watch AI ROI numbers as an early-warning system, not just a finance metric

A stalled EBIT impact from AI spending is not just a technology problem. It is the leading indicator that the budget is about to swing toward people, and that the bidding war for them is close behind.

Price in the premium now, rather than paying it later

Agencies that adjusted compensation ahead of the 2021 crunch kept more of their people than those that waited to be forced. With the AI wage premium already sitting at 62–67% and still rising, waiting for a resignation to trigger a counteroffer is the most expensive way to solve this problem.

Treat nearshoring as a build strategy, not a discount

Latin America's AI and cybersecurity talent base has grown specialized enough, and its project-based engagement model flexible enough, that nearshoring should be evaluated alongside domestic hiring and internal reskilling as a primary way to build an AI-Ready Team — not as a fallback for when the domestic budget runs out. Start pods on a project or hourly basis where the region's market already operates natively, measure AI ROI against domestic-premium alternatives directly, and convert what works into longer engagements once the number proves out.

Redeploy before you rehire

Given that 73% of HR leaders who track the cost say fire-and-rehire is more expensive than redeployment, the default response to an AI-driven role change should be retraining the people already inside the building — not cutting them and competing for their replacement at a premium six months later.

Conclusion

Marketing agencies did not experience a mysterious wave of employee dissatisfaction in 2021. They experienced the predictable consequence of cutting specialized talent right before demand for that talent overshot supply, with no way to rebuild it on the timeline the market demanded. Every input to that same mechanism is now visible across the broader economy: broad layoffs justified by AI, capital flowing almost entirely into infrastructure rather than people, and a workforce quietly splitting into those who've given up and those who are quietly getting ready to be hired away. The AI talent shortage is already numerically larger than the agency shortage ever was, and the wage premium is already showing up in the data. Unlike agencies in 2021, today's employers have a third option besides overpaying domestically or losing the work: building the AI- Ready Team nearshore, in a market where the specialization is compounding quickly and the talent already prefers to engage by the project rather than by the year. The only open question is which employers spend the next year building the teams — domestic, nearshore, or both — that will win that market, and which ones spend it discovering, the way agencies did, how much more expensive it is to buy talent back than it would have been to build it right the first time.

Sources

1. Fishbowl survey on anticipated COVID-19 agency layoffs, March 2020, as reported by MediaPost.
2. Forbes, “As Agencies Shed Jobs, Marketers Could Face A New Set Of Challenges Even After The Covid-19 Crisis,” 2020.
3. AdExchanger, live industry layoff tracker, 2020; Forrester agency workforce and marketing-spend forecasts, 2020.
4. Campaign US and DeepReach, reporting on the 2021 agency talent shortage and recruitment response.
5. LinkedIn marketing job-posting growth data, 2021, as reported in industry hiring-trends coverage.
6. Tom's Hardware and TechCrunch, 2026 tech-sector AI-layoff tracking; Challenger, Gray & Christmas, Job Cuts Report, June 2026.
Reporting on Salesforce, Citigroup, and Cloudflare workforce reductions tied to AI, 2026.
7. Mercer, 2026 Global Talent Trends Report; The Conference Board, 2026 C-Suite Outlook Survey.
8. Express Employment Professionals, job seeker survey, 2025; Founder Reports, Employee Engagement Report, June 2026.
9. Gallup, State of the Global Workplace 2026.
10. PwC, Global AI Jobs Barometer, 2026; Second Talent, global AI talent shortage statistics, 2026.
11. IBM 2026 CEO Study and related workforce upskilling research on self-directed AI learning.
12. World Economic Forum, “AI is ramping up workforce turnover,” June 2026; research on AI budget allocation between technology and workforce training.
13. Gallup and Center for American Progress, research on the cost of employee turnover; SHRM turnover-cost benchmarks.
14. Gartner, customer-service AI rehiring forecast and October 2025 survey of customer service leaders, reported February 2026.
15. Reporting on Klarna's AI customer-service reversal, including CEO statements on service quality, 2024–2026.
16. Reporting on Accenture, McKinsey, KPMG, Bain, BCG, and Deloitte headcount and reskilling decisions tied to AI, 2026.
17. Reporting on Amazon, Nike, and Home Depot's January 2026 “Automation Week” workforce reductions.
18. Reporting on UPS, FedEx, and Walmart automation-linked layoffs, 2026; supply-chain labor-shortage and McKinsey Global Institute automation research.
19. Press Gazette and Media Copilot, tracking of 2026 journalism and publishing layoffs.
20. CareerMinds and MedCity News, reporting on 2026 healthcare-sector layoffs and AI-driven legal risk in healthcare administration.
21. Howdy, ParallelStaff, Revelo, Mismo, BEON.tech, and Talent Scout, 2026 nearshore Latin America cost and rate benchmarking reports.
22. Combine, “Recruitment Challenges in Latin America for 2026”; research on regional AI investment, generative AI course enrollment, and cybersecurity incident growth.
23. Hire With Near, “How to Hire Data and AI Talent in Latin America in 2026”; Athyna and Nearshore Business Solutions, contractor-versus-full-time-employee cost and onboarding comparisons.
24. Grand View Research, Latin America Freelance Platforms Market outlook; UNDP, reporting on the gig economy in Latin America.
- 25.



Schedule a Call Today

[click here](#)