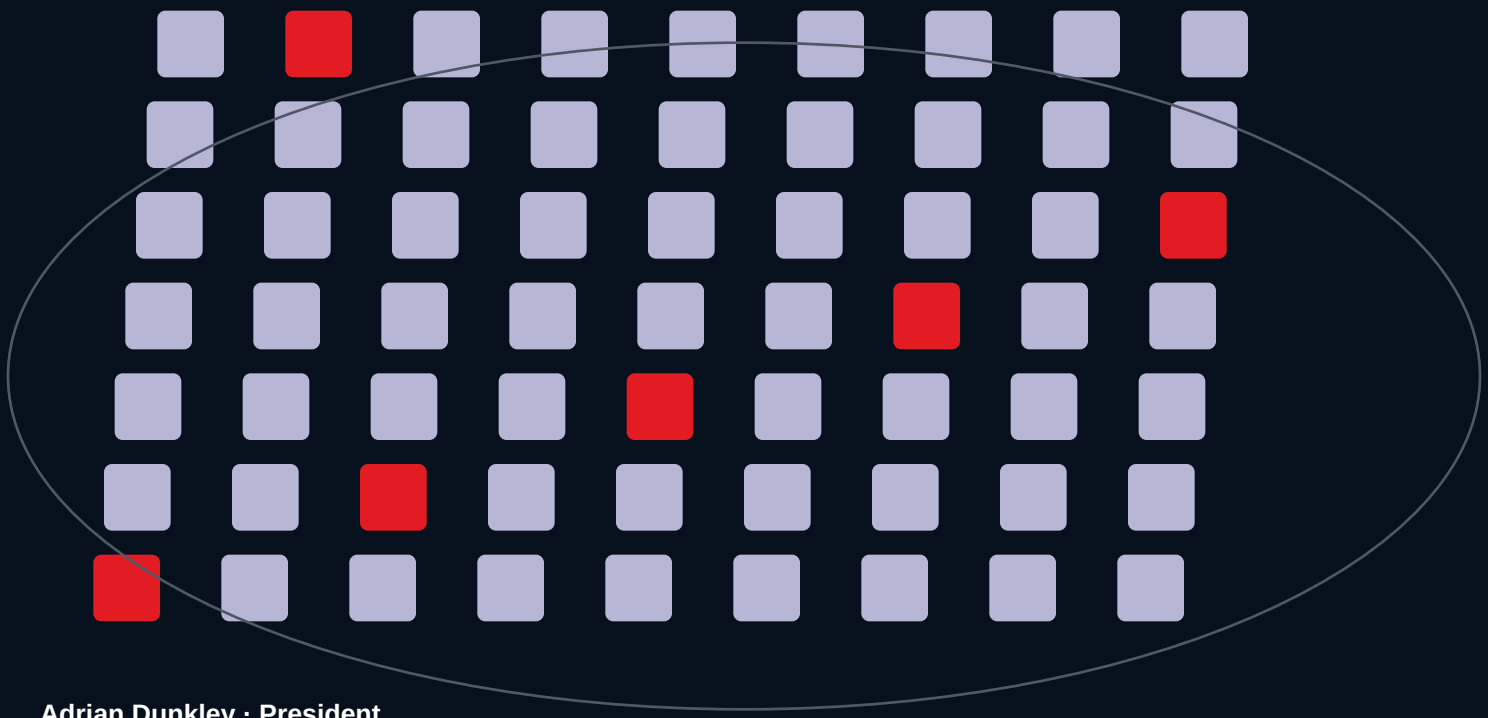
Caribbean AI Association

RESEARCH SERIES · Q4 2026

Caribbean AI Risk Index

Risk, readiness and resilience across the region

16 sovereign states · 15 territories · quarterly tracking



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EXECUTIVE SUMMARY

The Caribbean is not facing one AI risk

CARI measures exposure to AI-driven disruption and the institutional and economic capacity to absorb it. The central finding is heterogeneity: different countries reach similar headline scores for very different reasons.

88

Highest sovereign score

Dominica

20

Lowest sovereign score

Trinidad & Tobago

31

Jurisdictions covered

16 states + 15 territories

5

Core pillars

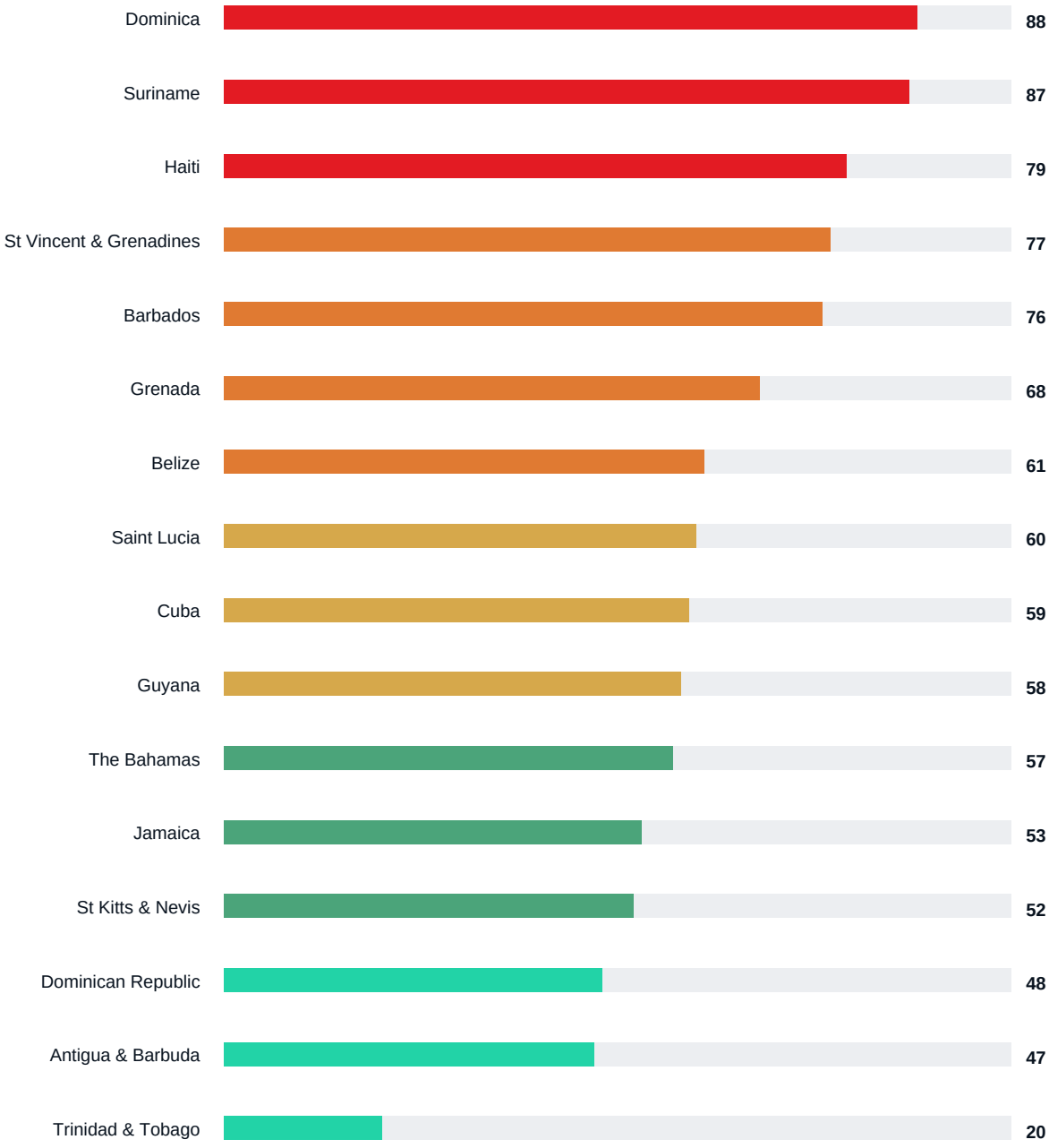
Exposure + fragility

Q4 2026

Policy activity increased, but scores remain unchanged where announcements, consultations or assessments have not yet become operational safeguards. The index records those developments separately instead of rewarding intent before implementation.

REGIONAL LANDSCAPE

Sovereign CARI scores



Higher score = greater relative AI risk within the Caribbean sample. Scores are composite indicators, not probabilities.

METHODOLOGY

Exposure × fragility

Exposure combines labour-market exposure, cyber and AI-agent threats, and information integrity. Fragility combines governance/readiness gaps and economic resilience gaps.

$$\mathrm{CARI} = 100 \times \sqrt{(E' \times F')}$$

with a documented regional display stretch

EXPOSURE

- Jobs & labour
- Cyber & AI agents
- Information integrity

FRAGILITY

- Governance & readiness
- Economic resilience

UNCERTAINTY

- Coverage grades
- Sensitivity analysis
- 1,000 Monte Carlo draws

Missing data is not silently imputed. Weights are redistributed and coverage is disclosed. Territory estimates remain outside the sovereign ranking.

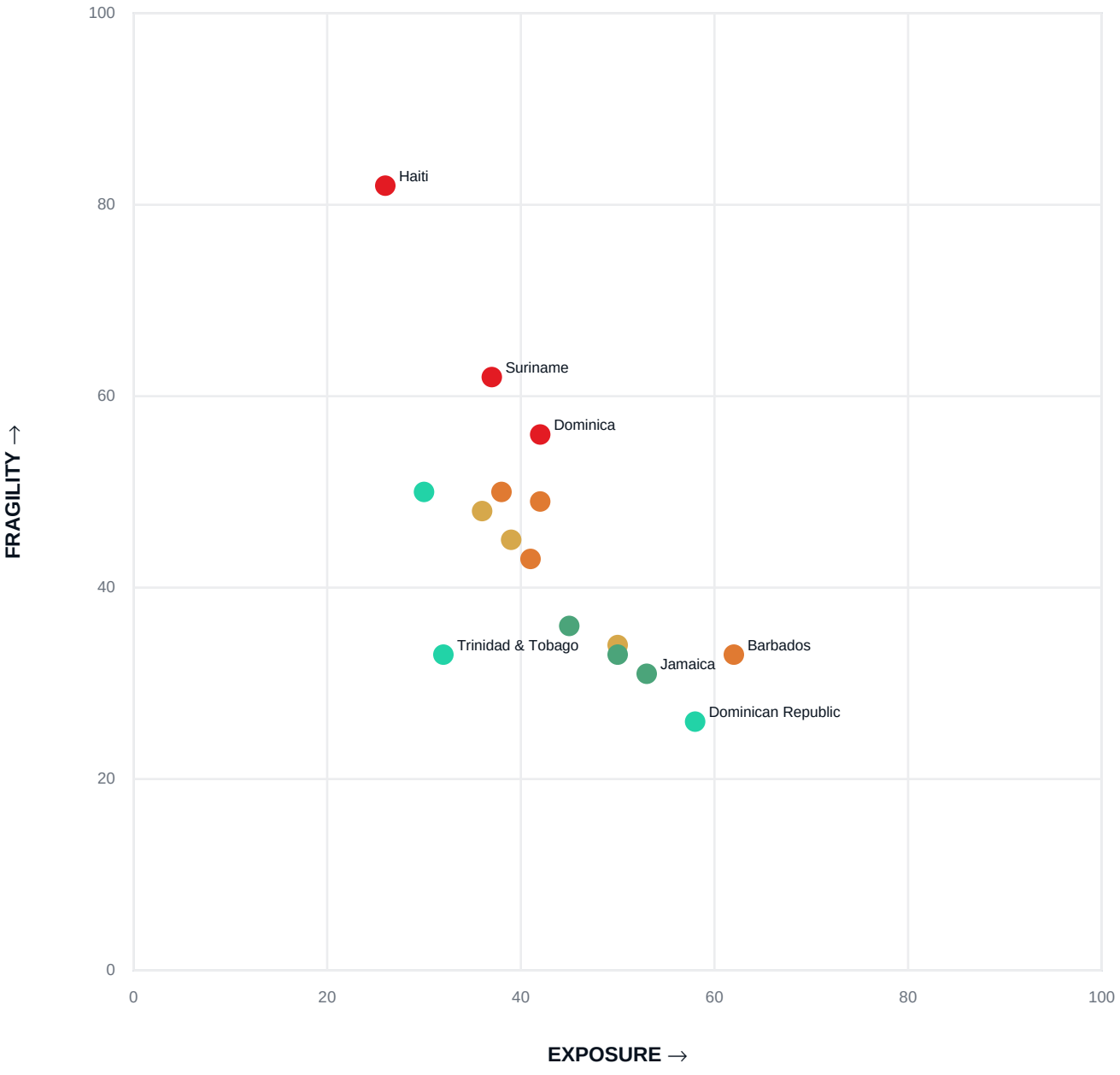
COUNTRY RANKING

The full sovereign ranking

#	Country	CARI	E	F	Jobs	Cyber	Info	Gov	Econ
1	Dominica	88	42	56	31	61	34	88	23
2	Suriname	87	37	62	19	58	35	82	42
3	Haiti	79	26	82	20	36	22	97	66
4	St Vincent & Grenadines	77	42	49	38	47	42	60	39
5	Barbados	76	62	33	87	55	44	52	15
6	Grenada	68	38	50	37	42	36	59	40
7	Belize	61	41	43	56	33	35	53	32
8	Saint Lucia	60	39	45	54	32	31	52	38
9	Cuba	59	50	34	49	22	80	35	33
10	Guyana	58	36	48	27	38	43	46	50
11	The Bahamas	57	50	33	60	49	42	43	23
12	Jamaica	53	53	31	64	60	35	31	30
13	St Kitts & Nevis	52	45	36	31	52	51	43	28
14	Dominican Republic	48	58	26	68	62	43	30	22
15	Antigua & Barbuda	47	30	50	0	47	42	51	50
16	Trinidad & Tobago	20	32	33	25	33	38	51	15

RISK STRUCTURE

Exposure and fragility tell different stories



FIVE PILLARS

What the index measures

01 Labour-market exposure

Tasks and economic activity exposed to current AI capabilities.

02 Cyber & AI-agent threats

Cyber posture, attack surface, ransomware and AI-enabled fraud.

03 Information integrity

Synthetic media, manipulation and information-environment exposure.

04 Governance & readiness gap

Readiness, privacy law, cybercrime law, strategy and public literacy.

05 Economic resilience gap

Concentration, remittances, income, unemployment, expertise and investment.

COUNTRY PROFILES

Higher-risk sovereign profiles

88

#1 Dominica

Exposure 42 · Fragility 56 · Jobs 31 · Cyber 61 · Information 34 · Governance 88 · Economy 23

Primary pressure: Governance (88/100)

87

#2 Suriname

Exposure 37 · Fragility 62 · Jobs 19 · Cyber 58 · Information 35 · Governance 82 · Economy 42

Primary pressure: Governance (82/100)

79

#3 Haiti

Exposure 26 · Fragility 82 · Jobs 20 · Cyber 36 · Information 22 · Governance 97 · Economy 66

Primary pressure: Governance (97/100)

77

#4 St Vincent & Grenadines

Exposure 42 · Fragility 49 · Jobs 38 · Cyber 47 · Information 42 · Governance 60 · Economy 39

Primary pressure: Governance (60/100)

76

#5 Barbados

Exposure 62 · Fragility 33 · Jobs 87 · Cyber 55 · Information 44 · Governance 52 · Economy 15

Primary pressure: Jobs (87/100)

68

#6 Grenada

Exposure 38 · Fragility 50 · Jobs 37 · Cyber 42 · Information 36 · Governance 59 · Economy 40

Primary pressure: Governance (59/100)

61

#7 Belize

Exposure 41 · Fragility 43 · Jobs 56 · Cyber 33 · Information 35 · Governance 53 · Economy 32

Primary pressure: Jobs (56/100)

60

#8 Saint Lucia

Exposure 39 · Fragility 45 · Jobs 54 · Cyber 32 · Information 31 · Governance 52 · Economy 38

Primary pressure: Jobs (54/100)

COUNTRY PROFILES

Comparative sovereign profiles

59

#9 Cuba

Exposure 50 · Fragility 34 · Jobs 49 · Cyber 22 · Information 80 · Governance 35 · Economy 33

Primary pressure: Information (80/100)

58

#10 Guyana

Exposure 36 · Fragility 48 · Jobs 27 · Cyber 38 · Information 43 · Governance 46 · Economy 50

Primary pressure: Economy (50/100)

57

#11 The Bahamas

Exposure 50 · Fragility 33 · Jobs 60 · Cyber 49 · Information 42 · Governance 43 · Economy 23

Primary pressure: Jobs (60/100)

53

#12 Jamaica

Exposure 53 · Fragility 31 · Jobs 64 · Cyber 60 · Information 35 · Governance 31 · Economy 30

Primary pressure: Jobs (64/100)

52

#13 St Kitts & Nevis

Exposure 45 · Fragility 36 · Jobs 31 · Cyber 52 · Information 51 · Governance 43 · Economy 28

Primary pressure: Cyber (52/100)

48

#14 Dominican Republic

Exposure 58 · Fragility 26 · Jobs 68 · Cyber 62 · Information 43 · Governance 30 · Economy 22

Primary pressure: Jobs (68/100)

47

#15 Antigua & Barbuda

Exposure 30 · Fragility 50 · Jobs 0 · Cyber 47 · Information 42 · Governance 51 · Economy 50

Primary pressure: Governance (51/100)

20

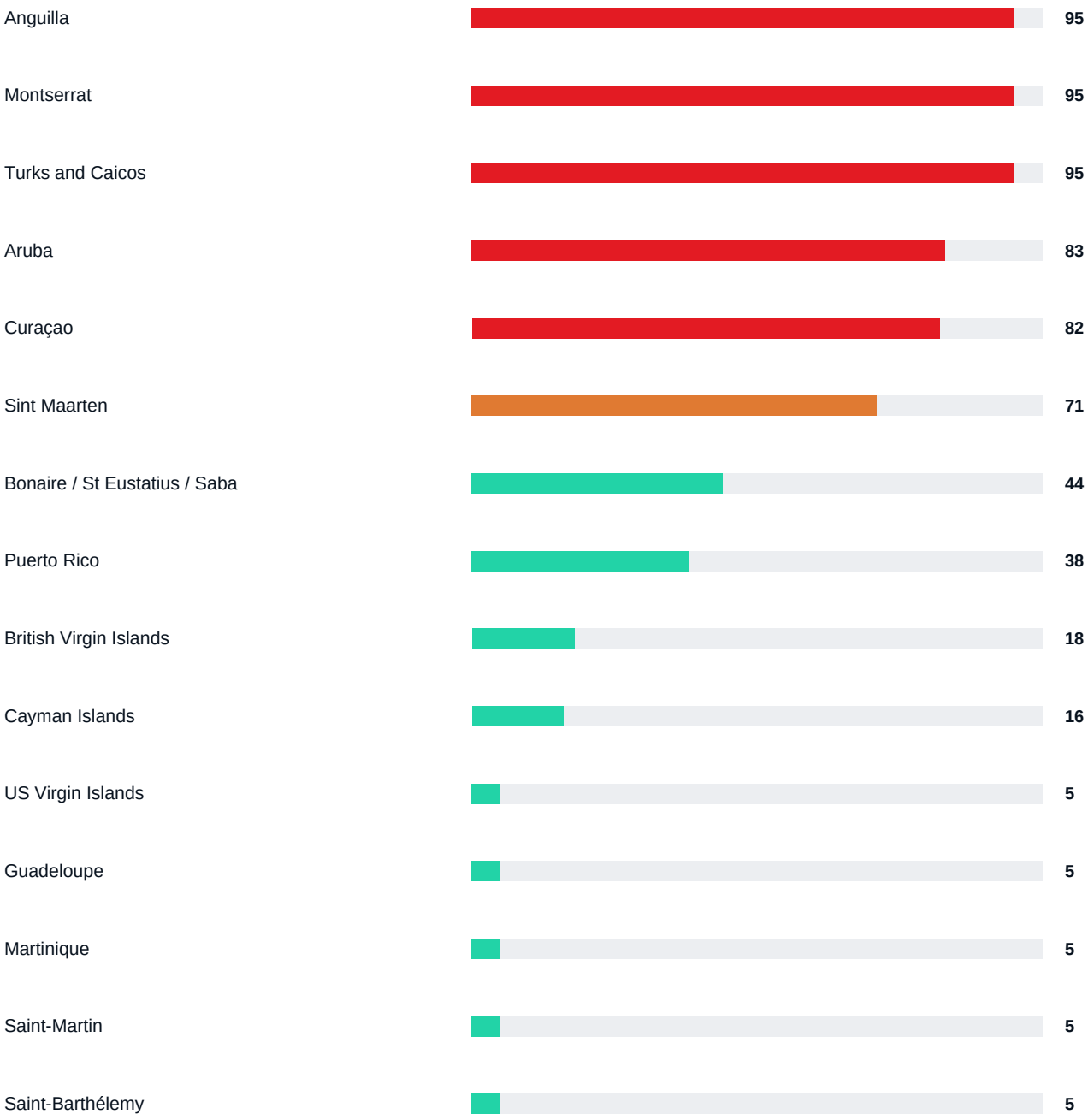
#16 Trinidad & Tobago

Exposure 32 · Fragility 33 · Jobs 25 · Cyber 33 · Information 38 · Governance 51 · Economy 15

Primary pressure: Governance (51/100)

TERRITORIES

Estimated scores outside the sovereign ranking



Territories are shown as estimates because their governing legal frameworks differ from sovereign states and their data coverage is often thinner. They are excluded from the 16-country ranking.

QUARTERLY MOVEMENT

Q3 → Q4 2026

The August 2026 edition is preserved as the first formal quarterly snapshot. The October 2026 edition records new policy evidence separately. No sovereign CARI score was changed solely because a government announced a plan, began a consultation, or entered an assessment process.

Why a flat score can still mean movement

A stable score does not mean nothing happened. It means the verified developments did not yet cross the threshold defined in the published methodology. This preserves comparability and reduces the risk of political announcements creating artificial improvements.

2025 comparisons

CARI launched in July 2026. Any earlier comparison will therefore be labelled as a reconstructed backcast and will use period-correct evidence rather than today's evidence applied retrospectively.

POLICY MOVEMENT

What changed without forcing the score

Jamaica

Draft national AI policy work continued; announcements are tracked separately until adoption and operationalisation.

Trinidad & Tobago

National AI readiness consultations progressed through UNESCO/UNDP assessment work.

The Bahamas

Government commitments around AI governance and a national commission are recorded as policy movement pending implementation.

Suriname

UNESCO RAM 2.0 began in August 2026; an important capacity step, but not itself an enacted safeguard.

Antigua & Barbuda

UNESCO readiness work strengthens the evidence base; no adopted national AI strategy is inferred from assessment alone.

Dominican Republic

Existing national strategy and readiness work remain the region's strongest formal AI-governance base.

PRIORITY ACTIONS

From index to implementation

1 Governance

Move from AI principles to enforceable impact assessment, procurement and incident-reporting rules.

2 Cybersecurity

Treat AI agents, identity fraud, model access and third-party AI services as part of national cyber resilience.

3 Workforce

Target reskilling at exposed tasks and sectors, not generic AI training alone.

4 Data protection

Strengthen regulators, automated-decision safeguards, breach notification and practical enforcement.

5 Information integrity

Build election, media and public-service protocols for synthetic media and provenance.

6 Measurement

Publish national data that can replace regional proxies and reduce uncertainty in future CARI editions.

LIMITATIONS & SOURCES

Read the scores with their evidence

CARI is a regional composite indicator. 'Comparatively lower' does not mean low absolute risk. Small-state data gaps, uneven cyber incident disclosure, oil-distorted national income statistics, and different reference years for tourism and labour data all affect interpretation.

Core source families

- OECD/JRC composite-indicator methodology
- NIST AI Risk Management Framework
- MIT AI Risk Repository
- ILO occupational GenAI-exposure research
- Oxford Insights Government AI Readiness Index
- ITU Global Cybersecurity Index
- UN DESA E-Government Development Index
- World Bank, IMF, IDB and national statistical sources
- National data-protection, cybercrime and AI-policy records
- UNESCO AI Readiness Assessment Methodology

Citation and reproducibility

The live CARI page publishes the methodology, score logic, coverage treatment and quarterly history. The underlying source register should be maintained with document-level provenance for every scored input and every future revision.

Risk should be measured over time.

CARI is designed as a living regional instrument: transparent enough to challenge, stable enough to compare, and practical enough to guide action.

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CARI