WHAT CONSOLIDATORS AND INDEPENDENTS CAN LEARN FROM ONE ANOTHER

A 2026 FCCBS INSIGHTS WHITE PAPER

FORTITUDE Research + Marketing

FORESIGHT

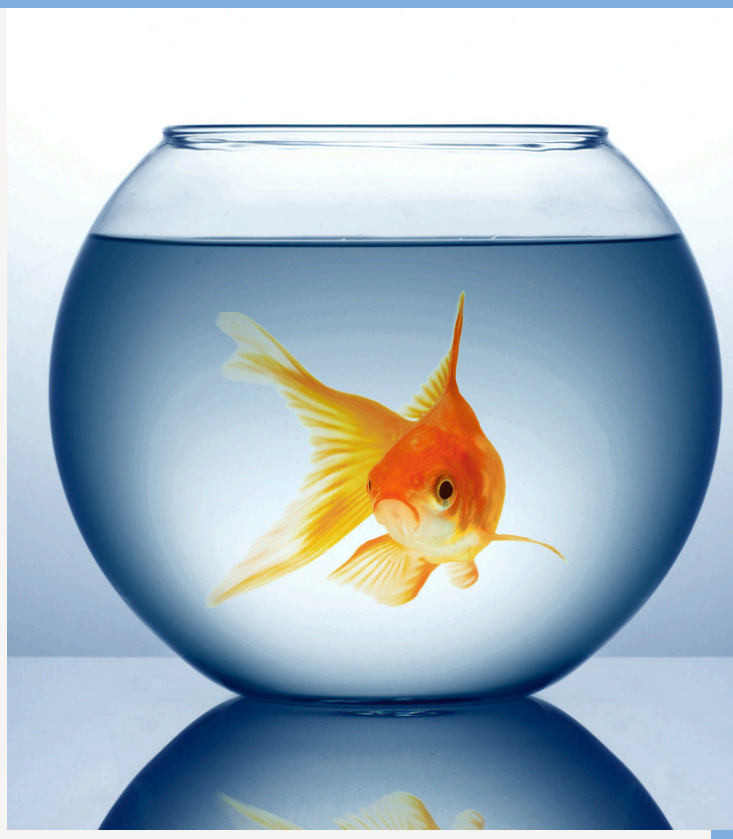


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Introduction

Each year since 2020, The Foresight Companies and Fortitude Research and Marketing have taken the pulse of the profession with our Funeral and Cemetery Consumer Behavior Study (FCCBS). This annual survey program gathers feedback from both consumers and industry insiders about their experiences, behaviors, and expectations with our Profession. Once again this year, the results paint the picture of an industry that does some things exceptionally well yet continues to face challenges in adapting to changing consumer expectations and evolving societal norms.

In an effort to help bring more clarity to how the profession can meet these challenges, we started thinking about unseen aspects of the profession that could be impacting consumers. As a result, the 2026 study includes new findings based on ownership structure -- Consolidators and Independents.



While both business arrangements have their advantages, this year's comparison clearly shows unique differences between each group. The data also suggests some unique strengths of each group, suggesting both groups can probably learn something from the other. The results also highlight a few areas in which both groups still have work to do.

Where Consolidators Have Clout

Corporate consolidators are both the big fish and little fish in this proverbial pond. On one hand, they operate very large networks of funeral homes and cemeteries and are estimated to account for up to one-third of all funeral services in North America. On the other hand, they make up only a small share of the total rooftops in the Profession: roughly 90% of the approximately 19,000 funeral homes in the U.S. ARE NOT controlled by consolidators and remain privately owned by families or individuals[1].

Regardless of what size of a fish you think Consolidators are, there is no question that they enjoy certain structural advantages compared to Independent locations…things like buying power, standardized systems, and shared resources. They also tend to have a more formalized approach to business systems and metrics, which is where they have demonstrated some key advantages.

[1] Memorials.com, "Largest Funeral Home Companies in the U.S", April 3, 2026

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Pre-Need Prevalence

This leads directly to the first best practice that was uncovered in our analysis – one that is much more common with Consolidators than for Independents: the deployment of dedicated pre-need salespeople.

This year's FCCBS finds that Consolidator locations are much more likely to deploy dedicated pre-need salespeople than are Independents: 93% vs. 60% *(Figure 1)*. Why Independents are less likely to pursue this strategy is an open question…perhaps it's related to resources or maybe they just don't think it's necessary for their business.

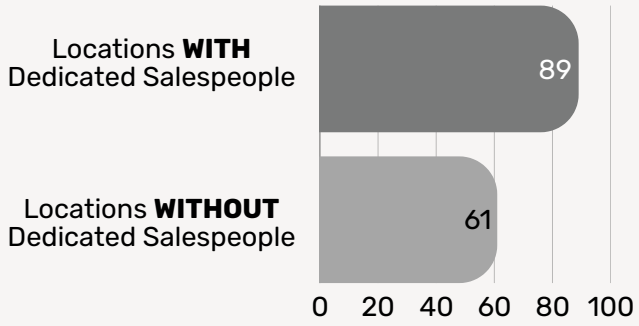


Figure 1

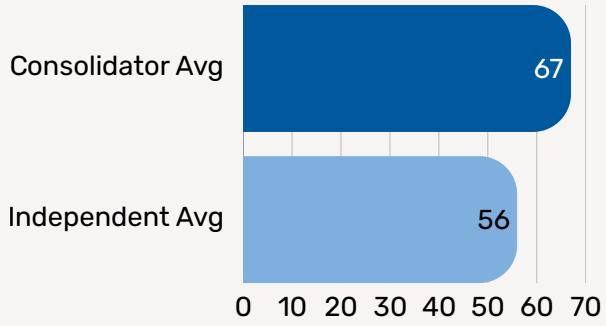
What is not an open question is how our Professionals feel about the impact of a dedicated pre-need salesforce. Put simply, they think it's a better strategy:

- Locations with dedicated representatives report a more effective pre-need sales program overall (89% vs. 61% without a dedicated salesperson) *(Figure 2)*.
- Those who work for Consolidators (virtually all of whom use some kind of dedicated pre-need salespeople, be it in-house or contracted through a partner) feel much better about their organization's ability to provide qualified leads than do Independents (who are much less likely to use dedicated pre-need salespeople) (*Figure 3)*.

Effectiveness of Your Organization's Pre-Need Sales Program



My Organization Does a Good Job of Providing High-Quality Pre-Need Leads



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Proactive Approach

There is another pre-need-related area in which Consolidators and Independents differ, something that may also underpin the fact that Consolidators give their pre-need sales program higher ratings than Independents do.

In a nutshell, Consolidators tend to be more proactive with activities designed to generate pre-need sales leads. This year's results show that Consolidator locations are more active in almost every type of lead-generation activity, but particularly so when it comes to:

- Outreach activities that target existing families
- Hosting workshops and seminars for new families
- Outreach programs designed to build bridges with hospice and palliative care providers.

The two groups are similar in that they both pursue paid advertising campaigns of all types as the most common lead-gen activity along with community involvement. However, the data suggests that isn't enough: Consolidators are more active with other lead-gen efforts, which is likely a driver of Consolidators rating their pre-need sales programs as more effective. Simply put, Consolidators are exploring more channels more aggressively to drive pre-need leads and sales.

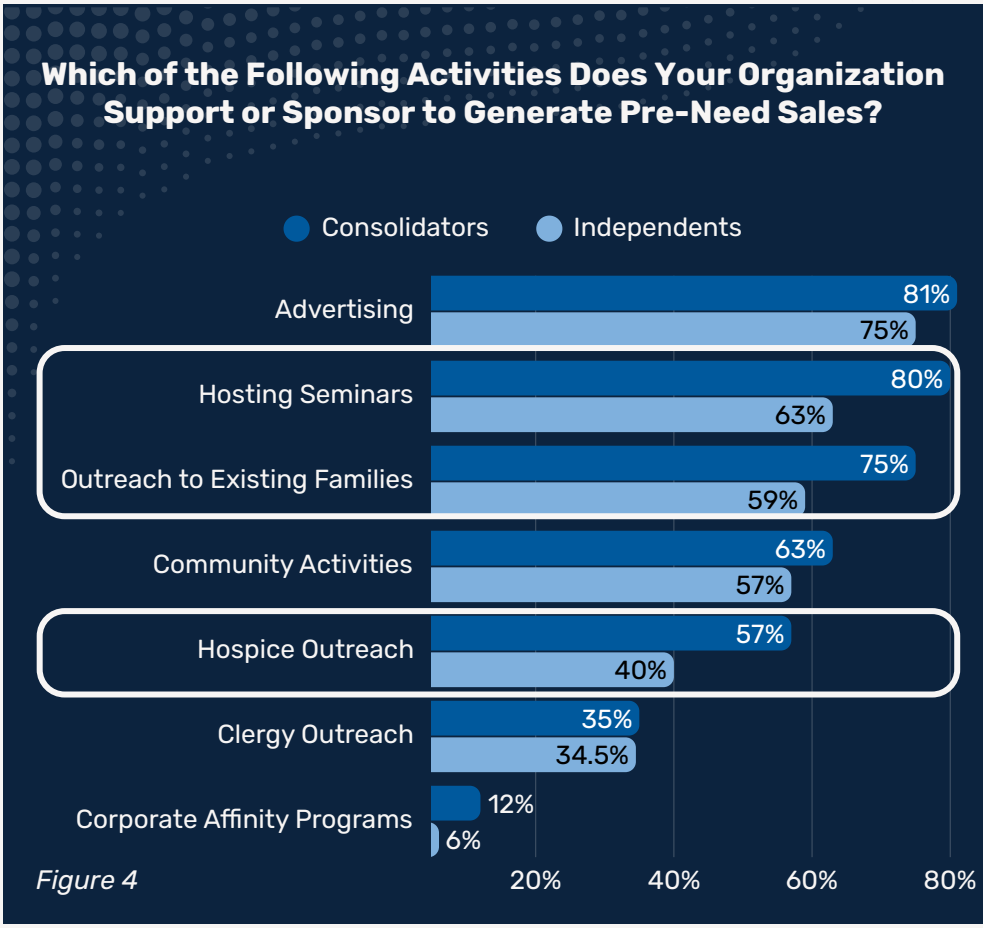


Figure 4

Wrangling Reviews

Independents can also learn from Consolidators when it comes to soliciting positive reviews from their customers. Every year, the FCCBS results validate the importance of positive reviews to the customer, and this year is no different, where 74% of families who have made arrangements said that online reviews were an important factor in making their decision. And although both groups seem to recognize this, Consolidators are simply more systematic in going after positive customer reviews.

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At the most basic level, Consolidators are much more likely to prompt their customers for a review, whereas Independents seem much more reluctant to do so. More than 8 in 10 Consolidators say they are proactive in asking their customers for a positive review. For Independents, that figure is much lower at 62% *(Figure 5)*.

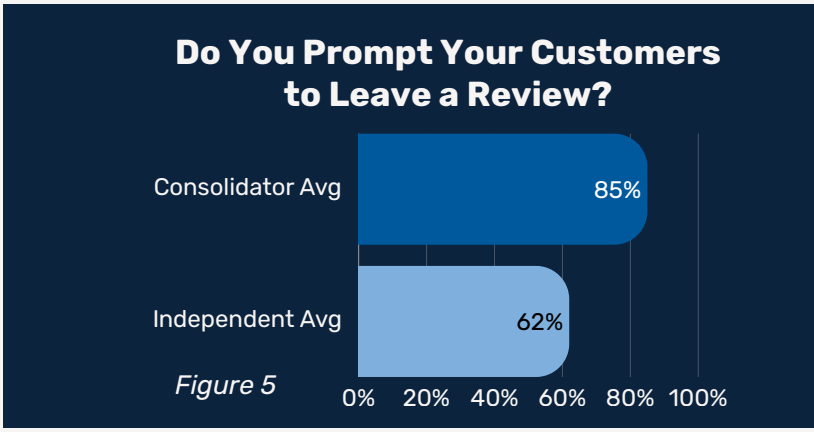


Figure 5

In addition, Consolidators tend to have a much more systematic approach to asking for a review. While it's true that both groups still extend an informal "we ask" request for reviews, Consolidators supplement these softer requests with additional strategies that don't rely on a funeral director or sales counselor feeling confident enough to ask.

Specifically, Consolidators are much more likely to rely on things like prompts that are built into a customer-experience survey program (which most consolidators have) or QR codes that can be persistently on display at their locations. While there is value in a personal, heartfelt request for a review, Consolidators also recognize the importance of a multi-channel approach (*Figure 6*).

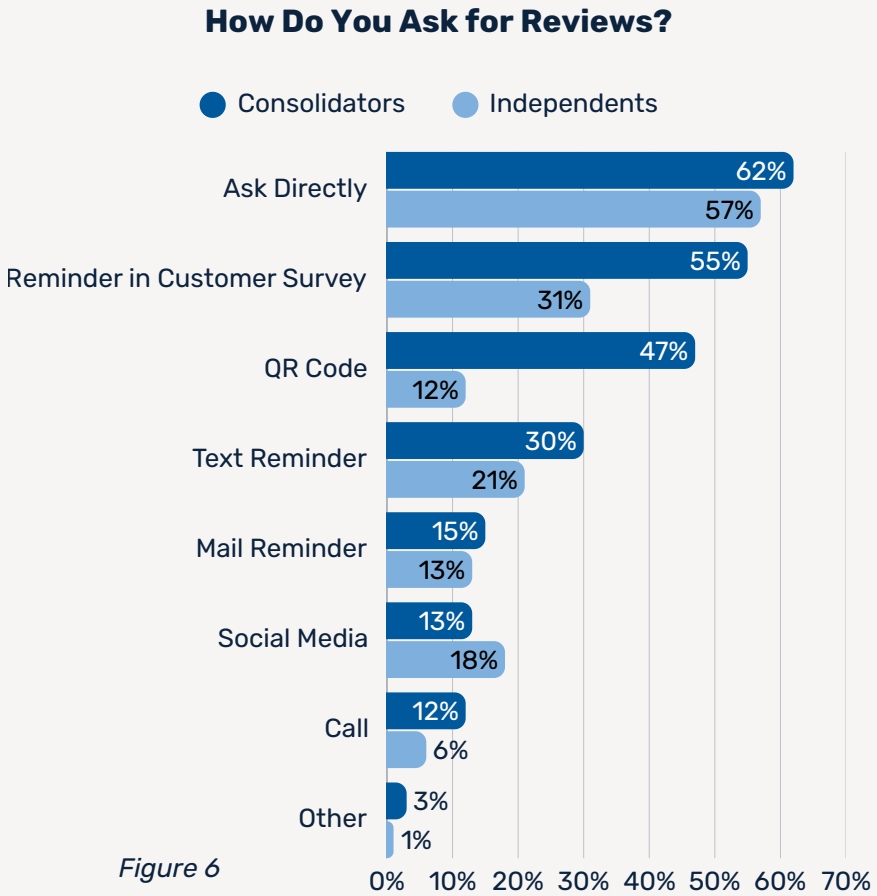


Figure 6

> ***Pre-need is not simply a sales initiative—it is an essential part of serving families well. That is why we invest in dedicated people, aftercare outreach, and the systems needed to make advance planning a core part of our business.***
>
> ***– Lindsay Granson, Chief Operating Officer Heritage Family***

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Where Independents Have Impact

While Consolidators may have an advantage when it comes to business processes, when it comes to what's happening at a location and in the community it serves, local ownership can provide a more connected perspective.

Transparency and Trust

One of the most consistent areas of improvement identified in past FCCBS studies is the inability to provide the consumer with transparent, easy-to-understand pricing information. While this remains a challenge that the profession as a whole still needs to more fully address, the data suggests that Independent locations as a group may be a bit further down the road to meeting customer expectations than Consolidators are.

When we ask HOW pricing information is provided online to the consumer, the most common response from both groups is "a PDF of our GPL." While this is a first step towards transparency, it does not provide the kind of interactivity that consumers experience with other e-commerce platforms, and is a reminder that the profession writ large generally lags the pricing-and-packaging functionality present in many online retail websites we use as consumers every day.

That being said, Independents as a group are more likely than Consolidators to provide access to pricing in a more dynamic, user-friendly package.

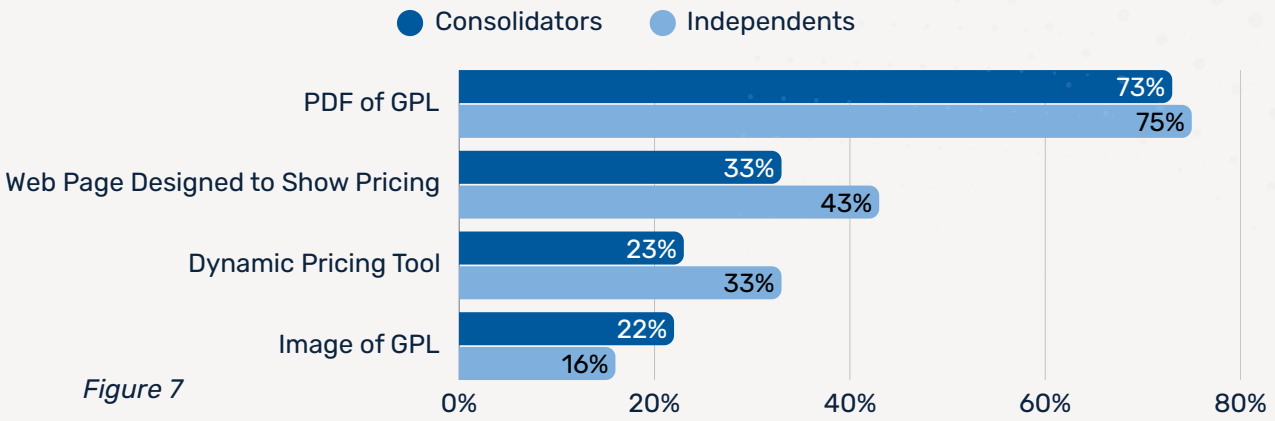


Figure 7

Specific "Pricing Web Pages" and online pricing tools, precisely the types of pricing information that consumers have grown accustomed to, are more commonly deployed on the websites of Independent locations vs. Consolidator locations.

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Local Involvement

Another addition to this year's study was the topic of "association involvement" – how involved is your location with various national and state-level associations? This new data illustrates yet another stark difference in the behavior of Consolidators and Independents.

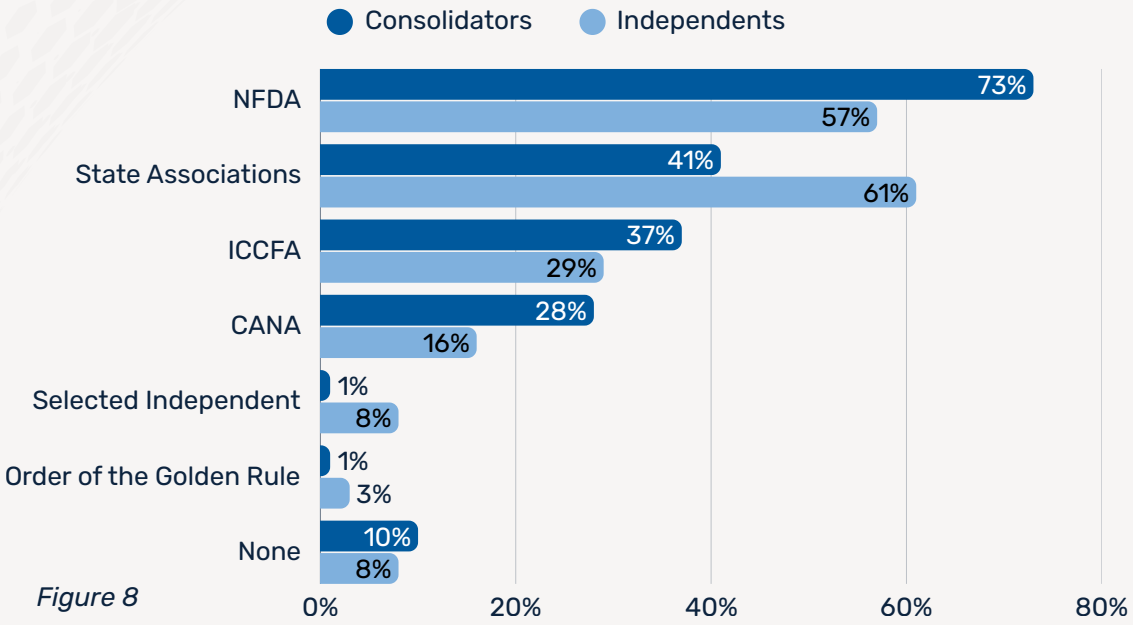


Figure 8

Consolidators are much more active with National organizations (NFDA, ICCFA, CANA), whereas Independents are much more involved with their respective State associations. Based on the levels of participation, Independents appear to get about the same value from their involvement with their State associations as they do from their involvement with the National association, NFDA. In contrast, Consolidators seem to be focusing their efforts on national organization relationships with much less emphasis on various state associations.

> ***In serving families through loss, those families always come first. Our work family is how we keep that promise, because when we take care of our people, they take care of the families we serve.***
>
> ***– David Hernandez,***
> ***Founder and CEO,***
> ***Jersey Memorial Group***

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Employee Engagement and Satisfaction

Last but certainly not least, Independents as a group are doing a much better job creating engagement and satisfaction among their employees.

The FCCBS Study asks industry professionals to answer a wide range of questions about their engagement at work. These questions can be divided into 2 groups:

Company-Focused questions:

- *My organization is valued by its community*
- *New ideas are welcomed and encouraged*
- *My organization is offering the services people want*

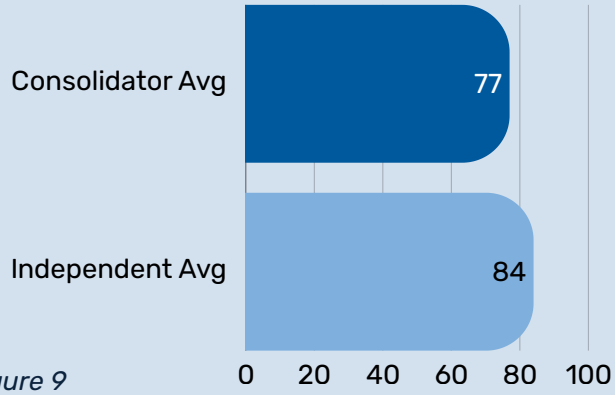


Figure 9

Employee-Focused questions:

- *Morale is high at my organization*
- *My employer values me as an employee*
- *My organization gives me the training and support I need*

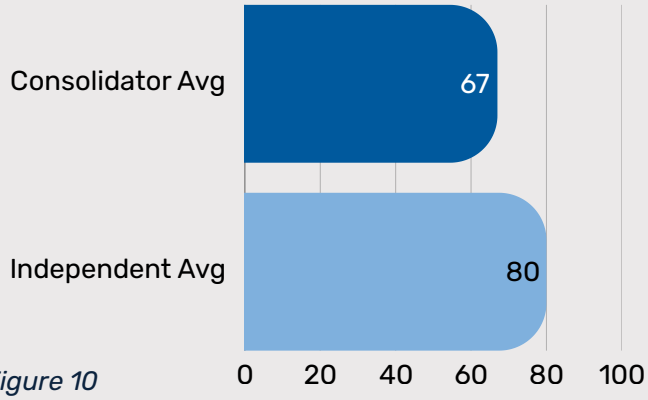


Figure 10

Professionals at Independent locations feel much more engaged and positive, particularly with regard to Employee-focused issues, when compared to professionals at the Consolidators.

Perhaps not surprisingly, this difference in engagement also leads to very different feelings about job satisfaction.

Independent locations tend to offer their employees the advantages of greater creative freedom, direct mentorship from owners, and deeper, community-focused relationships. Based on the results of this year's FCCBS Study, Consolidators should take note. Professionals who work at consolidator locations are much less engaged and ultimately less satisfied with their jobs.

% Very Satisfied with Their Job

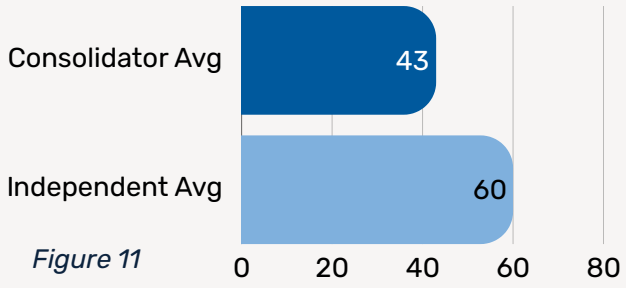


Figure 11

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Where Everyone Can Improve

This year's FCCBS data uncovers some key strengths and weaknesses of Consolidator and Independent funeral locations. While each group has unique strengths that can inform the other, let us not forget that there are critical areas in which the entire Profession must up its game, areas in which significant gaps still exist between the Profession and its customers.

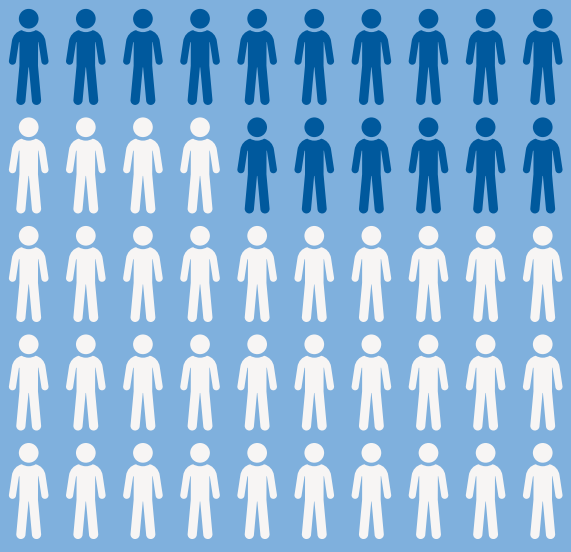
Product Awareness and Education

Put plainly, the Profession continues to overestimate how much the consumer knows AND how effective industry efforts to educate the customers are. The data clearly illustrates that consumers don't know nearly as much about products and services as the Profession thinks they do. Similarly, consumers are not recognizing the education efforts the Profession claims to be providing.

Both of these gaps are not new and have been persistent issues for the Profession:

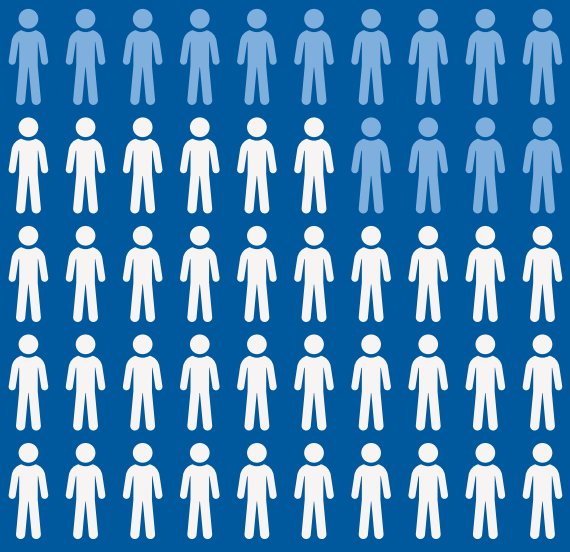
- Both have existed in the data for the past several years
- Neither is getting any better

ONLY 32% Of Consumers Say Education Was Received...



77% Of Professionals BELIEVE Education Was Offered

ONLY 29% Of Consumers Say Education Was Received...



59% Of Professionals BELIEVE Education Was Offered

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Price Transparency

As noted earlier, both groups are still too reliant on providing static pricing information such as a PDF of the general price list. Yes, Independents may be a bit farther down the road to full transparency, but there are still miles to go if the Profession is to offer the same level of transparent and dynamic access to pricing that consumers are accustomed to from other e-commerce websites.

When we ask consumers what the Profession can do better, transparency is the top answer at 22%, followed by affordability at 20%.

Some Are Doing Better Than Others

Finally, in evaluating these comparisons, it is important to remember that this data describes Consolidators and Independents as a whole and that there is variation within each group. In fact, the data does show quite a bit of variation among different consolidators across a number of important metrics.

Take the education gap problem, for example. Some Consolidators are much more active in attempting to educate their customers, while other consolidators appear to be focusing their efforts elsewhere. And take those lower employee satisfaction rates noted for Consolidators previously. Again, not all Consolidators are created equal.

Consolidator Comparison:
Education Was Offered

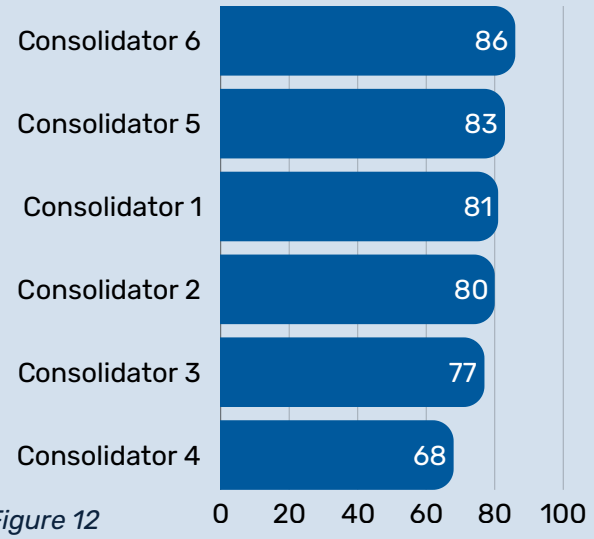


Figure 12

Consolidator Comparison:
Employee-Focused Ratings

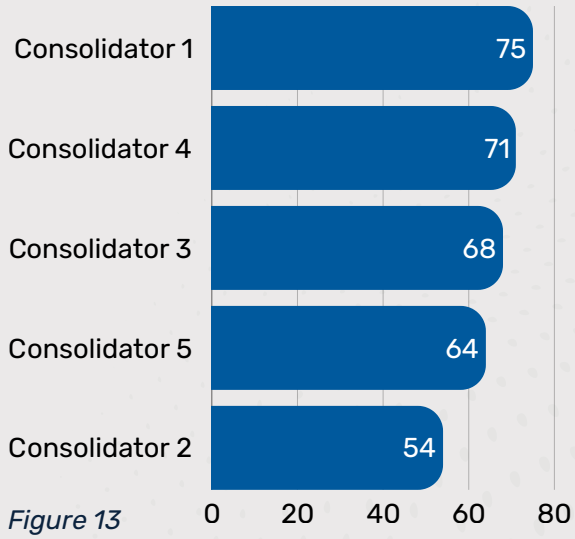


Figure 13

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In Summary

The data does not declare a winner between Consolidators and Independents. Instead, it reveals two different sets of strengths. Consolidators demonstrate the value of structure, consistency, and disciplined business practices—particularly in pre-need sales, lead generation, and reputation management. Independents show the power of local decision-making, community connection, pricing innovation, and a workplace culture in which employees feel valued and engaged. The greatest opportunity lies not in judging one model as better than the other, but in understanding where one's organization is falling short in delivering the best experience for families.

At the same time, ownership structure cannot become an excuse for failing to meet the changing expectations of families. Whether an organization operates five locations or five hundred, consumers are asking for clearer information, greater pricing transparency, and a better understanding of the products and services available to them. The organizations best positioned for the future will combine operational discipline with local empathy—using stronger systems without losing the human connection that defines this Profession. Consolidators and Independents may approach the business differently, but both ultimately serve the same families. Those families should remain the standard by which progress is measured.



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