When someone mentions higher education, no one instantly thinks of online courses and distance education programs. Nevertheless, we are rapidly entering a new era in which our economy, our higher education institutions, and our societal structures experience a profound accelerated digital transformation. In this new era of the world-wide web, internet-powered innovation, artificial intelligence, going paperless, drones, smartphones, robotics, big data, and software algorithms, our society is impacted in a strategic and prioritized way by leveraging organizational activities, processes, and competencies.

This new era’s rapid pace of change and the quest for knowledge promises to change learning dramatically, alter the social context of education practice and affect the ways education prepares learners. Today, we are a knowledge society largely due to the vast amount of open access to information. As technology changes with staggering speed and as devices become smaller, faster and better, technology becomes a critical component of the growth of knowledge in higher education and our society. Because this new era is fluid and ever changing, lifelong learning has become an individual necessity for all people.

Perhaps nothing today is pushing distance-learning education into the limelight more than the dynamics of the 21st-century life. We have a rushing rate of daily integrated technological change in our daily lives that requires everyone to constantly learn. From online shopping to ATMs and online banking, social networking to online dating, automatic bill pay to driver’s license renewals, texting to reading an entire book, eChecks to digital wallet technology, smart TVs to live webcast events, apps to play a game to finding your parked car, people have to use different forms of technology to meet their everyday needs.

As the new year dawns, few industries are more dynamic and challenging than the death-care landscape. All around we see experimentation and change in a time when the future of funeral service is evolving.

As we begin 2018, we asked some of the death care’s top experts and innovators to share their predictions for the year ahead. Here, they share their visions of the future of cremation, education, memorialization, technology and more.

Jill Karn, chief operating officer, Pierce Colleges

Business
By Patti Martin Bartsche

What’s Ahead in 2018

As the new year dawns, few industries are more dynamic and challenging than the death-care landscape. All around we see experimentation and change in a time when the future of funeral service is evolving.

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Our lives have become so inextricably linked with our digital companions, fueled by the internet, that many of us are actually fearful of being without their companion — sometimes colloquially known as “nomophobia.” In this morphing context, we have a need to have technology and knowledge accessible.

Alternative instructional formats such as distance learning can provide greater access for adult learners. Online education is rapidly changing the face of higher education. According to the Distance Education Enrollment Report 2017, nearly 30 percent of all higher education students in the United States are taking at least one distance course, with 14 percent taking exclusively distance courses — this is huge! Conducted by the Digital Learning Compass organization, this report states that the number of higher education students taking at least one distance education course now tops six million. This proliferation of online degree programs has significantly changed the higher educational access landscape for learners of all ages.

Distance learning has been around since 1892; only the infrastructure has changed. The promise of accessibility of knowledge and technology in the classroom is almost entirely dependent on reliable infrastructure. Infrastructure is necessary to support access, such as technology support systems, learning management systems, help desk and IT support, faculty and staff development systems, online payment systems, network infrastructure, student information systems, course management systems, and proctored test systems. Teaching and coursework software is also used to distribute assignments, manage schedules and communications and track student progress.

At Pierce Mortuary Colleges, we understand the thirst for knowledge and learning accessibility. We are working to provide all students who are seeking a funeral service education with a high-quality and affordable postsecondary experience. This year, we launched our higher division Bachelor of Science in Funeral Service Management program at Mid-America College of Funeral Service, and this month, we will be launching our new online associates in Applied Science program at Dallas Institute of Funeral Service and Mid-America College of Funeral Service.

As you explore your future of learning in funeral service education, we invite you to unleash your imagi-

Barbara Kemmis, executive director, Cremation Association of North America

At the state level, our industry will gain more regulations. Whether it is certifying or licensing crematories and crematory operators, or legalizing alkaline hydrolysis, regulatory focus on cremation will grow. In response to this trend, the Cremation Association of North America has updated its Model Cremation Law to serve as a resource for legislators, regulators and practitioners alike.

The good news is that the cremation rate has exceeded 50 percent and the rate of cremation growth will slow. Recent CANA research shows that the annual growth rate, hovering near 2 percent, will decline to 1.5 percent and continue to decrease over time. Cremation is the new tradition in the U.S.A., so now is the time to revisit and work on your cremation business plan.

Marketing efforts will increasingly be targeted to the different cremation segments in order to be successful. CANA’s demographic research shows that key census demographics correlate to high acceptance of cremation. Roaming populations are transient, less affiliated with religion, have higher education levels and income. They seek personalization along with their cremation. Rooted populations live where they grew up and are tied to manufacturing economies. They have a strong affiliation with Christianity and may have lower incomes and education levels. They seek tradition with their cremation. Are you prepared to serve these populations? How can you get to “yes” to serve their needs?

Robert M. Fells, general counsel, International Cemetery, Cremation and Funeral Association

The long-expected review of the Funeral Rule will likely begin during 2018. Officially listed for review in 2019, there are indications that the Federal Trade Commission staff would like to move up the proceedings to consider issues such as posting prices online, and possibly expanding the rule’s coverage to include all sellers of funeral merchandise or services.

The lucrative, expanding, and largely unregulated industry of selling non-transplant body parts will become a major issue in 2018. The issue has been long simmering, the Reuters news agency published a three-part investigative report in October 2017 called “The Body Trade: Cashing In on the Donated Dead.” The role of funeral homes will be examined due to their perceived relationship as the go-betweens with the families of the deceased and the body brokers.
Matthew Bailey, president, Bailey Family Funeral Homes

I think there has been a growing divide in funeral service with both firms and providers falling into two distinct camps. On one side you have people who believe that the industry has changed for the worse, would not recommend others to enter into the profession and refuse to adapt to the contemporary consumer. On the other side you have people who still believe that funeral service is a noble profession that is full of opportunities to make both a real difference and a living.

I believe that in 2018 we are going to see a continued acceleration of individuals identifying with one approach or the other. The first group described is going to double down on their mindset. After another year of what they perceive as decline and disappointment, they will grow increasingly tired and frustrated, they will persist in voicing resentment over the modern client families we work with, and, in all likelihood, we will see an increase in their exodus from the industry.

This will be good news for those who have chosen the better path, as their counterparts who promote a path that creates or reinforces negative perceptions by the consumer will have less influence. There will be the opportunity to acquire firms for good companies looking to expand. The pessimists that don’t leave and continue on will find that the value of their businesses will continue to decrease, providing better acquisition opportunities for the progressive, optimistic industry leaders. Hopefully this natural selection process will lead to a bright future for those who believe the best days of funeral service are still to come.

Melissa A. Drake and Kathy D. Williams, American Funeral Consultants

Funeral directors will take a closer look at the cremations they handle. They are beginning to recognize that cremation is not the “be-all-end-all” – it is simply a means of disposition. Most owners track their firm’s cremation rate, which they can then easily compare to that of their state. However, some of them will delve deeper into analyzing those numbers. It is important to know how many of the cremations handled involved direct disposition versus how many of them were accompanied by some sort of visitation or memorial/graveside service. Of equal importance, they should consider how they might have better served those direct disposition families by providing some options. Raising your awareness of how many opportunities have been lost to enhance both the services and revenue will provide the impetus to improve on that in the future – let that be the fodder for cultivating some creative ways through which choices and options can be offered, even for the most difficult situations, and even if it is something small.

Funeral directors are being called upon in alarming numbers to deal with the families who have suffered the loss of a loved one from an opioid overdose. Reaching beyond the services that you provide to those families grappling with such tragic losses, it will be essential for owners to look inside their own walls … at themselves and their staff … to evaluate everyone’s own mental health. How are you dealing with burnout, overload and all of the emotional aspects of coping with these deaths? Talk about it, be a comfort to one another, and seek outside help, if necessary.

Funeral directors will increasingly turn their attention to getting a bigger “bang for their buck” in as many ways as possible. Many will seek to reduce expenses wherever they are able. So, we can expect owners to diligently work to a) negotiate with vendors for not only better discounts on their merchandise, but also for greater offerings and selections; b) scale back their advertising to increasingly use the avenues that have proved to be most effective and eliminate the unproductive advertising that they may historically have felt obligated to continue; c) evaluate their staff’s performance and productivity – who is doing what and are they doing it well? If so, what makes them effective at their tasks? Can employees enhance their skillsets in ways that will prepare them to contribute more to the firm? d) building more of a relationship with professional associations, many of which are paving the way to offer more services to their members. For example, the New York State Funeral Directors Association is developing a new partnership program with providers who offer their services to association members at discounted fees. Value-added services and providing more for less is quite desirable on any level.

Use of social media will continue to expand and improve. Many industry experts are providing excellent advice and guidance. This is making it easier and more effective for those who aren’t tech-savvy to have a strong online presence.

With many owners at or near retirement age, sales and acquisitions of funeral homes will continue to increase. Owners will increasingly consider the question, “Do I hang on for another couple of years or sell now?” Many feel that their business has peaked under their leadership and that it’s time to transition to a new owner who can take the firm to the next level. Simultaneously, there are many buyers out there who are searching for good firms, and strong cash-flow lenders are poised and ready to lend to qualified buyers. That combination is conducive to a thriving sales and acquisition market.
Funeral service will continue to have its work cut out for itself in 2018. The trend toward cremation and the consumer’s search for nontraditional options will continue to increase.

Those funeral directors who still have the mindset of business as usual and are unable to come to grips with change will become more and more irrelevant in the minds of families seeking something different. Viewing the body, the service, gathering together with family and friends, and memorialization have never lost their importance and value to the grieving process. However, over time, many funeral directors have lost sight of this and have simply become order takers instead of true professionals offering advice and solutions to the real needs of the family. Funeral directors need to reclaim their status of providing invaluable services to the people of their communities. It’s past time to step up to the plate, become lifelong learners and raise the bar of our profession. We must do a better job of listening and develop an attitude of continual improvement. If we don’t do this individually and as a profession, the gap will be filled and ultimately replaced with someone outside of funeral service. Let’s make 2018 the year to reclaim our dedication and commitment to the funeral profession.

Dan Katz, president and creative director, LA ads – A Marketing Agency

Having spent years in packaged goods (grocery products) marketing sometimes gives me a unique perspective on other industries and professions. Consider that at one time, there were just a few brands of breakfast cereal, and only a few varieties. The same goes for soup. The same with spaghetti sauce. Even the same with the local markets that people used to shop. Now look at what’s happened: Today, there are literally scores of brands in any category of food, offering every possible style, size and flavor. And if you don’t want to shop at your general supermarket, you now have a wide field of choices, from the neighborhood Walmart to the big organic food store to Amazon, for gosh sakes! Once the explosion of choice begins to happen, it’s hard to hold it back.

So, let’s jump to the funeral side of things. For over a century, there’s been basically one flavor of funeral (at least for any given faith or population group), and just a few funeral home choices in town. But this is now in the process of changing, and not just due to cremation, although that is certainly a critical driver.

Technology, non-churchgoers, non-funeral event venues, shifting family values and outside enterprises eyeing the funeral business are all at the cusp of driving entirely new possibilities in funeral service. The genie is now leaking out of the bottle, and there’s no putting it back once it’s out. In time, the funeral choices for the American family will be as plentiful and acceptable as flavors and brands of spaghetti sauce.

So my prediction for 2018 is that we’ll see many more options open up for families, many of which will threaten the “traditional” funeral home. The solution is to take one’s head out of the sand and be on high alert. Stop poo-pooing new and untraditional options because they may be tomorrow’s standards. Begin to visualize what your funeral establishment could be in five years given a world of near-endless choices for families and start to rebuild your own brand for that now.

Just think back on how different grocery retailing was barely a decade ago and see how it’s looking today. If the small corner market has all but disappeared, what does that say for the future of the small mom-and-pop funeral home?

David Nixon, president and partner, Nixon Consulting Inc./Heartland Funeral Solutions

I thought quite a bit about the forecast for 2018. Here are some random thoughts:

An increasing number of funeral home owners will discover that cheaper cremation prices have down-shifted their revenues as cremation rises. Not that they were not forewarned – but they have ignored the problem.

Some firms, already operating in the red, will fail. There will be more stories about preneed fraud and operational suicide.

Firms in rust belt-like communities will be hardest hit by baby boomers who failed to save for retirement and for funerals.

Some casket companies will continue to raise their prices faster than funeral homes can pass those costs along to their client-families.

More next-generation funeral home owners will opt for other careers.

Higher numbers of funeral home owners will discover that their investment in real estate represents a better yield than their funeral business itself.

Consolidation will continue at a faster pace as baby boomer owners exit their business. Some communities will no longer have a hometown funeral home, forcing residents to go out of town.

Considerable opportunities will exist for financially sound funeral home owners to grow call volume through attrition of smaller funeral businesses.

The growing shortage of quality, qualified, licensed funeral directors will continue. Even more challenging will be finding true funeral home managers.

The increasing outside interest in funeral service will continue with more off-the-wall concepts and private equity firms looking to capitalize on the baby boomer impact on the death rate – real or perceived.

W. Ashley Cozine, president, Cozine Memorial Group, past president National Funeral Directors Association

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Just think back on how different grocery retailing was barely a decade ago and see how it’s looking today. If the small corner market has all but disappeared, what does that say for the future of the small mom-and-pop funeral home?
It’s impossible to highlight any one event that will take place in 2018. I can tell you that many trends are going to continue with strong fervor.

As far as topical issues, I believe that we’re going to get much better at understanding and managing to reason-able human resource objectives. It’s not that this is a profession that has had many instances of misconduct, but sensitivity is going to be extremely high for the next several years.

We need to have written job de-scriptions and proper review tech-niques. We also need written policies that explain harassment and sexual harassment. HR management is not an option anymore, no matter how small or big your company.

On the business front, we will see more contraction. American manu-facturers are going to be consolidat-ing with each other through merger or acquisition. Distribution lines are going to need to expand to handle more products or the distributors are going to be decreasing their income. At the risk of offending 97 percent of readers, we’re going to need to be choosing to sell foreign-made mer-chandise, and be proud of it.

We’re going to continue to see more floor space at conventions filled by technology providers. Technology is the key to effective marketing, op-erations, communications and memo-rialization.

Operators are going to need to learn to be proactive and transparent about their pricing. Cremation is not a race to the lowest denominator. Transparency of pricing demonstr-ates professionalism.

There are more and more investors looking to own funeral homes and cemeteries. The modest return on a well-run funeral home or cemetery beats the snot out of a well-managed low-risk bond fund.

To prepare this profession for the future, we finally need to get it to-gether on realigning our educational needs with our licensure needs. Un-fortunately, I don’t think 2018 will be the year. We cannot focus on li-ensure requiring embalming as a re-quirement. Rather we have to look at licensure on three levels:

• Those that want to be prepared for the back room and cremation cer-tifications needed as a body specialist.
• Those who want to be focused on the front room, making quality arrangements.
• We are going to need a level of paraprofessional, so staff can operate under the supervision of a licensee and still be very effective but not have to take two to four years in school to be licensed.

We must also correct the negative employment rate that we have in this profession by hiring quality people and allowing them to communicate properly with families.

As always, a precise expectation of the future is unknown. However, as with other tasks such as budgeting, review and analysis of historical in-formation often provide an accurate picture of what the future holds – provided there is no unexpected ab-normality or catastrophic event.

A look back at funeral service his-tory reveals no rapid change in recent years. Cremation rates will continue to rise at a steady rate while what historically may have been consid-ered a traditional service will contin-ue to decline at a slightly steeper rate. The one constant with funeral service is there is no lack of potential cus-tomers. The customer base will al-ways be present; funeral service will continue to adjust to meet the chang-ing demand.

Technology has existed for many years in the industry. Many remain reluctant to adapt and embrace tech-nology for the usefulness technology provides. Suppliers will continue to peddle their wares and old technol-ogy will remain available simply as a result of demand and not its ability to contribute to the bottom line. Thousands of businesses still refuse to give up the IBM typewriter, even though supplies are almost impos-sible to find.

There will be the introduction of some new products and ideas, but if one looks closely, they may simply be a smoke-and-mirror reproduction of what has been available for decades. I believe this could be one reason funeral service is often seen as moving slowly when accepting new technology. It could be that funeral service adapts to technology at a pace as quickly as other industries. It may be that the in-dustry does not receive new, relevant technology at the rate other industries find it available. For example; funeral service professionals having been suc-cessfully operating for decades in their community recognize a tool is a tool, and appropriate for a specific job. Painting the tool a different color in an attempt to sell more tools adds no value, it just added a little smoke and another mirror. If technology were being introduced to the industry at the pace health-care technology is intro-duced, I would expect a dramatic in-crease in new technology adoption.

Recognizing the changing market of death care, professionals need to make sure they have a very close relationship with their prospective market. Know your customers well. Maintain contact with families through surveys and one-on-one communication in the community. Anticipate the cremation rate and plan accordingly. Evolve with the de-mands of your family’s needs and de-sires. If given the opportunity, attend some training in event planning. It would not be time wasted. Learn and offer new ways of incorporating cre-mation into the business model. Accept the inevitable.

I expect little change in funeral ser-vice in 2018. As history has defined fu-neral service, professionals will continue to see change in the demand of the consumer. Successful profession-als will recognize change, accept change and adapt to change like their future depends on it, because it does.
Exciting days are ahead for the funeral profession. I wake up each morning ready to go to work because I never know what to expect. Yes, we have our share of challenges, but what business doesn’t? If we are aware of the challenges, we can work on solutions. The key to overcoming the challenges is not just developing the solution, it’s having a bias to take action – actually doing something about the challenges will lead to success.

Here, in my opinion, is what’s ahead for funeral service in 2018:

### Cremation versus Traditional Funerals

We will continue to see more cremations versus traditional funerals, but the trend will slow in 2018. However, the primary question should be, “What are we doing, as a profession to educate and inform families concerning the value of ceremony, memorialization, and/or celebration?” Cremation or burial is just a means of disposition – we must educate families that a funeral service is much more than disposition. That is why Funeral Directors Life has created a website for people searching for information about funerals – funeralbasics.org. In addition, we have formed a partnership with Alan Wolfelt, noted author, educator and grief counselor. Over the years, we (all of us in the funeral profession) have done a very poor job of educating and informing the general public about the value of what we do. We believe that families understand more about funeral service than they actually do.

### Functioning in a Low-Interest-Rate Environment

Interest rates will show little change in 2018. The persistent low-interest-rate environment has not only affected the growth rates that funeral homes receive on preneed funeral plans, but it has also affected senior citizens and their retirement income. People who thought they had saved plenty of money for retirement are having to go back to work because the interest income they receive on their retirement funds is not enough to support their lifestyle. In fact, the Bureau of Labor Statistics has shown that 22.4 percent of the labor force is people above the age of 55 in 2016, as compared to 16.8 percent in 2006 (an increase of 7 million people). Between now and 2024, they are estimating the labor force growth rate of the 75-and-older age group will be 86 percent. It’s no wonder that senior citizens and their families are more concerned about monthly living expenses and less concerned with buying funerals.

### Technology

In 2018, funeral homes will adopt technology at a much higher rate than ever before. The funeral profession has been hesitant to accept new technology. The argument has been twofold: 1) “If we adopt new technology we will take away the personal nature of our business” and/or 2) “If we provide technology for our families to use, then my role, as the funeral director, will be diminished.” These two arguments could not be further from the truth. Today, the use of technology is expected by customers/families, and when a business does not have the technology people are accustomed to using in other businesses, they are disappointed and dissatisfied. By allowing families to collaborate with the funeral homes online prior to the arrangement conference (like through Passare’s collaboration center), funeral directors are reporting that they are having more time to plan meaningful tributes, and in the process, families are happier with the services they provide.

### Hiring Quality Funeral Directors

During 2017, funeral home owners showed more frustration with regard to hiring quality funeral directors to work in their funeral homes. This trend will continue in 2018. In order to remedy the shortage of quality funeral directors, funeral home owners should consider two solutions: 1) improving the efficiency of the funeral home through technology (i.e., Passare) so that additional staffing is limited and 2) starting a long-term program of bringing younger people into the business and assisting them with the appropriate schooling in exchange for a commitment to a term of service at the funeral home (with continuous mentorship in the process).

### Continued Funeral Home Consolidation

As funeral home owners continue to see: 1) their profit margins squeezed, 2) their kids refusing to continue the business, 3) their cremation percentages increasing with no desire to change their strategy, and 4) their families showing less loyalty, we will witness even more consolidation within our profession. Regional funeral home consolidators will grow – this trend was evident in 2017, and it will be even more evident in 2018.

Alan Wolfelt explained that most businesses go through three phases: 1) formative, 2) normative and 3) integrative. He stated that the “formative” stage is when a business/industry really starts taking shape, and it becomes obvious that the business concept will actually work. The “normative” stage is when processes are established within the industry, and all the individual businesses take hold of these successful processes – and good times are had by all. The “integrative” stage is where outside factors begin to affect the previously successful business processes and significant change must occur in the original model, itself, in order to once again return to the normative stage. As Wolfelt states, and all of us must agree, “funeral service is in the integrative stage.” Society has been changing – families and their expectations of a funeral home are much different today than they were a decade ago. And let’s face it, as a profession, we have been resistant to changing with society.

2018 will be a pivotal year for the funeral service profession. Here’s the key question: Will we, as a profession, begin to make the changes necessary to keep up with the new consumer or will we continue to resist the changes we know are necessary to move from the integrative stage back to the normative stage?
Jake Johnson, president and CEO, Johnson Consulting Group

The often-asked question is, “What is the future of funeral service?” No one knows the answer for sure, but if recent trends are an indicator, there are some continued headwinds in front of us. Let’s take a look.

Of course, the most dynamic factor that has been taking place is the continuing rise in cremation. The cremation rate will continue to increase in 2018. Year over year, the overall rate will probably rise another 1.4 to 1.8 percent. The real issue is that this increase will put continued pressure on the bottom line. Cremation will also expand in parts of the country that have never really been affected that much in the past. It is here to stay. We also find it interesting that low-cost cremation companies entering their market are now affecting some of the most-respected early cremationists.

Another factor that will continue in 2018 is the entry of low-cost discounters in the markets we serve. This factor started in large metropolitan areas, but it is now heading into second- and third-tier cities and even some rural areas of the country. Everyone must be prepared for these new entrants to come to your area. There are ways to handle these companies, but it is not easy and takes continued focus to do so.

We certainly see the rise in cremation affecting our clients, yet at the same time for those families who still want burial, there are many that are opting for lesser service options and lower casket purchases. Therefore, there is sort of a dual effect to funeral homes’ bottom line. Because of this, it is most important that funeral directors are very well trained in presenting the many options that are available in the cremation and burial arrangements. For those companies that are proficient in doing so, there is not as much loss as they go forward. Those who do not see the importance are in a way, dying on the vine. You must be at your absolute best in 2018 and the years ahead to conquer those headwinds.

We know for a fact that there will be more merger-and-acquisition activity in 2018 and expect that trend to continue in years ahead. This is probably a result of the factors mentioned above: cremation, discounters and lower burial service and casket income. When funeral home owners continue to see the erosion of their bottom line, one answer is to sell. That piece is what we are seeing today. It is happening with small- and medium-size firms as well as some of the more-prominent larger firms in our profession. So suffice it to say that there will be a lot of consolidation in 2018, just as there was this past year.

Technology will advance in 2018 as many of the client families seek alternatives through that venue. It is amazing to us that there are still many funeral directors in the United States that still do not have a web site. If nothing else, everyone should have one, and, in fact, should be upgrading it on a regular basis. Then there are the many other venues such as Facebook, Twitter, etc. that have the ability to pull families into your funeral home. To not take advantage of these social media channels is almost suicidal in large metropolitan areas. Interestingly, there are many success stories in rural areas where small- and medium-size funeral homes are taking advantage of social media and their competition is just standing still. That is where the future is going. It is time to get on the bus if you have not already done so.

Some will look out to 2018 and beyond and just think the trends are too significant to continue on. We really do not think that is the case. There is the old axiom that states, “Some people make things happen, some people watch things happen and then there are some that just are wondering what is happening.” Don’t be a wonderer or a watcher, make things happen at your funeral home. Those that stay focused on their business, plan their future and work their plan will do just fine. No, things will not be the same. But those that see it as an opportunity can advance their businesses in these times. Don’t fear the future, embrace it. It could be the springboard to good times ahead, starting in 2018.

Bob Bukala, president and CEO, Foundation Partners Group

Due to the relatively slow pace of change, this industry has nurtured a class of believers and nonbelievers. Those that believe are the leaders of businesses that recognize that change is coming and they need to be prepared for the change. For those that are nonbelievers, they may acknowledge that change is out there, but they don’t believe that it will impact them because their business is different. In this case, I think I would rather follow the Boy Scout motto and “Be Prepared!”

- Continued consolidation in the industry – no big surprise here, but as the number of consolidators continues to increase, there is a good chance that some of these firms may not survive. Due diligence of the buyers by the sellers may be more important than the buyer’s due diligence of the seller.

- Continued increase in cremation will accelerate the need to sell in highly competitive markets or where the business owners have not adjusted their business model to the “new” economics of the cremation business.

- Increasing demand for higher levels of service from discriminating and better-informed consumers – if you are going to charge a premium price, consumers are expecting a premium level of service.

- Consumers will increasingly look for those firms that can deliver highly differentiated services at a reasonable price.

- With many funeral homes not meeting the needs of the consumer, many families will look for other event-planning resources to fill the gap such as churches, hotels, wedding planners, etc. By not meeting this need, we will continue to invite competition.

- The consumers’ desire to “control their service design” will increase activity around advance planning. This will increase preneed opportunities and solidify market share for those who embrace this trend.

- The demands of the consumer will make the talented funeral director the MVP of 2018. A war for talent is brewing in the industry driven by a wave of retirements and a dearth of the right type of talent coming from mortuary schools.

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