Funeral Sector Trends in Alberta

An Analysis for Cooperative Memorial Society

May 2026

Executive Summary

The funeral services sector in Alberta is undergoing significant structural change driven by rising cremation rates, corporate consolidation, growing demand for pre-arranged plans, and the emergence of direct and digital funeral service providers. These shifts create both challenges and opportunities for member-driven organizations like the Cooperative Memorial Society (CMS).

The overall market is contracting in dollar terms as more Albertans choose lower-cost options, particularly direct cremation. At the same time, consumer expectations around transparency, eco-conscious choices, and simplified arrangements are rising. CMS operates across five Alberta markets — Calgary, Edmonton, Central Alberta, Lethbridge, and Medicine Hat — and its non-profit co-operative model, province-wide provider network, and recent modernization investments position it well to serve members navigating this environment, provided its provider agreements and service standards keep pace with evolving norms.

> *Key finding: Alberta's cremation rate is approaching 78–79%, well above the national average of 77.4%. Direct cremation is the fastest-growing service category. CMS's core value proposition — affordable, dignified, pre-arranged services — is increasingly relevant as average traditional funeral costs approach $13,700. This is reinforced by CMS's own member research: 52% of members say keeping costs as low as possible is their top funeral planning priority, and Abacus Data polling from November 2025 confirms that Albertans are more focused on the economy and cost of living than any other province — with 68% worried about their ability to afford basic needs. Co-operatives, as Abacus Data CEO David Coletto noted, were built for exactly these moments.*

1. Market Size and Economic Conditions

National Market

The Canadian funeral home industry is valued at approximately $1.6 billion in 2026. After a period of contraction — declining at a Compound Annual Growth Rate (CAGR) of 2.2% between 2020 and 2025 — the market is now expected to stabilize and return to modest growth over the next five years, driven primarily by an aging population and rising death rates rather than price or volume increases.

Alberta Market

The Alberta funeral services market is valued at approximately $145.4 million in 2025, with 274 operating businesses. The provincial market has declined at a CAGR of 1.8% from 2020 to 2025, reflecting the same national trend of lower-cost service selection outpacing volume growth. However, the Alberta sector's workforce has been growing at a CAGR of 4.2% annually during the same period, suggesting operational expansion even as revenue per service falls.

Indicator	Data Point
Canada market size (2026)	$1.6 billion
Canada revenue trend (2020–2025)	-2.2% CAGR (Compound Annual Growth Rate)
Alberta market size (2025)	$145.4 million
Alberta revenue trend (2020–2025)	-1.8% CAGR
Alberta funeral businesses	274
Alberta industry employment	~1,247 employees (+4.2%/yr)
Avg. traditional funeral cost, Canada (2026)	~$13,700
Avg. direct cremation cost, Alberta	~$1,500–$3,500

The divergence between declining revenue and growing employment reflects a structural shift: providers are handling more services but at lower average revenue per case as cremation and direct services replace full-service traditional funerals.

2. Cremation Rate Growth

National Trajectory

Canada's cremation rate has risen sharply over the past 15 years, from 60.6% in 2009 to 77.4% in 2025. The Cremation Association of North America projects Canada will reach an 81.1% cremation rate by 2030, with four Canadian provinces already exceeding 80%. This shift fundamentally changes the economics of funeral service, as cremation cases typically generate significantly less revenue than traditional burial services.

Alberta Trajectory

Alberta's cremation rate grew from 65.5% in 2010 to approximately 74.7% in 2020. CANA projections from 2020 estimated Alberta would reach 78.8% by 2025, which aligns closely with current national averages. Alberta has historically tracked slightly below British Columbia and Quebec in cremation adoption but above the Prairie average. The trend is clearly accelerating.

Direct Cremation: The Fastest-Growing Segment

Within the cremation category, direct cremation — with no funeral service, visitation, or ceremony included — is Canada's fastest-growing end-of-life choice. Multiple providers now operate direct cremation services in Edmonton and Calgary, many entirely online or by telephone:

- Cremation Direct (Edmonton locations, online arrangements)

- Simply Cremations & Funeral Services
- Affordable Edmonton Cremation
- Alberta Cremation Services Online

These providers typically price direct cremation between $1,500 and $3,500 — a fraction of a traditional funeral — and are competing directly in the segment where CMS members are increasingly choosing to spend. CMS's Basic Cremation plan must remain price-competitive and clearly differentiated in terms of service quality and member value.

> *Implication for CMS: As cremation rates approach 80% in Alberta, the proportion of CMS members selecting basic cremation plans will continue rising. Provider agreements must ensure rigorous standards for basic cremation services, including the identification rights addressed in the 2026 CMS agreements.*

3. Corporate Consolidation and Market Structure

National and Continental Consolidation

Service Corporation International (SCI) is the largest funeral and cemetery operator in North America, operating under multiple brand names including Dignity Memorial, Neptune Society, and National Cremation Society. As of late 2025, SCI operated approximately 1,487 funeral service locations and 499 cemeteries across 44 US states, 8 Canadian provinces, the District of Columbia, and Puerto Rico.

SCI has maintained an aggressive acquisition strategy focused on high-performing funeral homes and crematories in growth markets and cremation-heavy regions. Industry analysis indicates corporate-owned homes — particularly SCI properties — tend to charge more than independent funeral homes for comparable services, a pattern documented in research on consumer pricing in consolidated markets.

Alberta Presence

The Dignity Memorial network (SCI) currently operates funeral home locations across Alberta. This gives a single corporation a broad provincial footprint that overlaps directly with CMS's service territory. Independently owned funeral homes across CMS's markets — Calgary, Edmonton, Central Alberta, Lethbridge, and Medicine Hat — operate alongside these corporate competitors.

CMS's provider structures vary by market. Calgary is served exclusively by McInnis & Holloway, which enables tighter service standardization and a closer alignment with the CMS contract template. Edmonton is unique in that CMS works with three independent funeral home providers simultaneously. Recognizing that the Edmonton market is more competitive than Calgary — where McInnis & Holloway holds a natural competitive advantage as CMS's sole provider — the three Edmonton providers agreed to price Basic Cremation and Basic Burial uniformly while retaining the flexibility to differentiate on service and pricing for all other plans. This arrangement reflects a pragmatic balance between standardization and market reality, and it requires active contract management to prevent drift over time. CMS's Central Alberta, Lethbridge, and Medicine Hat

markets each have their own provider relationships, and the trends driving consolidation nationally are relevant across all of them.

Implications of Consolidation

As consolidation continues, independent funeral homes may face pressure to sell, potentially reducing the pool of providers willing to partner with non-profit organizations on member-negotiated pricing. This makes maintaining strong, multi-year contractual relationships with remaining independent providers a strategic priority for CMS.

> *Implication for CMS: The non-profit, co-operative model is a direct counter to corporate consolidation in the funeral market. As corporate operators raise prices, CMS's negotiated rates become more valuable to members. Communicating this distinction is a key membership retention and recruitment message.*

4. Pre-Arranged and Pre-Paid Funeral Plans

National Growth

Pre-arranged funeral plans have grown by approximately 40% over the past decade in Canada, according to the Funeral Service Association of Canada. This growth is driven by several converging factors:

- Rising funeral costs (traditional funerals now $7,000–$12,000, trending toward $13,700 by 2026) are motivating price-lock strategies
- An aging Baby Boomer cohort increasingly engaged in end-of-life planning
- Growing awareness of the administrative and emotional burden placed on families who have not pre-planned
- Digital tools making pre-planning more accessible and less intimidating

Alberta Regulatory Framework

Pre-arranged funeral contracts in Alberta are governed by both the Funeral Services Act (administered by the Alberta Funeral Services Regulatory Board — AFSRB) and the Cemeteries Act. Key provisions include:

- Trust requirements: Pre-need funds must be held in trust until services are rendered, protecting consumers against provider insolvency
- Cancellation rights: Consumers have statutory rights to cancel pre-need contracts within specified windows
- Disclosure obligations: Providers must clearly disclose contract terms, trust arrangements, and irrevocable versus revocable plan status

The AFSRB publishes updated Operation and Maintenance Guidelines (most recently June 2025) governing these requirements. CMS service provider agreements align with these standards, particularly for pre-need plans to CMS members.

CMS and Pre-Need

CMS's membership model — where individuals pay a membership fee to access negotiated funeral pricing — is distinct from a pre-paid funeral plan but functions similarly in its intent: securing access to affordable, pre-selected services. As pre-need enrollment grows nationally, CMS's onboarding and membership communication should emphasize this equivalency and the protection it offers members.

5. Green and Natural Burial

Growing Consumer Interest

Environmental consciousness is reshaping consumer preferences across the funeral sector. Demand for eco-friendly options — including biodegradable caskets, shroud burials, and so-called 'tree burials' (where remains are placed in a pod that nourishes a planted tree) — has grown meaningfully, particularly among younger and environmentally motivated families.

Alternative disposition methods are also emerging, including alkaline hydrolysis (water cremation) and human composting. While neither is currently widely available or legally permitted throughout Canada, they represent a horizon that funeral regulators and providers are beginning to address.

Alberta-Specific Landscape

Green burial options in Alberta remain limited but are growing. GBSC-certified and municipal natural burial sites currently include:

- Aurora Gardens at Northern Lights Cemetery (Edmonton area)
- Meadows of Rosehill (southwest Edmonton)
- Prairie Sky Cemetery (Calgary) — the City of Calgary's municipal green burial site, located in the southeast within Ralph Klein Park; Calgary's first GBSC-listed natural burial option, featuring biodegradable shroud burials, no embalming, and communal memorialization
- Rosehill Cemetery Grasslands Green Burial Grounds (Lethbridge) — Alberta's first municipal green burial site
- Lodgepole Cemetery, Brazeau County (30 km southwest of Drayton Valley)

St. Albert is also considering adding green burial options at its municipal cemetery, reflecting growing municipal interest province-wide. Edmonton's city-run cemeteries have published dedicated green burial pricing, signalling institutional commitment to expanding this option.

CMS is already active in this space. Green burial plans are included in CMS's service provider agreements, green burial guidance is incorporated into member communications, and CMS maintains a dedicated Green Burial Grounds in Alberta resource page on its website — making it one of the few consumer-facing organizations in the province actively curating this information for members.

CMS markets in Lethbridge and Calgary are particularly well served, with certified natural burial sites (Rosehill Grasslands and Prairie Sky Cemetery, respectively) already accessible to members in those communities.

CMS advantage: With green burial plans already embedded in provider agreements and member communications, CMS is ahead of the market on this trend. As consumer interest continues to grow — particularly among younger members and those planning on behalf of aging parents — CMS's existing green burial infrastructure is a genuine differentiator that supports both member retention and new membership acquisition.

6. Digitization and Consumer Behaviour Shifts

Online Arrangement and Price Transparency

The pandemic accelerated consumer comfort with arranging and even attending funeral services remotely. Online arrangement for direct cremation is now common across multiple Alberta providers. Consumers are also increasingly using online comparison tools and purchasing funeral merchandise (caskets, urns) from third-party retailers to reduce costs — a trend that has historically challenged traditional funeral home revenue.

Price transparency is becoming a regulatory expectation. In the United States, the FTC's updated Funeral Rule now requires funeral homes to post price lists online. While Canada has not yet enacted equivalent federal requirements, the trend is toward greater disclosure, and Alberta's AFSRB framework already requires itemized pricing at the point of need.

CMS has been ahead of this curve. In its recent contract negotiations with McInnis & Holloway in Calgary and with the Edmonton service providers, CMS actively stressed price transparency and itemized pricing where feasible — ensuring that members can clearly understand what is included in each plan and what optional services cost. This approach aligns with both the national regulatory direction and the growing consumer expectation that funeral pricing be straightforward and comparable.

CMS Modernization

CMS itself has undergonesignificant digital modernization:

- 2010: Transition from paper records held by the funeral home to an online CRM managed by CMS
- 2013: Launch of online commerce for memberships
- 2020: Improved digital communications infrastructure
- 2024: Launch of new domain (coopmemorial.org)
- 2024: Appointment of first Executive Director

This modernization positions CMS to engage a broader demographic of members, including younger Albertans who may be planning on behalf of aging parents or thinking proactively about their own arrangements.

7. Strategic Implications for CMS

Drawing on the trends above, the following themes are most relevant to CMS's operations and provider agreement strategy:

7.1 Basic Cremation Standards Are Non-Negotiable

With cremation rates approaching 80% in Alberta and direct cremation competition intensifying, CMS's Basic Cremation plan must be unambiguously competitive and clearly defined. A key differentiator from bare-minimum direct cremation operators is CMS's Section 5 identification clause, which requires providers to offer a private opportunity for next-of-kin identification prior to cremation at a reduced CMS member rate, clearly disclosed in advance. This provision acknowledges the real costs involved for the funeral home while ensuring members are not paying full market rates and are informed of the cost before they commit — a standard that direct cremation providers operating purely online rarely meet.

7.2 Price Transparency and Itemization

Consumer demand for transparent, itemized pricing is rising. CMS's format, which requires clear individual pricing for each plan and service enhancement, is consistent with this trend and is enforced consistently across all providers in all five CMS markets.

7.3 Managing a Multi-Market, Multi-Provider Network

CMS operates across five distinct Alberta markets, each with its own provider structure and competitive dynamics. Edmonton's three-provider model is particularly noteworthy: rather than a single exclusive relationship, CMS maintains simultaneous agreements with three independent funeral homes who have each committed to uniform pricing on Basic Cremation and Basic Burial — the plans most selected by members — while retaining flexibility on other services. This model acknowledges the realities of a competitive multi-provider market while protecting the member experience on core services. It requires ongoing contract management to ensure all three providers remain in compliance and pricing alignment over the agreement term. In smaller markets — Central Alberta, Lethbridge, and Medicine Hat — single-provider relationships carry their own risks if a provider exits the market or is acquired. As corporate consolidation accelerates across Alberta, CMS's contractual standards, renewal cadence, and provider audit mechanisms become more important across the entire network.

7.4 Green and Eco-Friendly Member Preferences

A growing segment of CMS members will prioritize eco-friendly options — and CMS is already positioned to serve them. Green burial plans are included in CMS's provider agreements, green burial guidance is part of member communications, and certified natural burial sites are accessible in Calgary (Prairie Sky Cemetery) and Lethbridge (Rosehill Grasslands). As consumer interest continues to grow, CMS's existing infrastructure in this area is a meaningful competitive advantage over both corporate operators and direct cremation providers, neither of whom typically offers this guidance. The priority going forward is to ensure this capability is consistently maintained across all five CMS markets as provider agreementsare renewed.

7.5 Pre-Need as Membership Value

As pre-arranged planning grows nationally, CMS should position its membership model as the most flexible, protective, and affordable form of end-of-life pre-planning in Alberta. Contract standards that protect pre-paid trust funds and ensure seamless service delivery reinforce this message.

7.6 Corporate Consolidation Vigilance

Change-of-ownership provisions in provider agreements protect against CMS's carefully negotiated terms being diluted or voided if a provider is acquired. Given active consolidation in the Alberta market, this is a relevant operational safeguard — particularly for multi-year agreements covering 2026 to 2029.

8. What CMS Members Are Telling Us

CMS has conducted significant primary research with its own membership, providing a direct read on how sector trends are being experienced on the ground. The findings below draw on the Member Priorities Survey (August 2025, n=2,135), the EdmontonArea Member Priorities Survey, the Post-AGM Survey (February 2026, n=95), and the ED Briefing Report on the CBE/Calgary audience presentation (February 2026).

8.1 Affordability is the Defining Priority

CMS member survey data is unambiguous: affordability is the primary driver of member behaviour and expectations.

- 52% of members (n=2,135) say keeping costs as low as possible is their top funeral planning priority
- 51% describe affordability as 'extremely important'; 45% say it is important but weigh quality and reputation as well
- 49% want more very low-cost cremation and burial options; 32% are satisfied with current offerings
- Less than 1% express interest in more comprehensive, higher-end packages

This aligns directly with the macro-economic context. Abacus Data polling (November 2025) found that 68% of Canadians are worried about their ability to afford basic needs, and that Albertans are disproportionately focused on the economy and cost of living compared to the rest of Canada. In this environment, CMS's negotiated pricing model is not just a membership benefit — it is a financial lifeline for many members.

8.2 Price and Reputation Are the Top Provider Selection Criteria

When asked what matters most in choosing a funeral provider (up to three choices), members ranked:

- Price: 71%
- Reputation: 51%
- Location and convenience: 41%
- Range of services: 28%
- Local ownership: 23%
- Previous family experience: 14%

The combination of price and reputation as the top two factors validates CMS's approach of negotiating member rates with established, reputable providers rather than simply directing

members to the lowest-cost option available. Local ownership resonates with nearly a quarter of respondents — a finding relevant to Edmonton, where all three CMS providers are independently owned.

8.3 Members Support Tiered Plans

51% of members are open to CMS offering tiered plans (budget, mid-range, and premium) with different providers, while 31% prefer the current single standard set. 17% are unsure. This majority support for tiered options reflects the 39% of members who say having options across price levels — not just the lowest cost — is their top priority. The data validates Board discussions about introducing differentiated plan structures while preserving strong affordable options as the core offering.

8.4 Consumer Protection: Upselling Remains a Concern

Open-ended survey responses from Edmonton-area members included a concerning account of a family experiencing significant pressure to purchase additional services during an active funeral arrangement. The respondent reported being approached during the reception and asked to make a payment that appeared inconsistent with the services outlined in the pre-arranged plan, despite holding a CMS membership. While this represents a single reported incident, it reflects broader themes identified in member feedback, including concerns about upselling, transparency, staffing-related charges, flexibility in service options, and the desire for simple, dignified, and affordable arrangements. CMS takes all member concerns seriously and follows up on complaints with both the family and the funeral service provider to better understand the circumstances, seek resolution where appropriate, and support continuous improvement in service delivery.

> *This reinforces why contractual standards — including clear itemized pricing, complaint processes, and enforceable codes of conduct — matter. CMS's emphasis on price transparency and itemized pricing in its current contract negotiations is a direct response to exactly these member experiences.*

8.5 Green Burial Interest Is Real in Edmonton

Multiple Edmonton area members specifically asked about green burial options in open-ended survey responses, including questions about green burial availability within the city and at rural church cemeteries. One respondent explicitly stated: 'I want to explore the option of a green burial in the city of Edmonton.' This unsolicited member demand —expressed without being prompted by a survey question about green burial — confirms that CMS's existing green burial plan and member communications are responding to genuine interest, and that Edmonton-specific guidance on available natural burial sites would be welcomed.

8.6 Members Are Engaged But the Planning-to-Purchase Gap Is Real

Post-AGM survey data (February 2026, n=85) reveals high member engagement and confidence alongside a notable gap between planning intent and completed action:

- 75 of 85 respondents have a will or estate plan in place
- 65 have a Personal Directive; 63 have an Enduring Power of Attorney

- Only 34 have documented their funeral preferences (paper or online)
- Only 25 have actually purchased a funeral plan

This gap — strong on legal documents, weaker on funeral-specific preparation — is both a challenge and an opportunity. Members are clearly engaged: 97.6% strongly or fully agree that planning ahead through CMS reduces stress and uncertainty for their families. The top request for the coming year is more education events and webinars (32 of 85), followed by more easy-to-use planning tools and checklists (21 of 85). Closing the gap between awareness and action is one of CMS's most direct near-term opportunities.

8.7 The 'Right Entry Point' for Non-Members Is Not Funerals

The ED Briefing Report on the February 2026 CBE/Calgary audience presentation (Mark Farris, 'Four Critical Documents Every Albertan Needs') offers a critical insight for CMS's outreach strategy. When a non-member Calgary audience was asked their biggest financial concern, the top response on both presentation dates was maintaining sufficient assets to meet lifetime income needs (71–76%). Concerns about accidents, legacy, and spousal protection were also highly ranked. Very few selected 'Nothing (yet)' as their next step after the presentation.

The implication: people who are not yet CMS members are unlikely to respond to funeral-first messaging. They respond to financial security and family protection framing. CMS's value proposition — reduce stress, protect your family, maintain control, ensure wishes are known — maps directly onto the concerns this audience expressed. The presentation data also showed that the two dominant next steps were reviewing existing documents (32–39%) and talking with family (31–37%), suggesting that CMS's most effective outreach tools are those that connect estate planning and family conversation to CMS membership as a natural next step.

8.8 The Macro-Economic Context: Co-operatives Are Built for This Moment

David Coletto (Abacus Data, November 2025 Alberta Cooperatives keynote) framed the current environment as a shift from scarcity to precarity: where scarcity asks 'will there be enough?', precarity asks 'will we be okay?' 70% of Canadians say they are likely to delay major life decisions due to financial uncertainty. 59% cite cost of living and affording the basics as their top family anxiety.

Coletto's core message to Alberta's cooperative sector is directly applicable to CMS: co-operatives were formed and grew during times of deep insecurity — and those times have returned. 95% of Canadians agree the world would be better if people collaborated more. CMS's co-operative model, member governance, and focus on collective purchasing power are not legacy features — they are precisely the qualities that distinguish CMS from corporate funeral operators in a moment when Albertans are looking for trusted institutions that put members first.

> *CMS advantage: The confluence of financial precarity, rising funeral costs, and growing distrust of corporate consolidation creates the most favourable environment for CMS's model in a generation. The organization's challenge is ensuring enough Albertans know it exists and understand what it offers — a message supported by the CBE presentation findings and the AGM member data.*

Sources and References

- IBISWorld – Funeral Homes in Canada Industry Analysis, 2025 (ibisworld.com)
- IBISWorld – Funeral Homes in Alberta Market Research Report, 2015–2030 (ibisworld.com)
- CANA – 2024 Statistics Report Summary (cremationassociation.org)
- Statista – Canadian Cremation Rate 2000–2023 with 2027 Forecast (statista.com)
- Canadian Funerals Online – Cremation Costs in Canada 2026 (canadianfunerals.com)
- Eirene.ca – Cremation in Alberta: Questions and Answers (eirene.ca)
- Green Burial Society of Canada – Green Burial Sites (greenburialcanada.ca)
- CMS / coopmemorial.org – Green Burial Grounds in Alberta (coopmemorial.org)
- Edmonton.ca – Cemeteries Green Burial Pricing (edmonton.ca)
- NCCEH – Alternative Disposition Services: Green Burial, Alkaline Hydrolysis, Human Composting (ncceh.ca)
- Alberta Funeral Services Regulatory Board – afsrb.ab.ca
- Alberta Open Government – Funeral Services Act; Cemeteries Act (open.alberta.ca)
- ISED Canada – Success Story: The Cooperative Memorial Society (ised-isde.canada.ca)
- Dignity Memorial / SCI – Edmonton locations (dignitymemorial.com)
- Canadian Funerals Online – Why Is Cremation on the Increase in Canada? (canadianfunerals.com)
- Yahoo Finance / Canadian Press – Prepaid Funeral Plans: Are They Worth the Risk? (ca.finance.yahoo.com)
- Stocktrades Canada – Funeral Stocks are Quiet Performers, April 2025 (stocktrades.ca)
- City of Calgary – Prairie Sky Cemetery Green Burials (calgary.ca)
- Green Burial Society of Canada – Prairie Sky Cemetery Listing (greenburialcanada.ca)
- St. Albert Gazette – Green Burials at St. Albert Municipal Cemetery (stalbertgazette.com)
- HavenCasket – Funeral Costs in Canada by Province: 2026 Statistics (havencasket.com)
- CMS – Member Priorities Survey: Final Report (August 20, 2025, n=2,135) [internal]
- CMS – Member Priorities Survey: Edmonton Area Results [internal]
- CMS – Post-AGM Survey Results (February 28, 2026, n=85) [internal]
- CMS – ED Briefing Report: What the CBE/Calgary Presentation Results Say and How CMS Can Apply the Learnings (February 2026) [internal]
- Abacus Data / David Coletto – From Scarcity to Precarity: What It Means for Alberta's Cooperatives (Keynote, November 2025)