The State of Dental
2026

A comprehensive report that examines practice perspectives on key issues in modern dentistry — including practice economics, operational challenges, third-party financing, and AI adoption.

sunbit

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Introduction

This research represents one of the most comprehensive snapshots of the dental profession to date.

A comprehensive look at dentistry

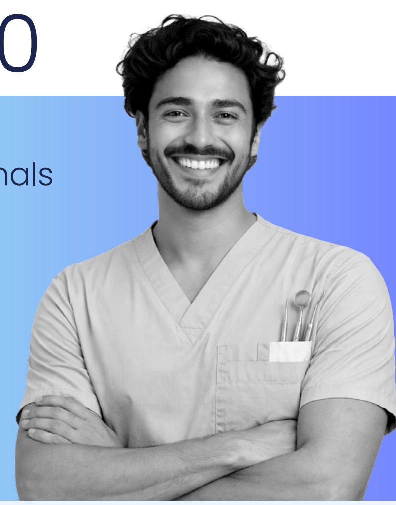
Conducted in October 2025, the study captures perspectives from over 4,900 dental professionals across the United States, representing every corner of the industry, from solo general practitioners and multi-site DSOs to practice owners, associate dentists, office managers, hygienists, and treatment coordinators. The study's objective is to understand how practices are adapting to a rapidly evolving landscape: economic uncertainty, shifting patient expectations, and the accelerating adoption of new technologies like AI and patient financing platforms. By looking across multiple dimensions, e.g. practice size, role, economics, financing availability, the data reveals not just what's happening inside practices today, but how different segments of the industry are preparing for tomorrow.

Q4 2025

Survey conducted

4,900

Dental professionals

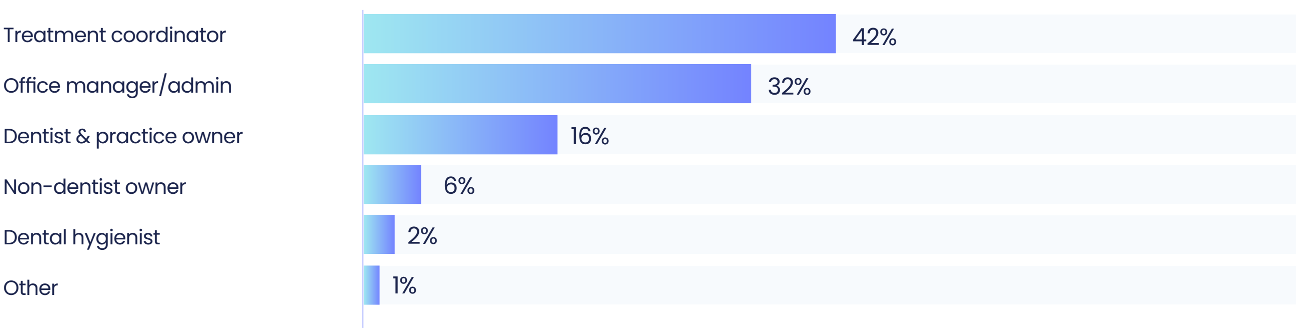


Breadth and diversity of response

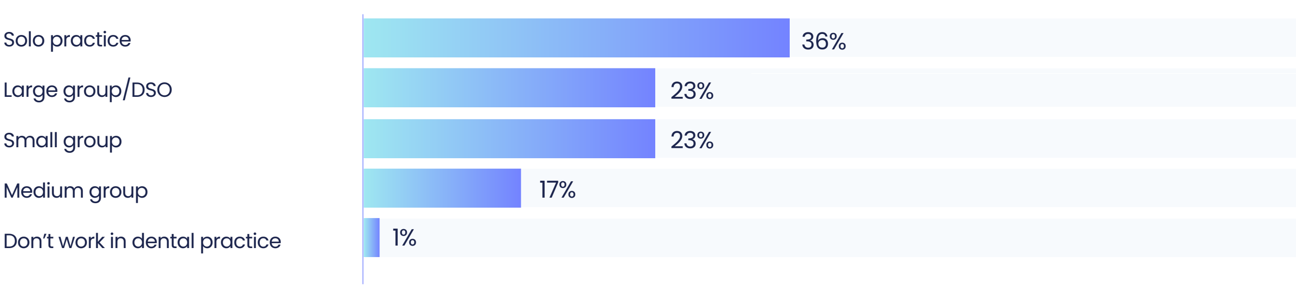
The respondent base is weighted toward front-office and patient-facing leadership roles. Treatment coordinators and financial coordinators account for 42% of all participants, followed by office managers and practice administrators at 32%. Clinical leaders make up a smaller but still significant share, with dentist-owners at 16% and non-owner dentists at 6%. This composition ensures that the findings in this report reflect not just the decisions of practice owners but the day-to-day realities of the teams who manage patient communication, financing, and scheduling.

Practices in the sample also span every size and model: from solo operators, to regional groups and national DSOs managing multi-site practices. Each brings its own challenges and advantages, but together they form a composite picture of how American dentistry is evolving: clinically, technologically, and economically.

What is your role in the practice?



What size organization are you part of?



Scope of the data

Respondents were asked a broad set of questions covering:

- Practice economics: profitability, revenue, receivables, and case acceptance
- Patient financing: if, how, and when financing is introduced, and its impact on performance outcomes
- Technology and AI: adoption, attitudes, and emerging use cases
- Staffing and retention: challenges in maintaining both patient and team continuity
- Outlook: expectations for the next five years of dentistry

Each question is cross-tabulated with key attributes like practice size, respondent role, financing availability, and technology attitudes to uncover the structural and behavioral differences driving outcomes.

Industry at an inflection point

The findings illustrate a profession that is stabilizing in some areas but transforming in others. The most striking theme is the growing linkage between patient communication and performance outcomes: practices that communicate more clearly about costs, payments, and patient experience tend to outperform across many of the financial metrics tracked.

Dentistry's future, as this data shows, will be defined not by the size of an organization, but by how effectively each practice connects its people, its processes, and its patients.

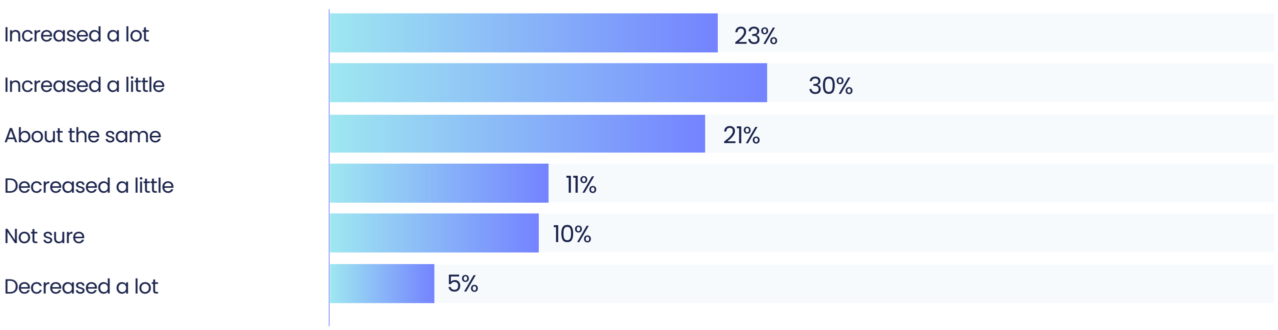
Practice Economics

Profitability improving across the industry

After several years of financial turbulence starting with COVID, 2025 brought a measure of stability to dental practices. According to the data, just over half of practices (53%) reported increased profitability, while 25% saw flat results and 22% experienced declines.

The overall direction is positive, but the improvement tilts toward larger organizations and those that have embraced patient financing. Among medium and large practices, the share reporting profitability gains climbs to 57%, compared with only 49% for smaller practices. Financing-forward offices outperform even within their size bands, suggesting that patient communication and access to care are directly linked to stronger margins. The ability to keep production consistent and accounts current has become a defining advantage.

Profitability YoY (margins)



57%

of large practices reported profitability gains

The overall direction is positive, but the improvement tilts toward larger organizations and those that have embraced patient financing.

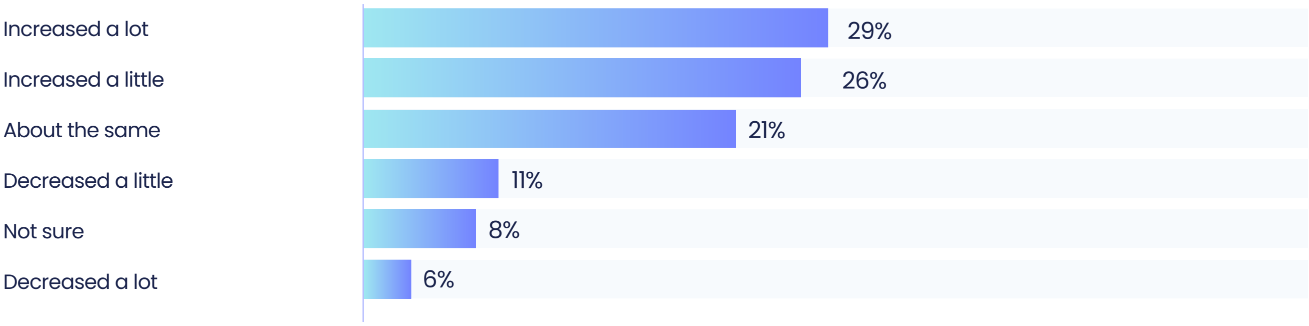
Top line numbers also improve

Total collections followed a similar but slightly softer curve. More than half (54%) say their collections improved in 2025, with another third holding steady. Among those that introduced or expanded third-party financing during the year, the rate of improvement rises sharply, topping 60%.

Smaller groups and solo offices, on the other hand, report slightly slower progress. 51% of these practices improved their top line vs. 59% of larger groups. Practices with centralized billing, digital financing tools, or automated reminders are better positioned to maintain cash flow even when treatment volume fluctuates.

Among those that introduced or expanded third-party financing during the year, the rate of improvement rises sharply, topping 60%.

Collections YoY (top line revenue)



Practices with centralized billing, digital financing tools, or automated reminders are better positioned to maintain cash flow even when treatment volume fluctuates.

Case acceptance: a true indicator of business health

If profitability is the headline metric, case acceptance is a major driver of it. Overall, more than half of practices (54%) report an increase in their case acceptance rates over the past year, while 27% say their rates have stayed roughly the same. 13% of practices saw declines, often citing patient cost sensitivity as the primary reason for it.

But the research points to something more than patient caution, it's also about timing. The study will touch more on this later, but clearly when financing options are framed as part of the care experience, rather than a reaction to cost objections, treatment acceptance follows.

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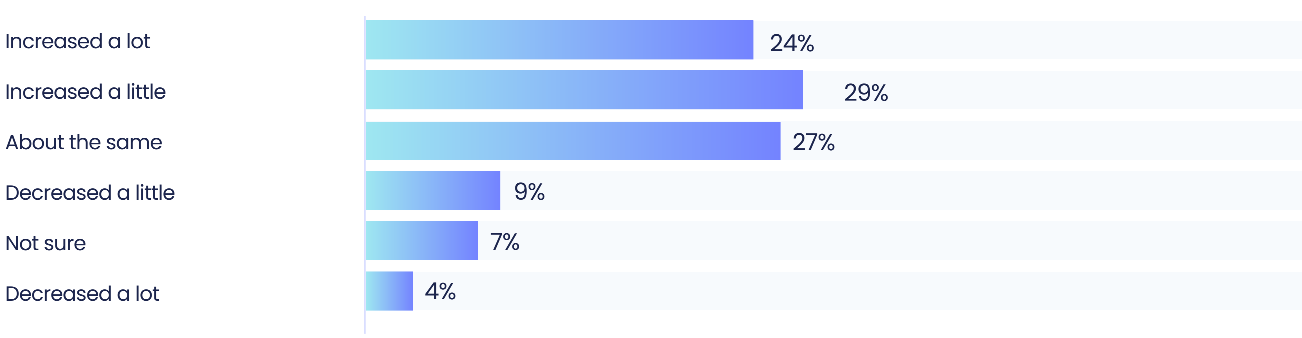
Case acceptance rate YoY



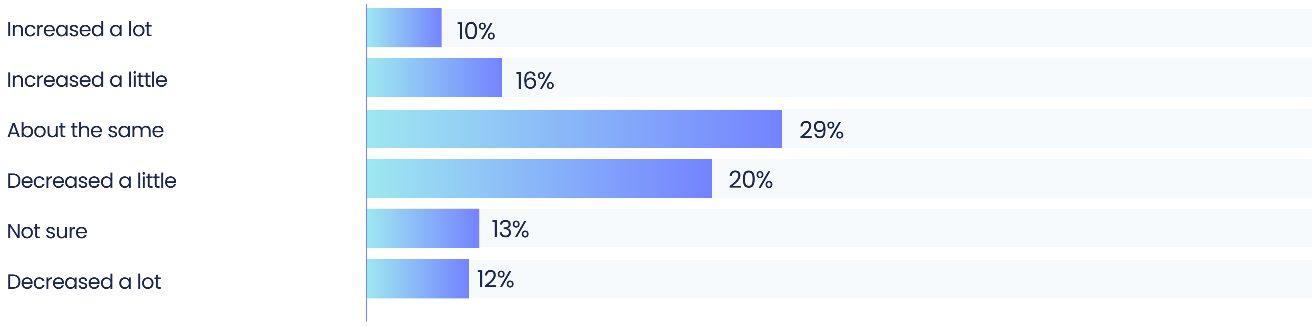
Accounts receivable is still a pressure point

While most practices describe 2025 as a period of stabilization, accounts receivable (AR) tell a more complex story. A quarter of respondents (26%) say their AR balance has increased at least "a little," and 16% say it's increased "a lot." Financing availability separates the strong from the strained. Practices that offer third-party financing are far less likely to see AR increases, a sign that converting unpaid balances into immediate cash is an important driver of business performance. Conversely, offices that wait for patients to self-manage costs are carrying more overdue accounts month over month.

Practices that offer third-party financing were 30% more likely to see their AR decline YoY.

Taken together, these findings suggest that dentistry's financial improvement is less about external forces and more about internal readiness. Practices that empower patients with clear financial pathways are outperforming peers in profitability, collections, and cash flow, often without needing to grow their footprint. In 2026, the divide is no longer just between small and large practices; it's between those that plan for patient affordability and those that react to it.

Accounts receivable



In 2026, the divide is no longer just between small and large practices; it's between those that plan for patient affordability and those that react to it.

Patient Financing

Financing moves from back office to front line

Many years ago offering third-party financing was a bit of an afterthought, maybe a quick mention at the end of a consultation when a patient hesitated about cost. Recently that has changed. Nearly nine in ten practices (87%) in our study offer some form of third-party patient financing. But the real evolution isn't in availability, which has been steady for a while, it's in the intent. The most successful practices have moved financing forward in terms of priority, presenting it as part of the care conversation rather than a last resort.

Do you offer third-party patient financing in your practice?

No	Not sure	Yes
353	218	3,902
8%	5%	87%

4473 total

In practices where financing options are introduced proactively, for example, in pre-appointment communications, new-patient paperwork, or the first treatment plan discussion, case acceptance rates climb sharply. Practices that present financing options proactively see 55% lift in case acceptance compared with those who only raise financing when patients bring up cost. Financing, in other words, is no longer just a way to help patients pay. It's become a tool for helping them say yes.

Practices that present financing options proactively see 55% lift in case acceptance compared with those who only raise financing when patients bring up cost.

Cost of care still a major issue

The biggest reason patients still delay or decline treatment hasn't changed: nearly two-thirds (61%) cite cost of care as their main obstacle when a patient decides to delay or decline treatment. Yet, as the data shows, what separates thriving practices from stagnant ones isn't whether their patients can afford care, it's whether patients believe they have options.

61%

of patients cite cost as the main reason for delaying or declining care

Financing as a true differentiator

When asked how confident they are that patients understand the financing and payment options available to them, only 42% of respondents said they are "very confident." Among smaller or single-location practices, that number drops closer to one in three (34%). This confidence gap is more than a communication problem, it's an economic one. When patients don't clearly understand their payment options, they delay, downgrade, or skip treatment entirely.

The research reveals that practices investing in clearer communication scripts, pre-visit outreach, and digital payment tools are reporting measurable gains. Among these, 58% saw profitability rise last year, compared with 44% of practices that limit those discussions to the time of treatment decisions.

The data paints a clear before-and-after picture of what happens when financing is introduced earlier in the process.

Practices that discuss financing before presenting treatment costs are more likely to:

Report higher case acceptance	Maintain lower accounts receivable	See stronger collections growth
+14 points	−10 points	+12 points

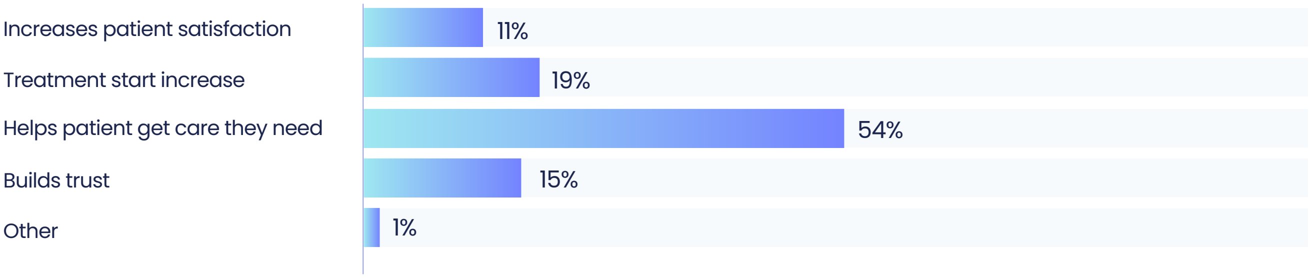
This proactive approach benefits both sides of the equation. Patients feel supported and informed rather than pressured. Practices reduce the emotional friction that can derail a treatment plan. The most progressive offices treat financing as an extension of care, not a sales tactic—and the financial results validate that philosophy.

Beyond economics, financing has quietly become a marker of patient experience. In an era when patients shop for care the way they shop for travel or fitness, a transparent financing offer signals inclusion, empathy, and modernity. Practices that promote flexible payment options in their digital presence, on websites, appointment confirmations, and treatment proposals tend to attract more new patients and convert more treatment plans. Nearly one in five practices now include financing details in their appointment reminders or online scheduling pages.

And the results of offering financing in the practice are quite clear. It helps patients move forward with treatment that they need.

In an era when patients shop for care the way they shop for travel or fitness, a transparent financing offer signals inclusion, empathy, and modernity.

What is the greatest impact of offering third-party financing in your practice?



The next phase: integration and automation

Looking ahead, financing will continue to merge with technology. Practices are beginning to link financing portals directly into patient communications systems, allowing patients to pre-qualify before stepping into the office. As AI tools gain traction in administrative workflows, the same algorithms that flag missed insurance claims could soon identify patients most likely to benefit from financing discussions.

These integrations point to a future where the financing conversation is more seamless, data-driven, and part of a broader patient experience strategy. In that sense, financing is not just about making care possible, it's becoming a defining component of how modern dental practices build trust and drive growth.

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AI Adoption and Attitudes

AI enters the mainstream

Artificial intelligence is no longer a future conversation for dentistry. According to the data, 36% of practices use AI regularly, while another 18% use it occasionally. Together, that means more than half (54%) of all practices have already experimented with or integrated AI tools into their operations.

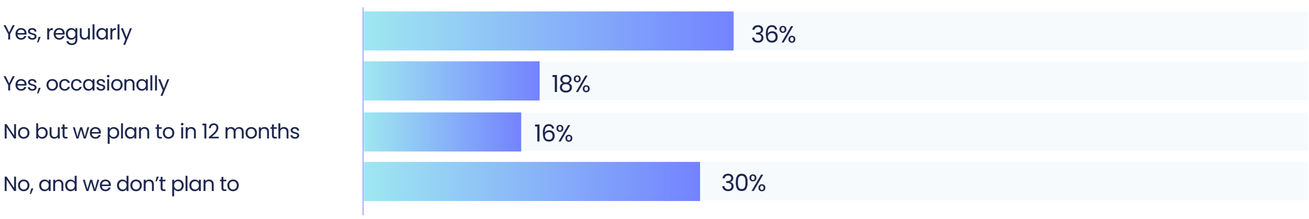
Roles drive comfort and motivation

AI adoption also tracks closely with professional roles. Administrative and front-office teams report the highest regular use, followed by practice owners and managers. These roles tend to focus on scheduling, insurance verification, and patient communications, areas where automation can save hours without touching clinical care.

By contrast, clinical staff and non-owner dentists are a bit more cautious. Only about one in four in these roles say they use AI regularly, though many indicate curiosity rather than resistance.

Among clinical professionals who don't yet use AI, nearly half expect to do so within the next year, most often for charting and diagnostic support.

Have you used AI tools in your practice in the last 12 months?



Primary AI use cases

For those that use AI, practices were more likely to mention an administrative role for AI (58%) than a clinical one (40%). Think automated reminders, benefit checks, and documentation support. These systems reduce repetitive work, smooth patient communication, and shorten the time from claim to collection.

As exposure to AI grows, comfort levels are rising, but we still would not characterize dental practices as totally comfortable with the emerging technologies. Around half of respondents were confident in the administrative AI tools on the market while slightly less than half were confident with the clinical tools. With confidence comes usage and we expect to see that more offices adopt administrative AI tools in the new year to help them do more with less.

58%

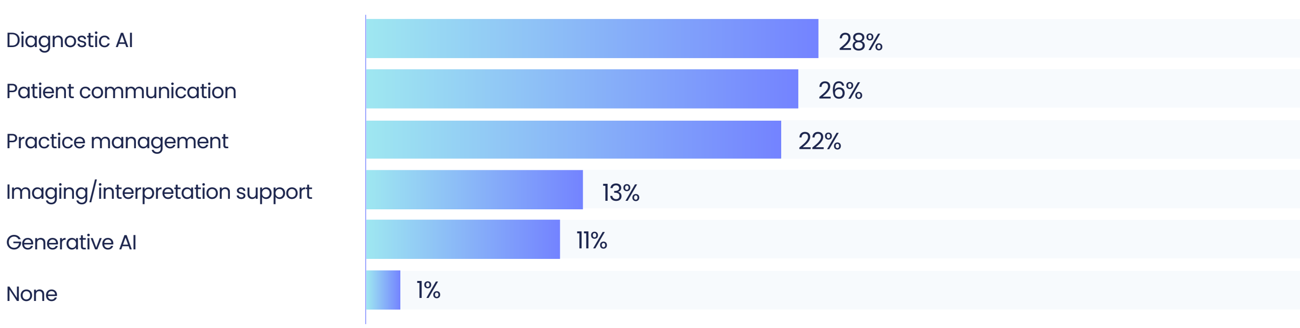
practices were more likely to mention an administrative role for AI

From experiment to expectation

If 2024 was the year AI entered the conversation, 2025 was the year it entered the practice. What began as a niche pilot for imaging or insurance is now a measurable component of daily work for more than half of the profession. As adoption accelerates, the divide is less about belief and more about bandwidth.

The practices best positioned for 2026 are those treating AI not as a novelty but as infrastructure, like financing or scheduling, that makes care smoother for patients and life easier for teams.

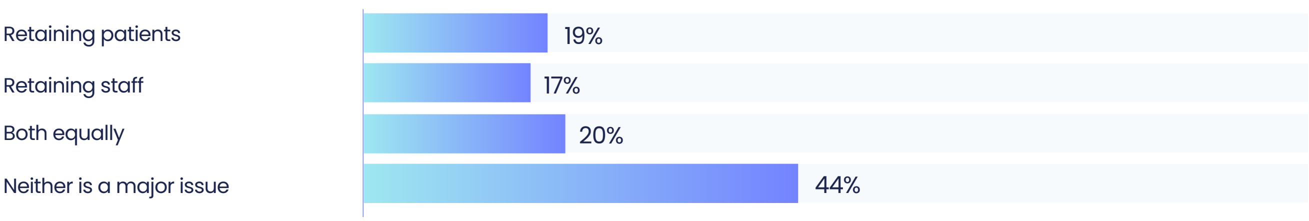
If you use AI in your practice, which types of tools do you use?



Staffing and Retention Challenges

Our data reveals dual challenges that keep a lot of dental operators up at night: retaining staff and retaining patients. A full 56% of practices have challenges with one or both of these issues. When asked to choose which issue poses the greater challenge, around 1 in 3 say both while the rest of the offices are divided between the two. This balance of responses suggests that staffing and patient loyalty are intertwined struggles rather than separate ones.

What is a bigger challenge for your practice today?



Small practices feel strain more sharply

Size plays a measurable role in how practices experience retention pressure. Smaller and solo practices were more likely to name staff retention as their top concern, while larger and multi-location organizations were more likely to report the challenge as shared between staff and patients.

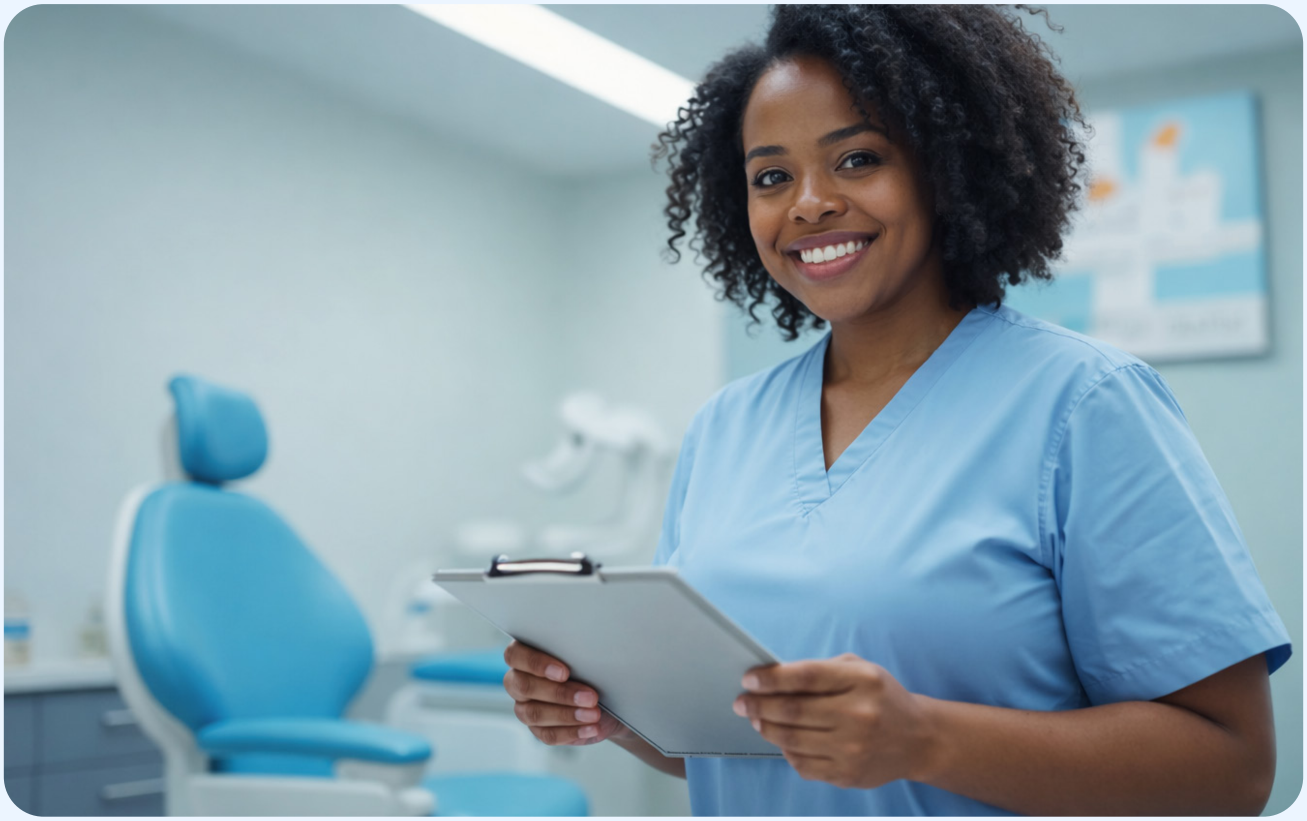
In solo settings, a single departure can disrupt both the schedule and the patient experience—making staff retention a direct driver of patient retention. By contrast, larger practices tend to distribute duties across teams, making them somewhat more resilient to turnover, though still concerned about keeping both staff and patients engaged.

Finding stability through structure

The data shows that while practice size correlates with resilience, the real differentiator may be process. The same practices that reported consistent case acceptance and strong collections were also less likely to identify staffing as their primary issue. In many of these offices, defined systems for communication, financing, and scheduling appear to act as stabilizers—reducing the burden on staff and improving retention on both sides of the counter.

Across all segments, the takeaway is clear: retention challenges are not isolated to personnel or patients, but instead they are systemic.

Whether large or small, practices that invest in structure and communication are better equipped to manage both. The numbers tell a balanced story, but the message behind them is simple: when teams feel supported, patients stay connected.



The State of Small Practices
(1-5 Office Locations)

Balancing act between independence and pressure

For independent dental practices, 2025 was a year defined by resilience. Many small and solo offices reported steady patient demand but rising strain in the systems that support it. The data shows that smaller practices are consistently more likely to cite staffing as their biggest operational challenge and more likely to experience increases in accounts receivable. Financially, they walk a finer line balancing personal service and community trust against tighter margins and fewer administrative resources.

At what point in the patient journey do you typically bring up third-party financing?

	1 location	2-5 locations	6-30 locations	31+ locations
Only when a patient expresses concern about cost	41%	45%	23%	21%
After presenting the full treatment plan and cost	47%	46%	52%	56%
Proactively during patient visits but before presenting cost	38%	39%	62%	58%
Proactively before the visit	18%	22%	31%	35%

Financing doesn't just bridge affordability gaps for patients; it bridges stability gaps for the practice. Small offices that use structured payment systems report fewer cases of increasing AR and higher confidence in collections. In essence, proactive financing communication acts as the administrative backbone that many small teams otherwise lack.

The human factor: staffing and sustainability

Staffing remains the most consistent vulnerability for small operators. While DSOs can often redistribute workload across multiple locations, single-location practices often feel every absence. In this environment, burnout can spread quickly from owner to hygienist to front office. Yet the same small teams that feel the pressure also describe stronger interpersonal bonds with patients and colleagues.

AI tools have a long way to go here

The study shows that small practices are less likely to be comfortable with AI solutions in the office, even though they are more likely than large practices to be using it currently. Clearly the expectation is that these tools will help smaller offices compete on a more equal playing field with the larger groups. They are often designed to help small teams do more with less, allowing them to focus on what they do best: patient care. However, with just over 20% of small practices comfortable with clinical AI and just over 30% comfortable with administrative AI, the tools on the market have a long way to go to get to fuller adoption at customer satisfaction.

Relationships: a distinct competitive advantage

For all their constraints, small practices still hold a powerful differentiator: relationships. In an era when patients crave personal attention and continuity, small practices often deliver the sense of belonging that larger organizations can struggle to replicate. The data reinforces that sentiment, small practices were no more likely than large ones to report declines in patient retention, despite resource gaps elsewhere. That finding underscores a fundamental truth: in dentistry, connection remains a currency.

The study shows that small practices are less likely to be comfortable with AI solutions in the office, even though they are more likely than large practices to be using it currently.

The State of Large Groups
(6+ Office Locations)

Scale as a strategic advantage

For medium to large dental groups, 2025 marked a year of consolidation and recalibration. While smaller practices focused on survival and staffing, larger groups, particularly DSOs, used their scale to systematize operations and invest in technology. The data shows that medium and large organizations were less likely than smaller practices to report declining profitability (11% vs. 19%), a clear signal that process maturity and centralized resources are paying off. Larger practices also lead on collections gains: six in ten (61%) reported gains in 2025, compared with 49% of the full sample. For many, financial steadiness stems from structured workflows around financing, scheduling, billing, and collections, often infrastructure that smaller offices often lack.

Collections (top line revenue)

	1 location	2-5 locations	6-30 locations	31+ locations
Decreased a lot	7%	6%	7%	6%
Decreased a little	12%	12%	8%	10%
Stayed about the same	24%	23%	18%	16%
Increased a little	27%	23%	26%	26%
Increased a lot	24%	28%	33%	32%
Not sure	6%	8%	12%	9%

Proactive financing communication becomes more normal

Among the most defining traits of larger practices is how they communicate cost of treatment. Respondents from multi-location or DSO-affiliated groups are far more likely to introduce financing proactively, before treatment plans are presented. Roughly one in three (35%) of these larger practices mention financing during pre-appointment communications, nearly double the rate seen among small offices (20%). This proactive stance correlates with higher patient confidence: larger practices are also the most likely to say patients "very clearly understand their payment options." That confidence translates into stronger acceptance and smoother cash flows.

Roughly one in three (35%) of these larger practices mention financing during pre-appointment communications, nearly double the rate seen among small offices (20%).

Confidence

translates into stronger acceptance and smoother cash flows.

Retention challenges are still present

While larger practices enjoy structural resilience, they're not immune to human friction. In fact, they are slightly more likely than small offices to say both staff and patient retention are equal challenges (41%), reflecting the complexity of maintaining cohesion across large teams. The difference is that DSOs tend to have established training systems, HR support, and communication protocols that buffer the pain of turnover.

Patient retention within large practices remains stable; they are no more likely than smaller offices to report declines. This parity suggests that scale coupled with consistent patient experience can sustain loyalty even as operations get larger.

The data paints a portrait of multi-location groups in transition. They are evolving from cost-driven consolidators into experience-driven service organizations. Financing, AI, and operational analytics are no longer efficiency tools, they're components of a unified growth model. In these organizations, affordability, technology, and staff alignment are treated as connected disciplines rather than siloed functions. It's a lesson the entire industry can take from the largest players: scale isn't just about size, it's about standardization.

A Glimpse Into the Future

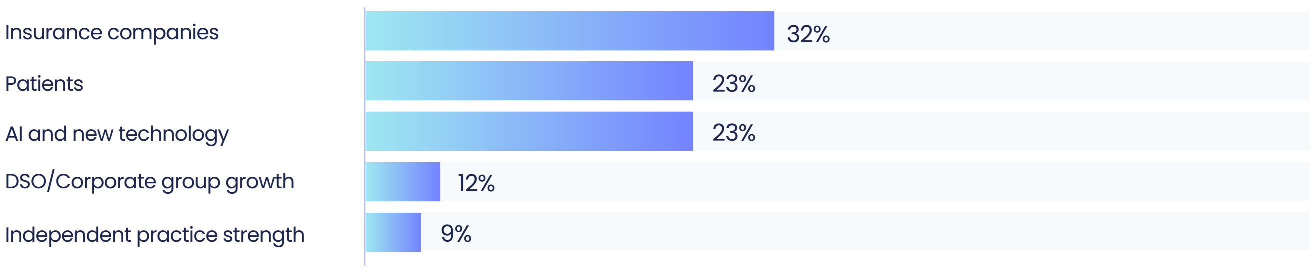
According to our data, insurance company decisioning (32%) is the single most cited force expected to shape the next five years of dentistry. Two other themes follow close behind AI/ new technology (23%) and patient expectations (23%).

Smaller and solo practices are more likely to prioritize insurance influence than any other factor, reflecting day-to-day exposure to coverage rules and reimbursement pressure. Larger and multi-location groups still name insurance as important, but are relatively more inclined to point to AI/technology and group growth as central to the next phase—an outlook consistent with their current investments in systems and scale.

Practices emphasizing proactive patient financing, AI adoption, and operational tools report steadier performance today; those same capabilities map cleanly to the forces respondents expect tomorrow. No matter who you ask, however, the profession converges on one idea: the future rewards clarity.

Whether the constraint is coverage or the catalyst is technology, practices that make costs, options, and next steps easy to understand are the ones most likely to carry momentum into the next five years.

In the next 5 years, which will have the biggest impact on the future of dentistry?



The Sunbit Practice

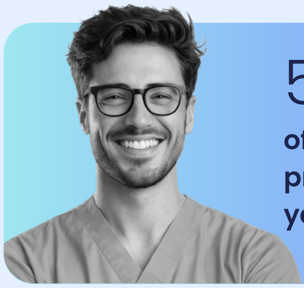
The most growth oriented practices use Sunbit

Across the dataset, Sunbit-partnered practices stand out as a distinct operational and attitudinal segment within dentistry. They report stronger financial performance, higher confidence in patient understanding of financing, and deeper engagement with both technology and process automation. Across nearly every dimension of practice operations, Sunbit-partnered dental offices show a clear and consistent pattern of differentiation.

Financially, Sunbit practices outperform non-Sunbit practices by a wide margin. Profitability increased year-on-year for 59% of Sunbit offices compared with 45% of others (+14%), and case acceptance rose for 61% versus 45% (+16%). Revenue growth follows the same pattern, reflecting the combined effect of accessible financing and reduced friction at payment.

Sunbit practices also integrate financing earlier in the treatment conversation with 56% introducing it proactively vs. only 29% of non-Sunbit offices (+27%). Sunbit offices also say their patients display substantially higher confidence in understanding payment options (74% vs. 53%). The result is a financing process that feels transparent, consistent, and more effective in driving treatment starts.

Finally, Sunbit practices are generally better structured and more optimistic. They are much less likely to have staff retention issues than other offices (12% vs. 23%). The contrast is more nuanced when it comes to AI adoption. Non-Sunbit offices report higher overall use of diagnostic and practice management AI, while Sunbit customers lead in generative AI and patient communications tools, an indication that their adoption skews toward patient experience vs. clinical automation.



59%

of Sunbit offices saw profitability increase year-on-year

Sunbit practices emphasize affordability as part of care delivery, yielding stronger economic outcomes and higher patient trust. Non-Sunbit practices, by contrast, tend to be more reactive in financing discussions, and slower to translate technology adoption into measurable financial gains. These practices also have a harder time retaining employees than Sunbit practices do. The data points to a single overarching distinction: Sunbit practices don't just offer financing, they've operationalized it as a strategic lever for growth. The Sunbit merchant teams are integral in not just training on the product, but also the process of integrating financing discussions into the patient journey. As a result, Sunbit customers are more prepared for the emerging challenges in dentistry.

Sunbit practices don't just offer financing, they've operationalized it as a strategic lever for growth.

	Non-Sunbit practices	sunbit	Δ
Confident that patients understand their financing options	53%	**74%**	21%
Saw Profitability increase YoY	45%	**59%**	14%
Saw Case acceptance increase YoY	45%	**61%**	16%
Discuss financing only after cost concerns raised	53%	**22%**	-31%
Discuss financing proactively during visit	29%	**55%**	27%
Discuss financing proactively before visit	15%	**32%**	17%
Cite no issues with staff or patient retention	32%	**52%**	21%
Cite staff retention as "major issue"	23%	**12%**	-11%

In Summary

Dentistry in transition

Across the dental industry, 2025 marked a turning point. The rapid inflation of the early decade slowed a bit, but patients' financial caution did not. Dentists report steadier books than the year before, but the gap between small independents and large groups continues to widen. The research shows that nearly nine in ten practices now offer third-party financing, but the way that financing is introduced, and who delivers the message, makes the real difference. Practices that have staff who raise payment options before cost becomes a barrier report significantly higher case-acceptance rates and fewer accounts drifting into receivables.

Economics find their balance unevenly

Profitability trends in 2025 stabilized after several turbulent years. Roughly half of practices saw profits increase, while one in four reported flat results and another quarter saw declines. Yet the pattern shifts sharply with practice size and who you ask. Solo practices are nearly twice as likely as the large groups to cite year-on-year profit declines (20% vs. 11%). Among practices that don't offer patient financing proactively, the share reporting increased collections climbs even higher, suggesting that transparent payment discussions are translating directly into steadier cash flow.

Practices that have staff who raise payment options before cost becomes a barrier report significantly higher case-acceptance rates

9 out of 10

practices offer third-party financing

Dentists report steadier books than the year before, but the gap between small independents and large groups continues to widen.

Third-party financing is a catalyst, not a crutch

Cost remains the dominant reason patients delay or decline care, cited by nearly two-thirds of all respondents. But the data shows that the story isn't just about affordability, it's about communication as well. When financing is mentioned only after a patient objects to price, acceptance rates sag.

In contrast, teams that introduce financing options during the pre-visit stage, either in appointment reminders or consultations, see stronger follow-through and fewer treatment deferrals. Financing has evolved from a last-resort tool to a proactive access strategy that benefits both the patient and the practice.

AI emerges as a potential competitive advantage

Artificial intelligence is reshaping administrative work even faster than clinical protocols. Around half of practices use AI already and the data suggests that many early adopters already associate AI with efficiency gains and improved patient communication, rather than job displacement. As one theme runs through both economics and technology, it's this: process maturity, not size alone, determines which practices thrive in the current market.

The road ahead

Dentistry enters 2026 at a bit of a crossroads. Smaller practices are fighting to preserve independence through closer patient relationships and operational agility. Larger groups continue to scale with centralized systems, dedicated financing workflows, advanced marketing techniques and AI infrastructure for both clinical and operational support. Yet all share a common challenge: patients who expect transparency, convenience, financing options, and high quality care.

The next chapter of growth in dentistry seems to depend less on how big a practice is, and more on how confidently and efficiently it helps patients move through the process to receive the care they need.

To learn more about Sunbit's patient financing solution, visit sunbit.com/dental.

Learn more