

Arranging a funeral or cremation in Illinois

Illinois residents spend millions of dollars on funeral services in Illinois each year, as the death care business is a very big industry. However, despite this huge spend, the average consumer knows very little about the goods and services offered in the funeral trade or the laws regulating their sale. A funeral is often referred to as a “distressed purchase” as it is often made when you are feeling most vulnerable but it is always good practice to shop around for funeral services just like any other consumer purchase.

How do you choose which funeral home or cremation provider is right for your needs?

Choosing a funeral provider that best suits your needs is probably the most important decision you need to make as soon as you start thinking about arranging a funeral. Unfortunately, this too often occurs when a death is imminent, or has already occurred, making the decision time-critical. This means that many families in Illinois choose a funeral establishment without having had much time to consult or research.

If you know of a funeral home, or have a recommendation, that is a good place to start. However, whether a particular funeral provider is right for your needs may depend more on location and your specific funeral requirements. It is essential to clearly define what your needs are before contacting a funeral provider, that way you can remain in control and ensure you get the services YOU want, and not what you may just be led into in your distressed state. It can help to have a friend with you whilst you make inquiries, or even to make the calls, and a written list of what services you require.

The Federal Trade Commission’s (FTC) Funeral Practices Trade Regulation Rule, as well as a number of Illinois state regulations, regulates the funeral profession in Illinois. These laws are designed to prevent fraud by making members of the general public better-informed consumers of funeral goods and services. The federal rule is complicated, but there are some important points to know. Funeral directors in Illinois must make their prices available over the phone and a general price list available as you start any discussions about a funeral service. At the conclusion of discussions, a funeral director must provide an itemized statement reflecting the goods and services you have selected.

How do I find a funeral home or cremation provider in Illinois?

There are several directories, national and local, that can help you locate funeral homes and cremation providers in Illinois. US Funerals Online was established in 2002, and is both a directory and funeral resource. Our directory lists ALL funeral homes and cremation providers by city in zip code order, making it exceptionally simple for you to locate your nearest provider and also see all the funeral businesses available to you.

Do you want a burial or cremation?

This is one of the first things you need to decide. Burial is still more popular than cremation in Illinois, with about 70% choosing a burial. However, the cremation rate is increasing fast, especially as the cost of a burial in Illinois can be so expensive these days. A burial requires expenditure on such things as a casket, burial liner, grave vault, burial plot and grave marker. And these items alone can add up to thousands of dollars.

Illinois state law allows for you to bury your loved ones on family estate if you own the land.

What is the cost of a funeral in Illinois?

This is the question that is at the forefront of most peoples' minds today. How much does a funeral cost? The answer is it can vary considerably, depending on what type of services you select and where you live. The National Association of Funeral Directors (NAFD) put the average cost of a funeral today at \$7,640 (2019) and this does not include any cemetery fees. This makes the average cost of a funeral likely to be nearer to \$10,000 when cemetery costs are added. If you opt for simplicity, and reduce the incremental services, you can conduct a funeral for much less. If you opt for a traditional full-service funeral, it can cost you much more than this.

How much does a cremation cost of in Illinois?

Cremation is becoming much more popular for many reasons but certainly one of the main reasons is because it is far less expensive. A typical cremation funeral (where the deceased is cremated after a traditional service) costs between \$3,000 – \$5,000. There is no need for expensive cemetery plots, a burial liner or even a casket. This can significantly reduce the funeral expenses.

However, there are much less expensive cremation options and it is possible to arrange a cremation in Chicago for less than \$1,000. A direct cremation is by far the cheapest funeral option. This is a minimal type of disposition service, where the deceased is collected, transferred to the crematory and cremated in a basic alternative container. The cremated remains are returned to the family in a temporary plastic urn. Additional services can be added to the basic package for an extra charge, such as a 'goodbye' viewing, a casket and an upgraded urn. The DFS Memorials providers in Illinois offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package.

DFS Memorials Affordable Cremation Providers

Greater Chicago Area. Cremation costs from \$995. Call (815) 216-4601

Understanding cremation laws in Illinois – What you need to know to arrange a cremation

Before a cremation can go ahead there are certain requirements to be met. A Cremation Authorization Form must be signed by the legal next of kin. Once the cremation has been correctly authorized, the funeral director can obtain the cremation permit. There is a mandatory legal waiting period of 24 hours in Illinois before the actual cremation can take place. No casket is legally required for a cremation but a rigid combustible container must be used. This is generally referred to as the "cremation container" and is a reinforced cardboard box.

Is embalming required in Illinois?

No, embalming is not required by Illinois state law and a funeral home should never tell you it is. A funeral director may recommend embalming if a funeral is not to be conducted immediately, or a viewing or open-casket service is requested, but he must first obtain permission before embalming.

What are my options for purchasing a casket or alternative container?

According to Illinois state law a casket is not required when a cremation is performed. A suitable combustible container is all that is required. You have the right by law to purchase a casket from elsewhere than the funeral home, in other words, a third-party casket retailer. Traditionally funeral homes made a huge mark-up on casket sales, sometimes marking them up as much as 500%. The 'funeral rule' specifically prevents funeral homes cornering this market. You have the right to buy a casket online, or from a local casket seller, and have it delivered to the funeral home.

This can save you hundreds, if not thousands, of dollars. Do just ensure you are dealing with a reputable casket seller.

What are burial and cemetery plot requirements in Illinois?

There is no law that states that a grave liner is required in Illinois to house a casket within a cemetery plot. Individual cemeteries have their own regulations that stipulate what is required, and many will insist on a grave liner to protect the plot (and surrounding plots) from subsidence. You should check carefully on the cemetery regulations. You may also find that cemeteries will have rules about what kind of grave marker can be erected and what period of time you must wait following the burial. More importantly, carefully check the clauses for the maintenance of the plot and grave marker. It is important to make sure you are covered for any maintenance to your headstone once erected.

Can I pre-plan a funeral or cremation in Illinois, and how does state law govern preneed plans?

Yes, you can pre-plan your funeral in Illinois. In many ways we would recommend this as it helps minimize the difficult decision-making for family when a death occurs. In Illinois, funerals can be pre-arranged by either a preneed contract through a trust fund, a funeral insurance plan with an insurance policy, or an annuity. All agents selling a preneed contract must be licensed. There are different regulations depending upon which funding option is selected, as to what refund on cancellation is payable.

These days one benefit of preplanning a funeral through an agent is that the funds are not taken into account if a person requires assistance from public funds if they become ill and their life savings are spent on healthcare. The funds invested in a funeral plan are safe, and at least funeral care is taken care of.

It is also simple to consult with a funeral home, establish your service requirements and costs, document your wishes and deposit the amount required into a payable-on-death (POD) account at the bank. This is also known as a Totten trust account. You nominate a beneficiary who can draw out the funds immediately upon your death, and the funds do not have to go into probate.

What are the laws for scattering ashes in Illinois?

Put simply there is no federal, state or municipal law that prevents the scattering of cremated remains. However, due diligence must be observed if you chose to scatter your loved one's ashes. State law refers to ashes being interred in a niche, grave or columbarium, being kept in a container (cremation urn), which you can keep at home. You can scatter on public land, but it is wise to check if you choose state park lands, whether a permit is required. You can scatter ashes on private land as long as you have permission of the landowner.

Many residents of Illinois, especially from Chicago, choose to scatter ashes over Lake Michigan in an inland water burial dispersal ceremony. There seems to be no specific laws preventing this and the only reference is to the Clean Water Act by the Environmental Protection Agency. As cremated remains are not considered a pollutant, there seems to be no specific legislation against them being dispersed in the lake, so long as the ashes are dispersed into the water, or a biodegradable urn/scattering tube is used. Make sure any petals or flowers or wreaths that are used are also fully degradable with no plastic or metal ties

Illinois is within Region 5 of the EPA and their main contact number is 312-353-2000.

What help is available with funeral expenses in Illinois?

The recent economic downturn has left many in hardship, and this can be so crippling if families are then faced with a death and funeral expenses. There is the social security payment of \$255 that is payable to individuals if they qualify. Other than that, each county usually has some budget to help with funeral expenses for the most needy, and you would need to contact your nearest Human Services. In these cases, a small allowance may be paid direct to the funeral home to cover a very basic funeral. DFS Memorials works with local, family-owned funeral homes in Illinois who guarantee to offer the best priced cremation locally. Contact them to find out who your nearest provider is.

Are whole body donations permitted in Illinois?

Yes, you can donate your body to science in Illinois if that is your choice. There is an organization named The Anatomical Gift Association of Illinois. It represents all of the major universities and medical institutions in Illinois, and is a not-for-profit corporation, you can contact them at:

1540 South Ashland Avenue

Suite 104

Chicago, Illinois 60608

What do you do if your loved one dies away from Illinois?

Sadly, this happens more and more often these days, as we become more of a transient population. If your loved one has died overseas, or even in another state, and you wish to have them transported home for a burial, you will need a mortuary shipping professional. You can contact our funeral shipping expert on 877-347-8086, or fill in the form on our Funeral Shipping page.

Where do I get a copy of a death certificate from in Illinois?

Copies of a death certificate can be obtained from the Illinois Department of Public Health Vital Records. A certified copy of a death certificate costs \$19.00, with each additional copy charged at \$4.00. You can order copies online, by mail, by fax or in person. You can find out more here: <http://www.idph.state.il.us/vitalrecords/deathorder.htm>

What should you do if you have a complaint about funeral services or products you have purchased?

If you have a complaint about the services or products you have purchased from a funeral home or cremation provider, you should try and resolve this with them in the first instance. If you fail to do this, contact:

Controller's Office, State of Illinois

Director of Cemetery Care and Trust

State of Illinois Center

#15-500

100 Randolph Street West

Chicago, IL 60601

Or the Illinois Funeral Directors Association at P.O. Box 7127, Springfield, IL 62791.

You can also contact the Chicago Memorial Association at P.O. Box 2923, Chicago, IL 60690
Phone: (773) 327-4604. They are a not-for-profit organization dedicated to assisting Illinoisans with funeral arrangements and are an affiliate of the Funeral Consumers Alliance.

US Funerals Online Customer Support Team

Email : help@us-funerals.com

Phone: (877) 225-0834

3 Germany Drive Suite 4-4261
Wilmington
Delaware 19804