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Arranging a Funeral or Cremation in Chicago

This funeral and cremation planning guide aims to answer some key questions you may have if faced with the task of making funeral arrangements. Whether you are researching with an interest to make a cremation plan for yourself, or have to arrange a funeral or cremation service for a loved one who passed. We have put together some FAQs about cremation costs and funeral prices in the Greater Chicago area, state funeral laws, and where to get help.

First call: What to do when a death occurs

Once you have been informed of a death, the first thing that arises is the need to select a funeral home to handle funeral arrangements, and transfer the deceased into their care. Most people die in a medical facility, where they can be held for a short period in the hospital morgue if necessary. It can be important not to rush this decision. You need to ensure you select the right funeral service provider for your needs.

How do I choose a funeral home or cremation service provider?

If your loved one had no funeral plan, and you have no prior experience with a funeral home, this can be a difficult task. There are around 200 funeral service locations in the Chicago area. If you want to have a funeral ceremony, the actual location of the funeral home may be an important consideration. Also, if you are working to a specific financial budget for the funeral cost, you might need to make funeral price comparisons, before selecting a suitable funeral home.

Direct cremation service \$1,165 Call (773) 901-1564

What funeral service or cremation service options do I have in Chicago?

With the range of funeral service locations serving the Greater Chicago area, you can arrange anything from a full-service traditional funeral to a simple direct cremation service. You need to decide if you want a traditional funeral, something more modern like a life celebration service, or if you wish to consider cremation.

How much does a funeral cost in Chicago?

The N.F.D.A* surveyed the average cost of a funeral service in 2019 at \$7,640. This is without any cemetery fees. The online funeral price survey conducted more recently by Funeralocity puts the average cost of a traditional full-service burial in Chicago at \$6,003. (This does not include cemetery costs).

How much does a cremation cost in the Chicago Metropolitan area?

Cremation prices can be a little more difficult to quote. It depends on the type of cremation service you select. Cremation is definitely cheaper, but a cremation with a funeral ceremony, will still cost around \$4,000.

A simple cremation service with no ceremony, is referred to as a “direct cremation” in the funeral industry. A direct cremation can be arranged for in and around \$1,000 in the metro Chicago area. This is the most economical funeral service arrangement available to families. It is wise to check what is included in a low-cost direct cremation package to ensure there are not hidden fees to what may appear ‘too cheap’. County fees are generally ‘third-party’ additional charges – such as death certificates and cremation permits. But, some affordable direct cremation packages include in a death certificate and cremation permit fee.

Extra charges that can be incurred on a budget direct cremation are fees for if a residential collection is required, if the deceased weighs over 300 pounds, and if a pace-maker needs to be removed prior to cremation.

What legal issues do I need to understand about arranging a funeral?

The legal next of kin is responsible for making funeral arrangements, unless the deceased had already made (and paid) for a funeral plan. The funeral director will generally obtain the death certificate, and may ask you how many copies you require. The fee for this is charged on top of your funeral service contract, as it is considered a third-party fee, and the funeral home have to pay this out separately. The fee for a death certificate in Illinois is \$17.00 for the first copy, and \$2.00 for each additional copy ordered at the same time.

If you do opt for a cremation, all the legal next of kin must agree on a cremation disposition and sign the *Cremation Authorization Form*. There is also a mandatory wait period of 24-hours in Illinois before a cremation can be performed (stature 410 ILCS 18/20 and 18/35 (2018)). Cook County will issue a cremation permit once the mandatory period has elapsed, and all the legal paperwork is in order.

Who is responsible for paying for a funeral?

If the deceased did not pre-arrange and pre-pay for a funeral plan, then the responsibility for paying for a funeral falls to the immediate next of kin. This can be quite a burden, and is why more seniors today are considering setting up simple cremation arrangements.

Pre-planning can be simple and affordable, and give family peace of mind for when the time comes. ***Be aware that whomever signs the funeral contract with the funeral home is considered legally responsible for payment of the funeral bill.***

If you are interested in pre-arranging a simple cremation plan, contact your local DFS Memorials location on [\(773\) 901-1564](tel:7739011564).

What if the deceased is at the County Medical Examiner's?

If the death occurred outside of a medical facility, was an accident, or unexplained, the body will be transferred to the Medical Examiner's office. It is the responsibility of the coroner to determine a cause of death before a death certificate can be issued. You will need to arrange for a funeral home to collect your loved one once the coroner releases the body. Only a licensed funeral director can transport the deceased from the ME's morgue, and the next of kin will need to sign a release form for the Medical Examiner to release the body into the care of a funeral home.

The Medical Examiner will issue the death certificate and permit to cremate once they release the body. If you have further questions about identifying the body and making arrangements for the transfer of the deceased, you can contact Cook County on (312) 666-0500.

Cook County Medical Examiner is at Robert J Stein Institute of Forensic Medicine, 2121 W Harrison Street, Chicago, IL 60612.

More than 16,000 deaths are reported to the Medical Examiner's office in Chicago each year, although only just under a third of these reported cases are accepted for investigation.

My loved one is in hospice care. How do I prepare?

If your loved one is in hospice care, and the support staff have advised you to prepare for his or her passing, it can help to have made provisional arrangements. This way when the time comes, the hospice can immediately call the funeral service provider and arrange the transfer of your loved one into their care. If you contact a funeral home ahead of time, you can have some of the preparation in place, which can make it easier when the time comes.

When provisional arrangements are in place, it can help the family and the hospice. The hospice know who to call, and the authorizations and other legal documentation can be pre-prepared, saving stress at the time of the passing of your loved one.

Is there any help with funeral expenses for low-income or uninsured families?

Illinois Department of Human Services has the responsibility to assist citizens. In many cases they can refer you to a low-cost funeral service provider who works with the County. Certain recipients, who are already on assistance programs, may qualify for help with funeral and burial expenses. More information on who qualifies, and how to claim, can be found on the [Illinois DHS website](#). The maximum the DHS will pay is \$1,103 for a funeral or \$552 for a simple cremation or burial.

What can I legally do with the cremated remains? Can I scatter the ashes in Lake Michigan?

Illinois state law does permit the scattering of ashes in Lake Michigan. However, U.S. federal law requires that a scattering of cremated remains is conducted at least 3 nautical miles from the shore.

I want to pre-plan a simple cremation. What is the best way to set up a cremation plan in Houston?

You can make pre-arrangements with a funeral home and/or crematory. The terms and payment plans may differ depending on your requirements and age. And whether you make payment in full at the time of purchasing your pre-need plan, or arrange a payment plan.

Some cremation providers offer online arrangement services, so all this can be done from the comfort of your own home. Pre-planning can provide you with funeral service coverage that will give you and your family peace of mind.

Arranging a green burial in Chicago

The National Funeral Directors Association recently conducted a survey, and discovered that 72% of funeral homes reported an increase in interest in green burial from families. At present, families typically have 2 options – traditional burial or cremation. A ‘natural’ green burial is less expensive than a traditional burial, and more environmentally-friendly than a cremation.

There are a number of funeral homes offering green burial options around Chicago, and four green burial cemeteries in Illinois. Typically, a green funeral will cost between \$3,000 and \$5,000. Visit our [green burial resource section](#) for more information.

How do I obtain copies of a death certificate?

The funeral director will generally file for the death certificate for you, and will ask how many copies you require. The first death certificate costs \$17.00. Each additional copy (ordered at the same time) is charged at \$2.00 each.

You can request additional copies from Vital Records at a later date if you are a relative of the deceased or have a financial concern in their estate.

What is no-cost cremation?

A “no-cost” cremation generally refers to a whole body donation program where the deceased’s remains are cremated free of charge after the donation. [The Anatomical Gift Association of Illinois](#) can help you learn more. They are a not-for-profit organization and work with 8 medical schools in Illinois.

Can I have a private viewing before a simple cremation?

Yes, it is possible to arrange for a private ‘goodbye’ viewing before a direct cremation. However, this often depends upon the availability of facilities, staff and scheduling. Sometimes, it can be arranged at no additional cost, but there may be a fee to offer a private viewing if additional staff and transfer of the deceased are required.

Do I need a casket for a cremation service?

No, there is no requirement (or law) that stipulates a casket is needed for a cremation service. A simple cremation is usually conducted using a simple reinforced cardboard container. It is

possible to rent a casket if you wish to have a service before the cremation. This can help you save on funeral costs.

I have questions, or concerns, about arranging a funeral in Chicago. Where can I find help?

You can contact our DFS Memorials affordable funeral service provider in Chicago with any questions you have. If you have a concern about a licensed funeral home you may wish to contact the Illinois Department of Financial & Professional Regulation.

Feel free to contact us at US Funerals Online and we will try and help you if you have further questions about arranging a funeral or cremation service.

[First green living, now green dying: Biodegradable caskets, water-based cremation](#)