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PENNY WISE : A street-level look at how Southern Californians are stretching their dollars in a sputtering economy.

Tying the knot on a shoestring budget

Couples are finding ways to scale down their weddings

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A typical bride-to-be, Katrina Macrae has bought a dress, browsed different varieties of flowers and settled on a date and location for her April nuptials.

But her bridal gown is actually an ivory-colored prom dress that she picked up for \$160. The flowers will be purchased wholesale from the flower district in downtown Los Angeles the day before the wedding. And she's getting married to her fiance, Scott Smith, on a Sunday, when location fees are usually cheaper.

At a time when the average wedding costs about \$30,000, Macrae, of Redondo Beach, plans to spend \$8,000.

"Planning a big, expensive wedding was kind of an unnecessary expense," said Macrae, 26, a quality analyst for Sony Pictures. "We didn't want to be exorbitant, and definitely the economic crunch makes us feel that more strongly."

Planning a cut-rate wedding might seem out of step with the gauzy dream of the big day, but lately, more brides have been thinking thrifty as the economic slowdown has left them worried more about the higher cost of living than whether to serve chicken or filet mignon.

"There's no question that the recession has affected the wedding industry," said Jolene Rae Harrington, director of creative content at Here Comes The Guide, a wedding planning resource. "Brides still want to realize their wedding dream -- they just need to be more creative in how they achieve it."

That includes inviting fewer guests, getting married on off-peak days such as Fridays and Sundays, crafting handmade wedding favors and holding receptions at low-cost or no-cost venues such as parks and beaches.

Concerned about rising fuel and food costs, bride-to-be Megan Turner already was driving and dining out less and reducing vacation travel. Then, in April, she was laid off from her job at an architectural firm because of the cooling housing market, and Turner said she realized more than ever that a wedding shouldn't mean "starting your life off with debt."

"You want to give your family and friends a nice evening, but also, there's got to be some lines drawn," said Turner, 30, an architectural project planner from Orange. "It's really important for us to start saving because we don't know what the future is going to bring."

So Turner held a garage sale with proceeds going toward her wedding. Instead of buying wedding favors, Turner's sister, a student at a culinary school, will bake sugar cookies for guests to take home. And when Turner learned she'd have to fork over \$4.25 per guest for a cake-cutting fee, she scrapped plans for a wedding cake and ordered cupcakes.

"If it saves us money, then I'm all for it," she said.

At stationery showroom Artiface in Costa Mesa, where custom invitations average \$9 a set, an increasing number of budget-conscious brides are ordering unassembled invitations to save money, said owner Kristy McTaggart. The invites are printed and cut to size, but brides use do-it-yourself kits to affix the ribbons, jewels and layers themselves.

"A lot of times, on a typical wedding order, a bride will save \$300 from doing that," McTaggart said. "We'll show them how to do it, and off they go."

Other times, brides simply forgo traditional wedding details -- usually choices that are made toward the end of the planning process such as photography, flowers and music, Harrington said. Instead of hiring a DJ, "now we're hearing of couples just throwing on their own mix tapes."

Even companies that advertise low-cost wedding services are feeling the pinch.

Jan Sanders, owner of Budget Wedding Photography in Los Angeles, said that despite charging hundreds of dollars less than elite photographers and allowing clients to name their own price, business has been slow. This is happening even though it's peak wedding season and the weddings taking place seem smaller.

"They're looking at every angle to save," said Sanders, who charges \$1,350 for a seven-hour wedding package. "I don't blame them at all."

Last year, Sanders was booked for six or seven weddings in June -- so many that he split the work with other photographers. In the same month this year, he

had only three weddings to shoot.

One prospective bride called Sanders back after he quoted her a price, saying she'd changed her mind about hiring a professional photographer and had asked a relative to take the pictures instead.

But couples should be wary of cutting too many corners.

"There is no substitute for an experienced professional," Harrington said. "That's something you can never turn the page back on."

Like many young women, Krista Lenggiere dreamed of an extravagant fairy tale wedding. But after getting engaged this year, she and fiance Kevin Ward began looking for ways to trim expenses.

At first they considered dipping into Ward's savings for their May wedding but decided to save the money "for a rainy day -- in case I lose my job or he loses his," Lenggiere, 26, said.

The Santa Ana couple also want to take advantage of the real estate slump by buying a house before prices rise.

"We shouldn't spend our down payment on a house on our wedding," said Lenggiere, an office manager at a plastic surgeon's office. "We're doing the whole want-and-need thing right now -- I really want a horse-drawn carriage to take me away, but I don't need it."

So Lenggiere has had to make some concessions. She bought her wedding dress on sale and negotiated a lower location fee. A friend will be doing her hair and makeup free, and guests will receive homemade CDs as wedding favors.

"After a certain age, you can't live in Fantasyland anymore. You have to live a real life," Lenggiere said. "I -- for the most part -- am still getting my dream wedding."

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