



IT'S YOUR LIFE

BUST's guide to handling some of life's major milestones—marriage, childbirth, and death—with a DIY frame of mind

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A **DO-IT-YOURSELF** lifestyle can be applied to many things—whether it's altering a skirt with your Singer or getting MacGyver with home repairs. But when it comes to some of life's big events—getting married, giving birth, and laying loved ones to rest—many people leave it to the professionals, simply because they're not aware of what they can do on their own. Should you choose to say “I do,” have a kid, or care for a friend or family member at death, you can do it with a DIY consciousness, in your chosen setting and on your own terms. So if you're looking to have a more personalized birthing experience, avoid a denominational wedding ceremony, or partake in the intimate process of caring for a loved one who's passed away, we've outlined the basics to help you take matters into your own hands.

Iowa, Vermont, and Connecticut currently allow same-sex marriages; New Hampshire will begin marrying gay couples on January 1), but the general legal process is actually quite simple.

1. Apply for a marriage license. Grab your partner and head to the county clerk's office—in the county you plan on getting married in—to apply for your marriage license. To be safe, do it at least one month before the ceremony (many states require couples to wait a few days after applying before receiving a license). The locations of clerk's offices vary—courthouses, city halls, independent office spaces—so Google the address of the one you need to go to. Each state has its own set of requirements, but you'll likely be asked to provide identification, proof of residence, and information about prior marriages; some places (like Mississippi and Washington, D.C.) require blood tests. The Web site USMarriageLaws.com is a good place to brush up on your local law, but your county clerk should provide the most up-to-date legal info.

2. Get someone to officiate. To make the marriage license valid, it must be signed by someone qualified in your state to perform marriages: a clergy member, justice of the peace, or other state-certified officiant. If you're skipping a traditional, denominational wedding and would like a friend or family member to perform the ceremony, he or she can legally register to do so through the Universal Life Church (www.ulc.net), which Stallings calls the “standard online destination” for getting ordained. Take note: Some municipalities have



GOING TO THE CHAPEL...OR NOT: How to Make Your Marriage Legal

Most weddings have some DIY element, whether it's handcrafted invites, home-sewn bridesmaids dresses, or handpicked flower arrangements. And that's how it should be, says Ariel Meadow Stallings, author of *Offbeat Bride: Taffeta-Free Alternatives for Independent Brides*. “There's a lot of pressure on people to have a complicated wedding. There's this concept of the ‘should-haves,’” says Stallings, who celebrated her DIY wedding in 2004 and now runs OffbeatBride.com, a community that celebrates brides with an eye for DIY. “But all you need is to have an officiant, sign the papers, and be in love with your partner.” Wedding laws vary by county, municipality, and state (only Massachusetts,

regulations stating that you must be married by someone who was ordained in-state. As far as the ceremony goes, the only thing that must legally be included is the Declaration of Intent—the “I do’s.” Following the ceremony, it’s the officiant’s job to file your marriage license.

3. Once you’ve covered these few requirements, the party planning is completely up to you. “It’s important to have a wedding that’s authentic to you,” Stallings says. “The first place to start is to think of the scope of the wedding you want. And that’s going to determine everything.” In addition to [OffbeatBride.com](#), which features wedding tips, tricks, and photos submitted by creative DIY brides around the country, Stallings recommends the site [IndieBride.com](#) for inspiration—particularly its active message boards.



SWEET CHILD O’ MINE: Preparing for a DIY-style Delivery

Giving birth comes with its share of uncertainties, and sometimes a traditional birth—in a hospital with an obstetrician—can leave much to be desired in terms of comfort and family involvement. As a result, many pregnant women are choosing alternative birthing experiences, which often means hiring a midwife or doula to deliver the baby outside of a hospital or even at home. According to Elizabeth Stein, a New York City–based certified midwife and operator of [AskYourMidwife.com](#), “The goal is healthy mom, healthy baby, and hopefully a positive psychological experience—in that order.” Choosing a nontraditional birth requires a ton of legwork and research, and each decision should take into account your health, your baby’s health, and the wishes of your family.

1. Do your research. There are big differences between doulas (who provide emotional and physical support during birth but no medical assistance), accredited midwives, and lay midwives. There are two kinds of accredited midwives: certified-nurse midwives (CNMs) are licensed health-care practitioners and often deliver in a hospital setting (though some do attend home births); certified midwives are not registered nurses but have degrees in midwifery. Lay midwives received their training through an apprenticeship or training program. The Citizens for Midwifery Web site, [www.cfmidwifery.org](#), provides an in-depth description of the differences, but as a CNM, Stein strongly encourages women to use midwives with a medical background, no matter where they choose to give birth.

2. Decide where and how you want to give birth: at home, at a birth center, or in the hospital with a midwife. Though it seems like a trend, in reality, less than one percent of pregnant women choose to have a baby outside of a hospital setting. Stein strongly advocates for women to give birth in a hospital—where a midwife can deliver your baby and facilitate family

involvement with additional medical assistance nearby—just in case problems occur during labor. Like hospitals, birthing centers are licensed, accredited facilities with medical professionals but are outfitted to mimic the comforts of home. Birth centers often offer mothers-to-be private rooms and welcome the entire family to participate. Make sure your birth center is accredited, by visiting the American Association of Birth Centers Web site, [www.birthcenters.org](#).

3. Check in with your insurance provider. Not all states have laws that mandate insurance coverage of home births, and midwifery—even by certified midwives—is still illegal in 14 states. (Conversely, most insurance companies, including Medicaid, contract with birthing centers to provide some kind of coverage.)

4. Start screening your potential doula or midwife. Once you’ve decided what kind of birthing assistance you want, several online organizations can help narrow your search. Doulas of North America ([www.dona.org](#)) and the Childbirth and Postpartum Professional Association ([www.cappa.net](#)) have databases and referral lists on their Web sites, sorted by location. For midwives, certification requirements vary by state, so check a potential midwife’s legal status at the American College of Nurse-Midwives ([www.acnm.org](#)). Stein cautions that if you choose to give birth at home, make sure your midwife has both insurance and admitting privileges to a nearby hospital. “For midwives who do home deliveries—the issue that comes up is, what if something goes wrong and you need to do a hospital transfer?” If your midwife has no malpractice insurance, she will not be able to accompany you into the hospital. Sometimes, says Stein, a midwife will “just dump the patient in.”

5. Interview several candidates. In addition to scheduling and pricing concerns, take into consideration experience, references, and most important, her approach to birth. “You have to be comfortable [enough with your provider] to ask questions,” says Stein, who adds that your midwife must be respectful and informative. Make sure you’re comfortable not only with the midwife but also their site, if you choose to give birth outside your home. In addition, every midwife has to have a back-up physician. Be sure yours does, and do some research on the doctor as well.

6. Some women who approach childbirth from a DIY angle choose to go balls-out with an unassisted childbirth—which, just as it sounds, has the mother-to-be going solo, without a midwife or medical assistance. Though many women share successful stories about their unassisted childbirths (also known as “free births”), most medical experts and women’s health advocates (including the feminist-minded organization [Our Bodies Ourselves](#)) discourage the practice. Arm yourself with information from both sides of the argument at [www.unassistedchildbirth.com](#) and [www.ourbodiesourselves.org](#).



REST IN PEACE: Caring for a Loved One in Death

The average cost of a funeral, according to the National Funeral Directors Association, is a staggering \$7,323—not including cemetery costs. But for proponents of the DIY funeral, caring for a loved one after death rather than turning him or her over to a funeral director offers way more than financial benefits, particularly if the death is an expected one. Depending on your state's laws, you can handle many of the aspects that funeral directors typically take care of during the period of time between a person's last breath and the burial or cremation: completing paperwork, transporting the body from a hospital or hospice home, washing and dressing the body, planning and hosting a wake, and transferring the body to a cemetery or crematory. "It ameliorates the grieving process," says Beth Knox, founder of the Maryland-based home-funeral resource Crossings. "Because we've been able to stay present during the whole experience, there's very little in the way of regret or longings because you've been able to serve [the deceased] with love and be present to their needs. It's a tremendous comfort, knowing that you could just be with them every step of the way until they were gone—truly, as in final-disposition gone."

To cover your bases legally:

1. Research your rights. Caring for your dead is legal in all 50 states, though 7—Connecticut, Indiana, Louisiana, Michigan, Nebraska, New Jersey, and New York—enforce some legal conditions. Pick up *Caring for the Dead: Your Final Act of Love* by Lisa Carlson, the go-to guide that provides a lengthy list of laws concerning DIY funerals. You can also visit the nonprofit Funeral Consumers Alliance (www.funerals.org) for a state-by-state breakdown of laws, which includes downloads of state-specific paperwork when applicable. Or simply call your local Office of Vital Records or public health department. One universal rule: there is no law in the U.S. requiring a body to be embalmed.
2. At the time of your loved one's death, get a hold of the death certificate. Knox warns that many families looking to care for their own may face resistance from hospital employees who are used to funeral directors handling the process, but all you need is for the doctor or medical examiner to sign the death certificate to state the cause of death. Because some states require it by law, Knox recommends finding a funeral director to file the death certificate for you.
3. Obtain a burial transfer (or transport) permit. Some municipalities require a permit, issued by the town or county clerk, to transport the body from place to place—from the hospital to the cemetery, crematory, or the town or state where the funeral ceremony will occur. Check with your local clerk to see if one is required. Usually, all you need for a transfer permit is the death certificate and basic information about the deceased.
4. When it comes to physically transporting the body, rules and regulations vary by state. In some, you must hire a funeral director to provide the service. But in many states, it is perfectly legal to transport your own dead, either in or out of a casket, in your own vehicle. Carlson's book covers the laws of each state, but be sure to call your health department or attorney general's office to confirm.

Obviously, making the decision to care for a loved one during the time between death and burial or cremation extends far beyond legal concerns—handling the remains personally can prove to be a powerful final act of love. Though the thought of forgoing a funeral director might sound grisly, Knox points out that the opportunity to closely serve your loved one should trump our society-fueled fear of death. "It's just some too-many-zombie-movies kind of fear," Knox says. "Usually, it's not nearly as scary."

To prep the deceased for burial:

1. Decide on the body's final disposition, taking into account the deceased's wishes. If your loved one did not purchase a cemetery plot, research local burial sites and gather their requirements for preparation of the body; if the body will be cremated, make sure your local crematory will accept a body delivered by the family. Should you choose to bury your loved one on private land, laws and regulations will vary widely depending on where you live (local officials will take everything into account, including environmental impact and zoning property laws). Consult your local municipal officials for more information.
2. There's no U.S. law requiring an outer burial container, but if you'd like a casket for a memorial service or are burying your loved one in a cemetery (many will require one), select a casket or an urn. In a traditional service, the casket often accounts for much of the funeral cost, so be a savvy consumer by avoiding the funeral-home middleman and purchasing a casket or an urn directly from the manufacturer or craftsman. The Web site Funerals.org offers a list of affordable casket and urn providers (including many online retailers that offer eco-friendly options), as well as instructions on how to make your own.
3. The Crossings Web site, www.crossings.net, offers a downloadable pdf that takes you through the washing and dressing process step-by-step. Should prepping the body be outside your comfort zone, some funeral directors may be willing to handle the remains while leaving everything else up to you.
4. Planning an at-home memorial service for your loved one is deeply personal. If you're not sure where to start, the Funeral Consumers Alliance Web site has several downloadable pamphlets that give advice on such varied topics as how to plan a memorial service and eco-friendly burials. Its links page directs families to several organizations, like Knox's, that educate visitors about the home-funeral process. ■