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# **The Intimacy Economy: Markets, Matchmakers, and the Business of Romance**

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## Introduction

This book tells a history of love with a ledger. It traces how romantic desire—once mediated primarily by kin, clergy, and community—came to be channeled through professional matchmakers, matrimonial bureaus, classified ads, dating services, and today’s apps. Along the way, entrepreneurs learned to monetize the uncertainties of the heart, and consumers learned to shop for partners as they do for jobs, apartments, and flights. The economic logic that organizes markets—choice architecture, pricing, segmentation, and metrics—has seeped into our expectations of intimacy, reshaping what counts as a “good match” and how we search for it.

The intimacy economy did not appear overnight. It grew in fits and starts as technologies and social norms evolved: the post office enabled discreet correspondence; newspapers sold matrimonial columns alongside commodities; mainframes ran early compatibility computations; video brought personality into living rooms; the web scaled search; smartphones compressed the marketplace into a thumb. Each phase introduced new business models, new actors, and new forms of risk and regulation. At every turn, the market promised efficiency and abundance—more prospects, better filters, faster matches—while also creating new frictions, like decision fatigue, gamified self-presentation, and the ever-present possibility of deception.

This is a cultural and economic history, but also a story about labor. Behind profiles and promises sit workers—professional matchmakers, intake counselors, moderators, fraud investigators, coaches, photographers, and engineers—whose paid efforts standardize the most idiosyncratic human experiences. Their practices reveal how intimacy becomes a product: through questionnaires and algorithms, through pricing tiers and premium boosts, through the careful staging of first impressions. The book foregrounds this infrastructure to show how markets make emotions legible and tradable without ever fully taming them.

Markets never operate on a level playing field, and neither does romance. Class, race, gender, sexuality, religion, and migration status shape both the supply and demand of partners and the services designed to connect them. The intimacy economy promises meritocratic matching, yet it often mirrors existing hierarchies through design choices, marketing strategies, and risk management policies. By examining specialized services—from faith-based shadchanim and community matchmakers to queer networks and international agencies—we observe how cultural values, stigma, and opportunity costs are priced into courtship.

The rise of data-driven matchmaking introduces a second ledger: metrics about

ourselves. In the pursuit of predictability, platforms turn preferences into datasets and encounters into measurable events, offering scores, compatibility percentages, and feedback loops that nudge behavior. These tools can help users reflect and decide, but they also externalize intimate judgments into systems optimized for engagement and revenue. Privacy, safety, and consent become ongoing negotiations, not just between partners but between users and platforms that set the rules of visibility and access.

Finally, this book asks what it means to love under conditions of choice. Abundance can liberate, but it also reconfigures commitment: when options appear infinite, the opportunity cost of settling rises, and the pressure to optimize intensifies. Some people find empowerment in the ability to choose; others turn to matchmakers and coaches to reduce the search space; still others step outside mainstream platforms altogether. By placing personal narratives alongside business histories and policy debates, the chapters ahead chart not only how the intimacy economy works, but how it feels to live within it.

Across twenty-five chapters, we move from early brokers to contemporary apps, from the mechanics of pricing and algorithmic matching to questions of equity, safety, and meaning. The goal is neither to romanticize pre-market courtship nor to condemn modern platforms, but to understand the trade-offs we make when we outsource parts of love to markets. In doing so, we can better decide which forms of intermediation we want, which we can redesign, and which we might resist, as we navigate the ever-changing business of romance.

## CHAPTER ONE: The Marketplace of the Heart

The history of love's commerce rarely begins with a startup pitch deck or a venture capital round. It begins in places that feel oddly domestic: a crowded parlor in Victorian London, a quiet newspaper office in Philadelphia, a village square where aunties trade whispers like currency. In these settings, the exchange of intimate information was rarely anonymous and never frictionless. Reputation served as collateral; family networks acted as trust mechanisms; and the cost of a mistake was not just a bad date but a ruined reputation. The market for partners was not organized around clicks but around credibility, kinship, and the slow circulation of private facts in public spaces.

Long before there were algorithms, there were intermediaries. In many cultures, matchmaking was a role embedded in social life: respected elders, clergy, or professionally affiliated go-betweens who translated individual desires into family negotiations. The Hebrew tradition of the shadchan, the Indian practice of pandits and community brokers, the Chinese custom of yueh lao and fortune-tellers, and the European practice of courtship facilitated by clerics or dowry negotiators all relied on intermediation. These roles were less about romance as an individual pursuit than about compatibility as a communal decision, balancing lineage, property, faith, and reputation.

Enter the modern economy. As societies urbanized and industrialized, kinship networks stretched thin. Factory hours replaced seasonal rhythms; migration scrambled local maps of eligibility; anonymity increased along with opportunity. The conditions were ripe for commercial intermediaries to step into the gap left by a receding village. People still wanted to marry, but the mechanisms for finding a suitable partner grew complicated. In this new context, love remained a personal desire, yet the search for it increasingly required strategies one might apply to finding a job or an apartment—networking, advertising, vetting, and sometimes paying for professional help.

The transformation did not overturn all existing norms. It layered economic logic onto traditional forms. A dowry negotiation could become a transactional fee schedule; a clerical blessing might be supplemented by a formal contract; a community matchmaker might begin charging for introductions and keep written records. The shift was subtle: the same social actors started adopting the language and tools of commerce—contracts, fees, ledgers—turning intimacies into services. This was not merely a change in payment methods; it was a change in how the value of a match was calculated and how risk was managed.

Consider the mechanics of reputation. In small towns, an intermediary's credibility was a public good. They knew who was available, who was wealthy, who was looking, and who had liabilities. This knowledge was proprietary but not secret; it circulated in whispers and over tea. As urban centers expanded, reputation became harder to verify. Enterprising intermediaries saw a business opportunity: replace neighborhood knowledge with structured intake. They collected facts—age, occupation, religion, property, family background—into ledgers, making the previously unquantifiable legible to clients willing to pay for it. The ledger was the first algorithm.

Matrimonial newspapers mark one of the earliest scalable technologies for this market. In the mid-nineteenth century, newspapers in both Europe and the United States began running advertisements placed by individuals or families seeking spouses. These notices were concise, formal, and often surprisingly candid. They listed assets, occupations, moral character, and expectations for the prospective partner. Far from being purely romantic, many ads prioritized economic stability, religious compatibility, and social standing. A printer in Philadelphia might have advertised for a “steady man of good character and moderate means,” while a farmer in the Midwest sought a “practical woman, industrious, church-going.”

The ad market solved a distribution problem but created a vetting problem. An advertisement reaches many eyes, but which responses are trustworthy? To manage this, some newspapers instituted policies or relied on cultural norms to reduce fraud. Others simply printed what was paid for and left verification to the reader. This tension—between broad reach and credible matching—would recur in nearly every subsequent technological shift, from postal correspondence to smartphone apps. Scale attracts participants but complicates trust; trust, in turn, becomes a service that someone can sell.

In the United States, the late nineteenth and early twentieth centuries saw the rise of professional matchmaking bureaus. These were businesses with storefronts, staff, and contracts. They offered discretion, particularly for immigrant communities navigating new social landscapes, and for middle-class clients who wanted privacy. They also catered to elites wary of public advertising. A bureau might interview a client at length, record preferences, and then consult a database of prospects, making introductions in exchange for fees that varied by tier of service. The pitch was straightforward: we reduce your search costs and manage your risks.

By the early twentieth century, the industry was substantial. In 1919, the U.S. government's National Recovery Administration codes included a section on “Matrimonial Agencies,” suggesting that the sector had grown large enough to warrant regulation. These codes set standards for fees, contract terms, and disclosure practices, acknowledging that the business of romance had become a business in the full sense: one with consumer protection concerns. While regulations varied, their

existence signaled a shift—the state now recognized love-brokering as a market subject to oversight.

Similar patterns emerged elsewhere. In Britain, the first half of the twentieth century saw a proliferation of marriage bureaus, often operating discreetly above storefronts. They served a cross-section of society, from clerks to professionals, and cultivated reputations for confidentiality and selectivity. Many bureaus required in-person interviews, and some kept elaborate card catalogs of clients. The business model was simple but not simplistic: the client paid a membership fee or an introduction fee, and the bureau promised not a soulmate but a slate of vetted candidates. It was a promise of efficiency, not perfection.

In India, the social landscape remained heavily influenced by family and community networks, but urbanization created new avenues for matchmaking. Matrimonial columns in newspapers expanded, and agencies began to operate, often blending traditional expectations with modern logistics. Religion, caste, language, and education remained central criteria, but the mechanisms for sharing information became more standardized: forms, photographs, and detailed profiles. The tension between family mediation and commercial intermediation was especially visible here, as agencies tried to build trust with families while offering conveniences to individuals.

One of the most revealing features of the early intimacy economy was its billing practices. Bureaus often charged upfront fees for membership and additional charges for each introduction. Some offered refunds if an introduction led to marriage; others did not. Contracts could be complex, sometimes embedding promises about the number or quality of matches. The fine print mattered because the service was intangible and the outcome uncertain. As a result, the industry produced its own folklore: stories of success and failure, of high fees and happy unions, of scams and heartbreak.

Fraud was a persistent problem. Unscrupulous operators would invent profiles, reuse photographs, or string clients along with no real prospects. Because the service was private and outcomes were subjective, it was hard to regulate. This gave rise to a counter-industry of watchdogs, journalists, and reformers who investigated and exposed bad actors. In turn, reputable bureaus leaned heavily on branding and testimonials. The “respectable” agency differentiated itself through visible professionalism: letterhead, office decor, polite staff, and, eventually, memberships in trade associations that set ethical standards.

The business of romance was also a business of photography. As portrait photography became cheaper and more common, images migrated from family albums into matchmaking ledgers. A photograph offered a standard format for presenting the self, creating a visual economy of attraction that would intensify in later decades. Even in the early days, the image served as a proxy for identity and credibility, a way to

reduce uncertainty without a personal meeting. It also introduced new forms of artifice: flattering angles, careful attire, and, in some notorious cases, borrowed portraits.

Advertising and matchmaking were not the only channels. Social clubs, church groups, and fraternal organizations hosted dances, outings, and mixers that functioned as informal markets. Here, intermediation was replaced by structured sociality: a set time and place where people could meet, observe, and negotiate interest. These events were not purely commercial, but they carried economic undertones—costs were covered by tickets, sponsors sought visibility, and the events offered reputational benefits to organizers. They foreshadowed the later logic of the “event business” in romance: paid gatherings where the market’s inefficiencies were mitigated by shared context.

One underappreciated driver of the intimacy economy was urban planning. In rapidly growing cities, public spaces, parks, and promenades became crucial venues for courtship. Municipalities, aware of the social importance of pairing, sometimes supported events and spaces designed to facilitate encounters. This public-private layer of the romance market rarely appears in balance sheets, but it shaped the cost structure of courtship. When the public realm made it easier to meet, the demand for paid intermediaries fluctuated; when it became more difficult, the market for services expanded.

Legal frameworks also mattered. Marriage laws, consent ages, divorce rules, and property regimes set the boundaries within which markets operated. These rules influenced what kind of matches were desirable and which services could promise what. In some jurisdictions, bureaus were required to disclose certain information or to obey restrictions on fees. In others, regulation was minimal. The legal context created varying degrees of market maturity: where rules were clear and consumer protection was robust, formal businesses thrived; where they were weak, informal networks and opportunistic operators dominated.

Immigration layered additional complexity onto the market. For migrants, language barriers and unfamiliar social codes made local courtship difficult. Matchmakers who understood both cultures offered a crucial service: translation not only of language but of norms. They could help clients present themselves in ways that resonated across cultural boundaries. In some cases, this bridging role created entire sub-markets, with agencies specializing in diaspora connections or transnational introductions. These networks foreshadowed later globalized matchmaking, where distance and difference were managed by professional brokers.

The economics of time were central. Courtship has always required significant time investment: meeting, talking, evaluating, waiting. Commercial services promised to compress this timeline. They offered curated lists of candidates, pre-screened for basic

compatibility. The value proposition was simple: we save you time, we reduce your risk, we raise your odds. It was the same pitch used by executive search firms or real estate agents, adapted to the sphere of intimacy. And like those fields, success rates were uneven, marketing claims were bold, and customer satisfaction varied widely.

A recurring question in the early industry was how to define a “good match.” Bureaus and ad writers used proxies: income, property, occupation, religion, temperament, appearance. These proxies were imperfect but practical. They reflected the constraints and priorities of the time, and they provided a framework for matching that could be explained to clients. Over time, these criteria would shift—romantic compatibility, shared values, emotional connection would rise in importance—but the structural practice of using proxies to reduce uncertainty remained a core feature of the industry.

Transparency was another fault line. Some agencies promised total discretion and shared little about their methods; others emphasized their rigorous processes and exacting standards. Both approaches were business strategies. Discretion catered to clients who valued privacy over process visibility; transparency catered to clients who wanted reassurance about quality. In neither case did the business guarantee a result, which kept the market humming with testimonials and word-of-mouth referrals. Reputation, once again, was the currency that made the market go round.

The design of the service mattered. Bureaus that invested in comfortable offices, polite receptionists, and structured intake processes conveyed professionalism. Those that operated out of back rooms with stacks of index cards felt more like gambles. The design sent signals about reliability and seriousness. It also set expectations about outcomes: a polished office suggested careful selection; a casual setup suggested ad hoc arrangements. These visual cues became part of the marketing, shaping how clients understood the value they were buying.

Cost structures varied. Some bureaus charged flat fees; others used tiered pricing with premium services for clients willing to pay more for broader access or faster matching. Upselling was common: for an extra fee, clients might receive more introductions, personal coaching, or help writing letters. These practices created a hierarchy within the market: those who could pay more received more attention and better odds, or at least the perception of them. The logic of price differentiation would become a defining feature of later digital platforms, but its roots run deep in the early bureaus.

The early intimacy economy also had its share of innovators. In the United States and Europe, some bureaus began experimenting with systematic questionnaires to capture preferences and personality traits. These forms—often long and detailed—were an early attempt to standardize the intake process and reduce reliance on subjective impressions. They served as a rough but useful tool to align client desires with available prospects. The questionnaire foreshadowed the more elaborate instruments

used by later computer-based matching services, linking the analog past to the digital future.

One notable feature of the early market was the presence of intermediaries who were themselves women. While many bureaus were male-owned, women often staffed client-facing roles, conducting interviews, managing correspondence, and curating candidate lists. This labor—organizing details, managing emotions, bridging expectations—was essential to the service’s value. It was also often undervalued. The gendered dynamics of this work would persist across decades, from the clerks in early bureaus to the coaches and moderators of modern apps, shaping how intimacy is packaged and sold.

Cultural norms shaped the market’s limits. In communities with strong religious or familial controls, commercial matchmaking might be viewed with suspicion, seen as an intrusion on sacred or traditional processes. In other contexts, it was embraced as a practical solution to a difficult problem. The most successful bureaus were adept at navigating these boundaries, framing their services as complements rather than replacements for existing traditions. They didn’t sell rebellion; they sold efficiency and discretion within accepted social frameworks.

By the 1920s and 1930s, the industry had matured into a recognizable sector with its own practices, disputes, and innovations. It had developed tools for intake, mechanisms for pricing, and strategies for managing trust. The market was fragmented and inconsistent, but it was undeniably real. People paid money for introductions, placed ads seeking spouses, and hired professionals to navigate the uncertainties of courtship. The infrastructure of the intimacy economy was rudimentary but functional, laying the groundwork for the larger transformations to come.

This early period established the central paradox that would define the industry: markets can make love more efficient but not more predictable. They can expand the pool of candidates, refine the filters, and reduce the search time, but they cannot guarantee chemistry, commitment, or happiness. The business of romance is fundamentally a business of managing expectations. The entrepreneurs who understood this—whether in a London bureau, a Philadelphia newspaper office, or a small shop in Mumbai—were the ones who built durable enterprises. They didn’t promise souls would fuse; they promised that the search would be less lonely and less random.

As we look back at these origins, it’s tempting to view them as quaint precursors to the sleek platforms of today. But the continuity is deeper than it appears. The ledgers of early bureaus are ancestors of modern databases; the classified ad is the ancestor of the profile; the handshake introduction is the ancestor of the algorithm’s match. The intimacy economy did not begin with code; it began with people willing to pay for

a reduction in uncertainty and a glimmer of hope. In that transaction—part commerce, part care—lies the enduring blueprint for the business of romance.

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