



FY2023 Edition

Marriage white paper

Data on 10,000 marriages shows that the number of unmarried people is decreasing.



Marriage White Paper Summary

What is the Marriage Whitepaper?

The IBJ Group, which has produced the largest number of successful marriages in Japan, has published this databook, which analyzes the characteristics of data on successful marriages, for marriage agencies nationwide. With Japan facing the unprecedented crisis of a declining population, we wanted this white paper to be useful not only for marriage activity providers, but also for local community support. In the 2023 Marriage White Paper, we received input from various experts who focused on the current situation and factors behind the declining birthrate in Japan.

We hope that the contents of this publication will serve as a starting point for people in Japan and abroad to learn more about Japan's population problems.

The following is a summary of each chapter

I. Introduction

In 2023, IBJ will have created 2.6% of all marriages in Japan, or 1 in 38 marriages.

This percentage is expected to continue to increase. The reason for the declining birthrate in Japan is the “unmarried” population, and the key to solving this problem lies in “nudging. This is the very service of a marriage counselor, and although it is often thought of as an analog service provided by a human hand, the companionable service of a matchmaker (counselor) is in fact the quickest way to counter the unmarried population.

II. Impact of Age and Annual Income

As a man's annual income rises, the age difference between him and his partner tends to increase. In other words, the higher the annual income, the more likely it is that a person can marry someone with an age difference.

III. The reality of marriage activity in the region

This section touches on the issue of population decline outside of the Tokyo metropolitan area. In addition, in most of the areas where the population is declining, a large number of “women” are moving out and entering the Tokyo metropolitan area, which is the cause of the population decline in rural areas. IBJ has been strengthening its partnerships with local companies in an effort to curb the population problem in rural areas, and this time we asked the representative director of 77 Human Design, a subsidiary of 77 Bank, Miyagi Prefecture's first regional bank, which we partnered with last year, for his opinion on this issue. He spoke about the current situation and future prospects of

regional cities from the perspective of a person who has actually witnessed the decline in population.

IV. Married couples' voices

The respondents answered that they started their marriage activity because they felt they wanted a family. It should be noted that 90% of men and women answered that they “needed” the support of a matchmaker. This part of the survey shows that the greatest strength of the marriage counselor service provided by IBJ, the strength of the support provided by the “human” hand, is in line with the needs of its clients.

V. Married Couple Data Analysis

This section of the report shows how many actions actually lead to a successful marriage at IBJ.

Excerpts The number of days of stay for a successful couple is about 9 months, and the number of days of dating is about 4 months, which is 1/12 of the typical average dating period of 4.3 years.

The number of men and women who have been matched with a partner is 3.7 times and 2.5 times higher, respectively, than those who have withdrawn from the program. The number of “applications,” in which the respondents themselves make an application for a matchmaking session, is 11 times higher than that of the ex-married respondents.

The ease of getting married is divided after the age of 35 for women and 40 for men. Although the number of young people using marriage agencies is increasing, it is necessary to provide more support for marriage activities for those in their 20s.

***This document has been machine translated.**

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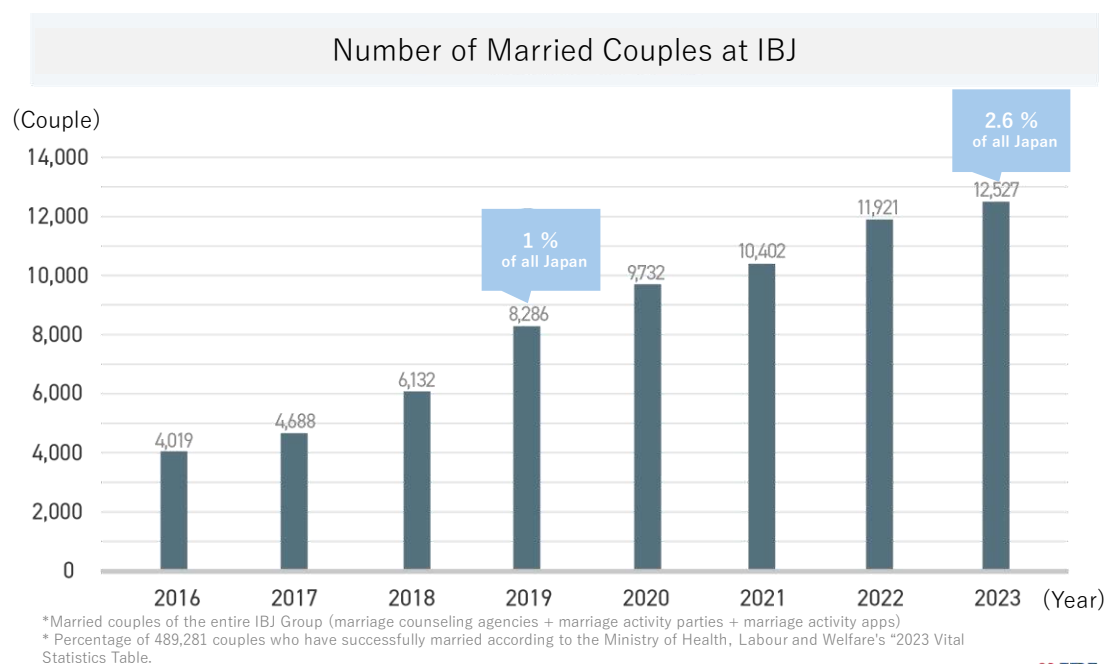
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Introduction

Shigeru Ishizaka

President and CEO, IBJ

IBJ publishes the Marriage White Paper every year based on the largest database of marriage-hunting members in Japan. We have helped many couples join together in marriage through stable system operations and the dedicated efforts of marriage counselors (matchmakers) to support members. In 2023, 12,527 marriages were produced by the whole of IBJ. This represents approximately 2.6% of all the 489,281 marriages in Japan during this year. I believe that this figure will eventually exceed 5% in the future. It would be incredible to consider a situation in which one out of every 20 marriages owes itself to a single private-sector company. More people in their twenties—the peak age for first-time marriages—are utilizing our services, but we still have more room to grow with this demographic. In relation to this point, it should be noted that many people who use the services of marriage agencies in the private sector are in their thirties and forties.



The trend for young men and women to avoid marriage and stay single is growing on an annual basis. While partnerships are becoming more diverse, it is unlikely that they will become the norm as a new way for couples to be together instead of marriage. For the past 50 years, married couples in Japan have continually given birth to around two children on average. In light of this, support for marriages should be placed at the very center of efforts to mitigate the declining birthrate—an issue of focus for national and local governments. At local governments, support for marriages is only provided half-heartedly in the vast majority of cases, as it is difficult to plan out a medium- to long-

term support strategy in the annual budget and there is the opinion that the government should not intervene in people's private matters. However, the decline in the number of marriages has already become an existential issue for local communities—in fact, it is a national problem. This situation calls for the government to take the lead with administrative action. There is no time to lose.

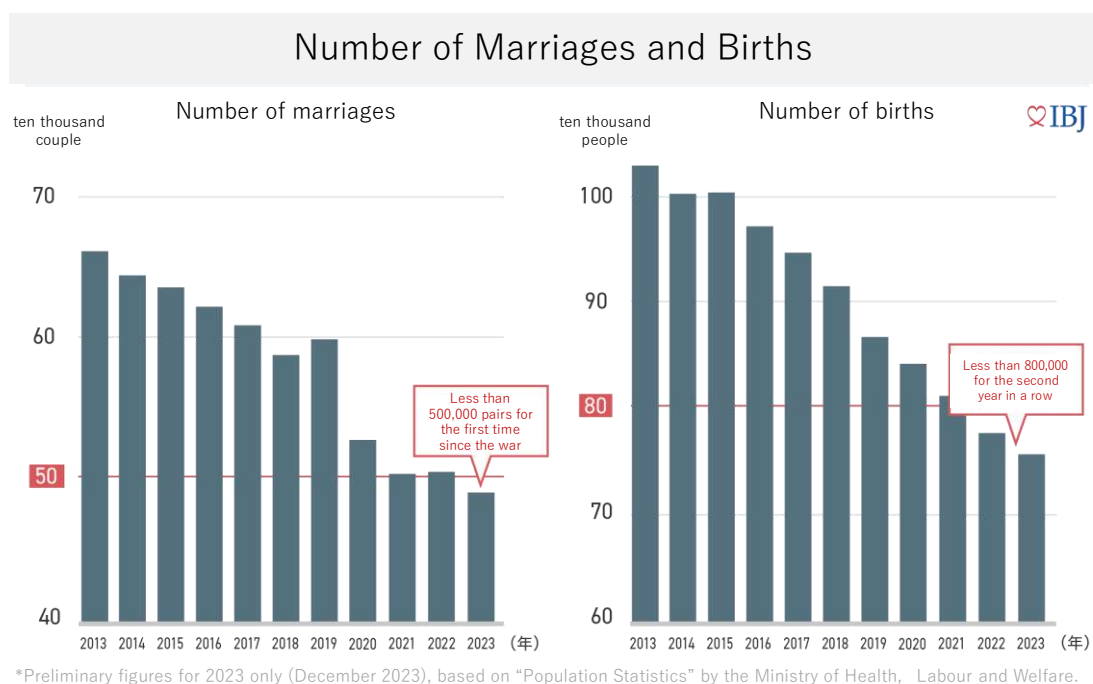
IBJ has an accurate understanding of the issues within relevant fields in addition to the data given in the Marriage White Paper. We are confident that we can provide a suitable plan to solve these issues. I would like IBJ to engage in dialogue and discussion with national and local governments with a sense of duty toward society while utilizing the Marriage White Paper among other materials and data.

Placing Marriage Support at the Center of "Unprecedented Measures Against the Declining Birthrate": Saving Japan with a "Meddling" Approach

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The number of births in 2023 was 758,631 (based on preliminary data; including babies born to foreign nationals), marking a decrease of 5.1% from the previous record-low figure in 2022. If this decline continues at the same rate, the number of births may fall below 500,000 in as early as 2035. This is a truly unprecedented crisis that will shake the very core of Japan's society and economy. The government has finally started to carry out focused efforts to tackle this issue, in what it has called "unprecedented measures against the declining birthrate." However, a closer look at the content of these measures reveals that they only support child-rearing for married couples, such as expanding the eligibility and amounts for childcare benefits, increasing the percentage for calculating childcare leave benefits, and creating a system for all children to attend nurseries. From an academic perspective, these efforts have hardly any effect on increasing the birthrate, because the decline in marriages is the chief factor behind Japan's falling birthrate.



The birthrate among married couples (completed fertility rate) is currently considerably high at 1.90 (based on data for 2021). The total fertility rate required to stop the declining birthrate is said to be 2.06, which is only marginally higher than 1.90. The current total fertility rate is 1.26 (based on data for 2022). The reason why this figure is so low is not because married couples have stopped having children; it is because young people have stopped getting married or have become unable to do so.

Japan has a culture with a low frequency of births outside of wedlock (approximately 2%), so people will not have children if they are not married. As such, the central focus for the government's unprecedented measures against the declining birthrate should rather be to support marriage among single people.

Despite this, the government has excluded marriage support from its current measures to tackle the declining birthrate. What is the reason for this? I asked politicians and government officials involved in the matter, and they tended to respond in one of four ways. Some were not aware that the low marriage rate was the main cause of the declining birthrate. Others mentioned that marriage is a private choice among individuals, and so it is not suitable for government policy to cover it. Some responded that there was no national precedent for marriage support and so they were unsure what action to take. Others mentioned the potentially high risk for failure in such measures. Firstly, the lack of awareness regarding the main cause for the low birthrate is frankly unacceptable. I am also surprised to see a mindset within the government of marriage being a private choice in this day and age. The situation has already reached a point at which Japan must intervene in births—another private choice between individuals. It is utterly illogical to exclude marriage support in this case. With respect to the responses on precedents and risk, it is understandable that the national government would be hesitant after seeing the results of matchmaking parties and other efforts carried out by some local governments.

On the other hand, marriage agencies and other private-sector companies have achieved startling results by being pitted against other players in a competitive market. The Japanese government should pay attention to the practical knowledge of the private sector, and to the power of a "meddling" approach. As a matter of fact, it used to be a widespread practice in Japan for neighbors, relatives, workplace supervisors or others to take a "meddling" stance and help young men and women get together. Some demographic researchers note that the absence of this practice accounts for approximately 90% of the recent rise in the rate of unmarried people. In addition, a recent study in economics (specifically, behavioral economics) has revealed that meddling serves as a "nudge" with significant power to change people's behavior. Humans sometimes make choices that are not rational, owing to the cognitive bias biologically embedded within them. People can sometimes postpone critical issues, or flinch in the face of minor risks. A small nudge in the right direction is effective for correcting this kind of behavior.

Nudges are key to achieving effective marriage support measures. However, it is necessary to build evidence of their efficiency in order to persuade governments and officials who are still swayed by misunderstandings and prejudices. As such, it is of the utmost importance to publish objective statistical analysis, such as the data featured in the Marriage White Paper. I hope that many people involved in addressing birthrates will read this document.

Characteristics of Married Couples in 2023

This document examines the characteristics of successful couples (in our view, “engaged”) at marriage agencies operated by the IBJ Group, touching on age, gender, and regional characteristics, as well as other important points for increasing the number of successful marriages. First, of the 13,516 people who were married in 2023, the following is a representative picture of the number of successful marriages.

*Representative = the median of each indicator

Typical image of a successful marriage (2023)			
Male		Female	
Age	38	Age	34
Number of days enrolled	303	Number of days enrolled	251
number of people arranged to meet	11	number of people arranged to meet	10
number of relationships	5	number of relationships	4
Days of relationships	127	Days of relationships	125



The typical age of marriage in 2023 was 38 for men and 34 for women. There is no significant change from last year, but it is noteworthy that the median number of days of enrollment is “about 9 months (median for men and women combined)” and the median number of days of dating is “about 4 months,” indicating a short period of decision-making before marriage.

This is in line with the general average. This is 1/12 of the average dating period of 4.3 years¹.

The presence of a matchmaker is a major factor in the ability of the couples to reconcile their views on marriage and reach a decision in about 9 months. The matchmaker provides support from “meeting to marriage” from a third-party perspective, and encourages decision-making so that the marriage activity can be carried out with independence.

In this day and age of diversifying values, it is not easy to reconcile the views of marriage among the parties involved, but with the help of a matchmaker, both parties can reconcile their views at an early stage and proceed to marriage with mutual consent.

※The 2022 edition of the “Marriage white paper” <https://www.ibjapan.jp/information/wp-content/uploads/2023/05/IBJ.pdf>

Impact of Age and Annual Income

Many People Are Unable to Marry

Due to the "Average Age" Trap

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Japanese government statistics show that the average age of first marriage in 2022 was 31.1 for men and 29.7 for women. Both men and women may view these figures as suitable ages for thinking about marriage. However, this mindset will almost certainly lead to failure. The reason for this is simple: the average ages of first marriage in these statistics do not represent the central or most common age. They are the statistical mean, and so they can be easily swayed by larger numbers.

Consider a group of 10 unmarried men, nine of which marry at 27. Meanwhile, the remaining one man becomes a successful celebrity and ends up marrying at 50. In this case, the average age of first marriage for this group can be calculated as follows: the total is $(27 \times 9) + 50 = 293$, and the average is $293 \div 10 = 29.3$. The correct interpretation regarding this group is that almost all of the men married at 27, but some may misunderstand the results and assume that the average age of 29.3 here is the normal age for first marriage. Some people might misinterpret this average in another way and aim to get married much later in life like the celebrity in the case above. However, statistically speaking, this approach also has a high risk of failure.

Analysis of all the marriage registrations in 2022 shows that the peak age (i.e., the most common age for submitting marriage certificates) for marriages in which both people are marrying for the first time is 27 for men and women in Japan. Surprisingly enough, this figure is the same as it was 20 years ago. The second most common age is 26, and the third is 28 for both men and women. Allow me to show you some more detailed results below from my analysis of marriage registrations between people marrying for the first time.

Marriage registrations: Men		Marriage registrations: Women	
29 or younger	55% of total (majority)	28 or younger	58% of total (majority)
32 or younger	72% of total	30 or younger	72% of total
34 or younger	80% of total (four out of five couples)	32 or younger	81% of total (four out of five couples)
38 or younger	90% of total	35 or younger	90% of total

There are no grounds here to conclude that men are fine to wait longer than women before getting married. Looking at the results above, 80% of marriage registrations from men were submitted by age 34. Any man who wants to join the top 20% who did get married at 35 or later must have excellent qualities that make them a good choice for a husband. However, a man in such a position is sure to find women without needing to make an effort, so he may have no need for marriage-hunting activities at all.

Women do seem to think more about the age for getting married than men. Even still, women will have difficulty in marriage-hunting if they do not find a partner by 32—the age for over 80% of marriage registrations from women. At the very latest, it is crucial to make a firm decision by around 35.

One challenge regarding marriage agencies is that in general, they are visited by many men and women in their thirties and above who have already passed the ideal age for marriage. Regrettably enough, many men at this age wish to marry a young woman. However, in Japan's gender-free Reiwa society, young men and women want a partner who shares the same values as them. The statistics below show the difference in age between men and women marrying for the first time, based on data from marriage registrations.

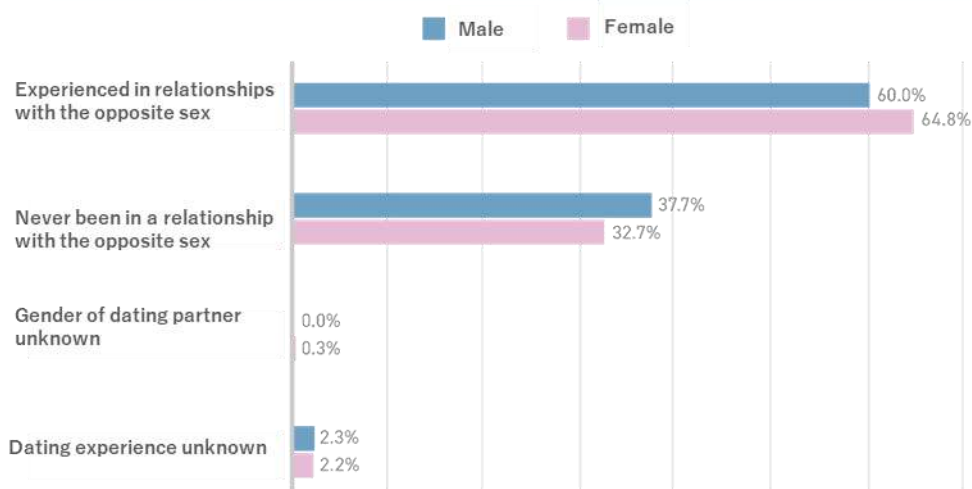
Age gap between people marrying for the first time			Age gap with high likelihood for marriage	
1st	Same age	22.3%	Age gap of up to one year	47.0%
2nd	Husband one year older	14.2%	Age gap of up to two years	61.5%
3rd	Wife one year older	10.5%	Age gap of up to three years	71.8%
4th	Husband two years older	9.6%		
5th	Husband three years older	7.2%		

Based on the data above, we can say that there is a high likelihood for marriage with an age gap of up to three years. Shohei Ohtani's recent marriage was celebrated by fans in both Japan and the U.S. However, even a baseball hero like him married with an age gap of just two years. In addition, he married at 29, just like the majority (55%) of Japanese men in their first-time marriages with unmarried women. Shohei Ohtani is practically like Superman in terms of physical ability, and yet we can see that he started marriage-hunting at the regular age for men in Japan and during the age range with a high statistical probability for success, without resting on his laurels. His humility is part of his charm, and his highly natural approach to marriage-hunting sets an example that many would be wise to follow.

Relationship between age and marriage

According to the Basic Survey on Birth Trends, the percentage of single men and women aged 18-34 who answered that they “intend to marry someday”¹ has remained at 80%, but with regard to their experience in relationships with the opposite sex, 40% of men and 30% of women have “never been in a relationship as a lover. Despite the fact that the intention to get married has remained unchanged since the 2000s, the number of men and women who have never been in a relationship is increasing

Percentage of never-married persons who have been in a relationship with the opposite sex (dating as a girlfriend)



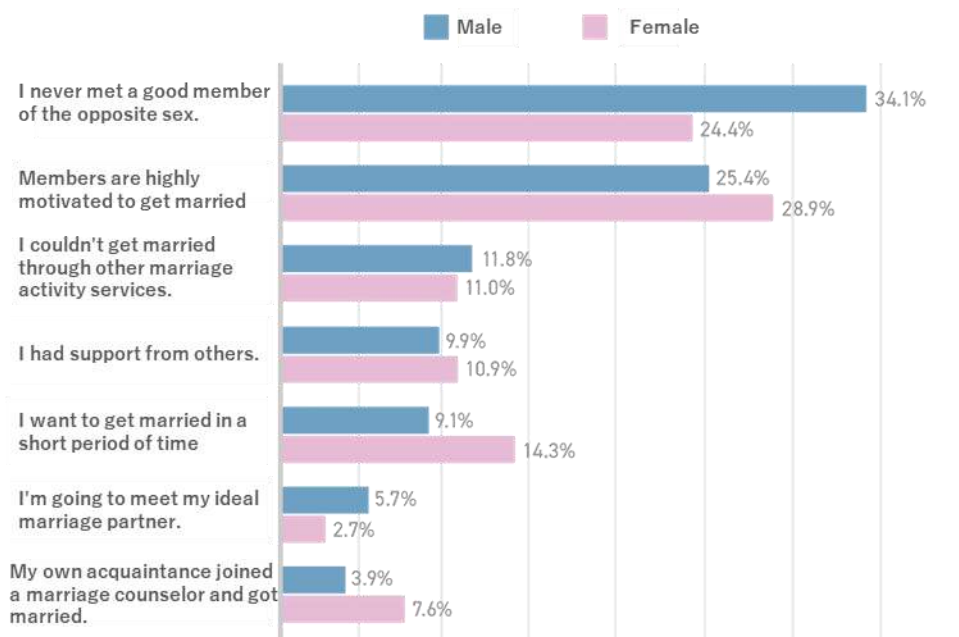
subject: Unmarried people aged 18 to 34
Source: National Institute of Population and Social Security Research “16th National Fertility Survey”



every year.

Under such circumstances, demand for marriage activity services is also increasing. As for “the composition ratio¹ of how husbands and wives met,” “online” (using SNS, apps, etc.) accounted for 13.6%, “arranged marriage” at marriage agencies, etc. accounted for 9.0%, and encounters at “workplace or work” decreased. As the base of users of online dating and marriage activity services such as matching apps has expanded, more people are switching to marriage agencies in search of more serious encounters.

Reasons for joining a marriage counselor.

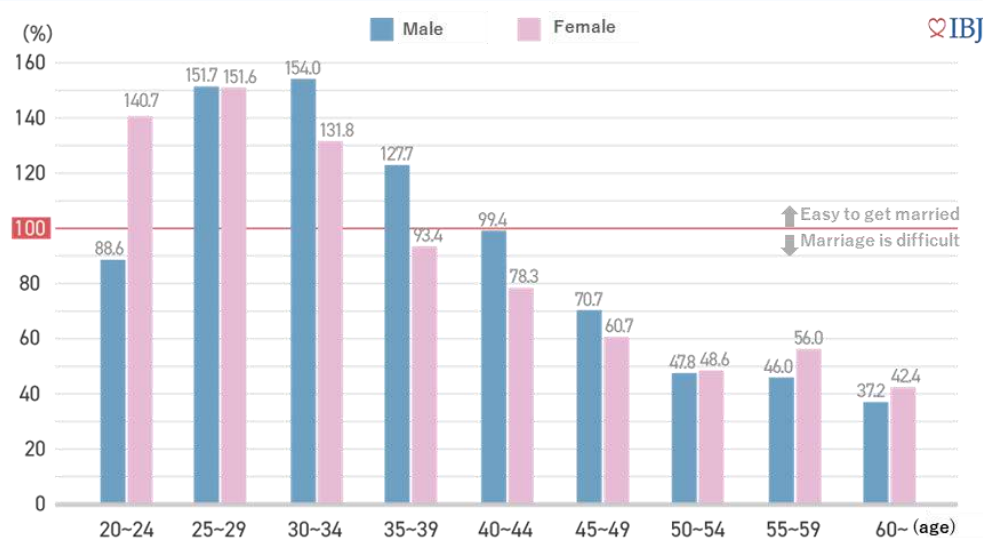


*Results of a survey of 3,796 people who have successfully married and left their marriages through the IBJ marriage agency network



According to IBJ's survey² conducted among those who have successfully married, a high percentage of men (25.4%) and women (28.9%) answered that the reason they joined a marriage agency was “because of the seriousness of the people involved”. Also, about 10% of the respondents chose “because there was third-party support.” Given that about 30% of young people have never been in a relationship with the opposite sex, there is a growing need for support, especially among young people who do not know how to get involved in a relationship.

Relationship between age and ease of marriage.(All over Japan)



What is the “ease of marriage”?

The ratio of each age group in the number of active members of IBJ Matchmaking Services is used as the denominator, and the ratio of each age group in the number of successful marriages is used as the numerator (100% is the average).

The age range for marriage is 20-29 for women and 25-34 for men, and both genders tend to have difficulty marrying as their age increases. The percentage of women and men who marry after the age of 35 and 40, respectively, drops below 100%, making it more difficult for both sexes to marry.

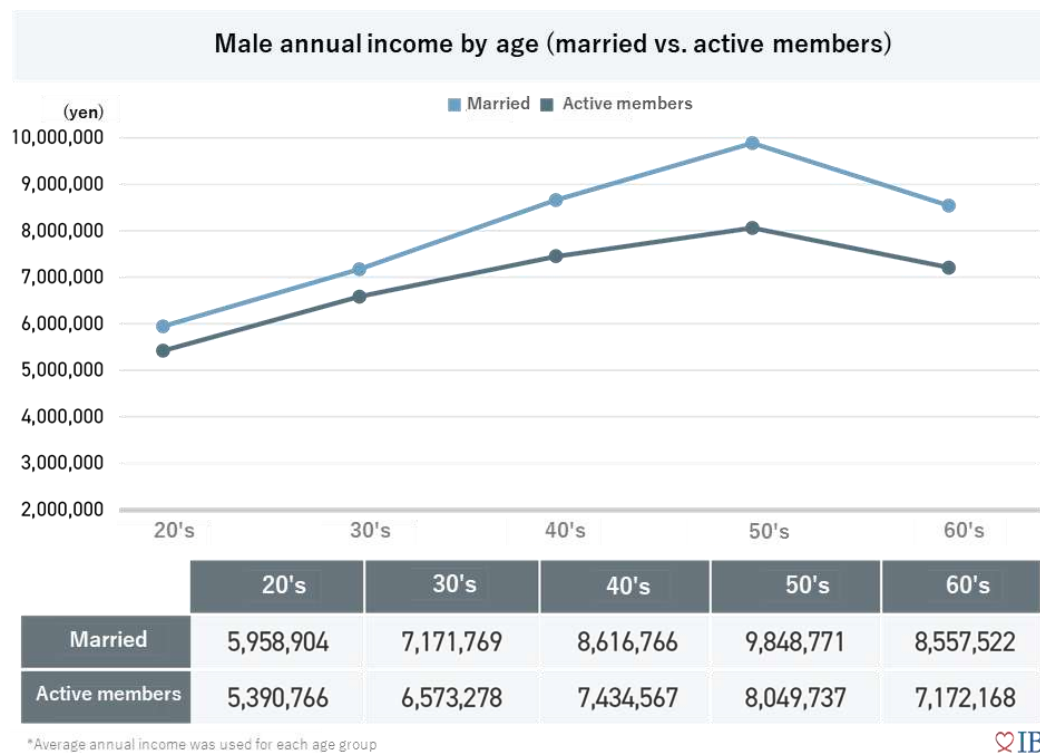
Comparison of number of days enrolled and number of matchmaking sessions by age.(Median)

	Male				Female			
	20-24	25-29	30-34	35-39	20-24	25-29	30-34	35-39
Length of membership enrollment in marriage counseling services	154.0	212.0	261.0	308.0	169.0	205.0	252.0	273.0
Number of matchmaking sessions	6.0	8.0	11.0	12.0	7.0	9.0	11.0	11.0



A comparison of the number of “days in a relationship” and “number of blind dates” by age shows that the number of blind dates increases with age for both men and women, and the number of days in a relationship also increases with age. The younger the age, the more likely they are to make decisions after fewer blind dates. The number of blind dates increases with age, with those in their 20s having 10 or fewer blind dates, while those in their 30s have 10 or more. In particular, men in their late 30s have twice as many blind dates as men in their early 20s.

Relationship between annual income and marriage



Comparing the average annual incomes of male married couples and active members, both peaked in their 50s, and their annual incomes continue to rise. In their 20s and 30s, married couples have annual incomes about 600,000 yen higher than active members, and in their 40s and beyond, the difference is more than 1 million yen, indicating that men tend to demand higher annual incomes as they get older.



Next, a comparison of the age difference between men and their marriage partners by annual income shows that the age difference between men and their partners tends to increase as their

annual income rises. For those with annual incomes of less than 10 million yen, the age difference remains within 5 years, and for those with annual incomes of over 18 million yen, the age difference is about 7 years. If you have an age you are looking for in a marriage partner, both men and women should be aware of their own age and annual income before conducting activities, which will increase the likelihood of marriage.

Relationship between the rate of disclosure of women's annual income and the rate of marriage.

	Marriage rate	Married people	Those who failed to marry
Public	43.3%	21.5%	12.7%
Private	28.9%	78.5%	87.3%



On the other hand, looking at the “marriage rate” for women and the “percentage of women with disclosed or undisclosed annual income,” only about 20% of all women disclosed their annual income, but of these, the marriage rate was 43.3%, 14 percentage points higher than the rate for women with undisclosed income.

Given the small number of women who disclosed their annual income, it is possible that they are more favorably perceived for having disclosed their annual income than for the size of their annual

Number of arranged marriages by disclosed annual income of female

	Married people		Those who failed to marry	
	Number of matchmaking meetings	Number of matchmaking applications and offers made	Number of matchmaking meetings	Number of matchmaking applications and offers made
Public	17.3	170.4	13.1	150.6
Private	14.1	139.9	7.9	108.2



income.

A subsequent comparison of the “number of blind dates” and “number of applications received” for blind dates by women's disclosed annual income shows that married women who disclosed their annual income had 3.2 more blind dates and 30.5 more applications received compared to those who did not disclose their annual income. Among those who withdrew from the dating service, those who disclosed their annual income had 5.2 more blind dates and 42.4 more offers, indicating that the disclosure of a woman's annual income affects the ease of arranging blind dates.

In recent years, an increasing number of men in the dating agency market are looking for a “dual

income” relationship, so women should disclose their annual income to increase the likelihood of a successful matchmaking and marriage.

The reality of marriage activity in the region

Characteristics by Region

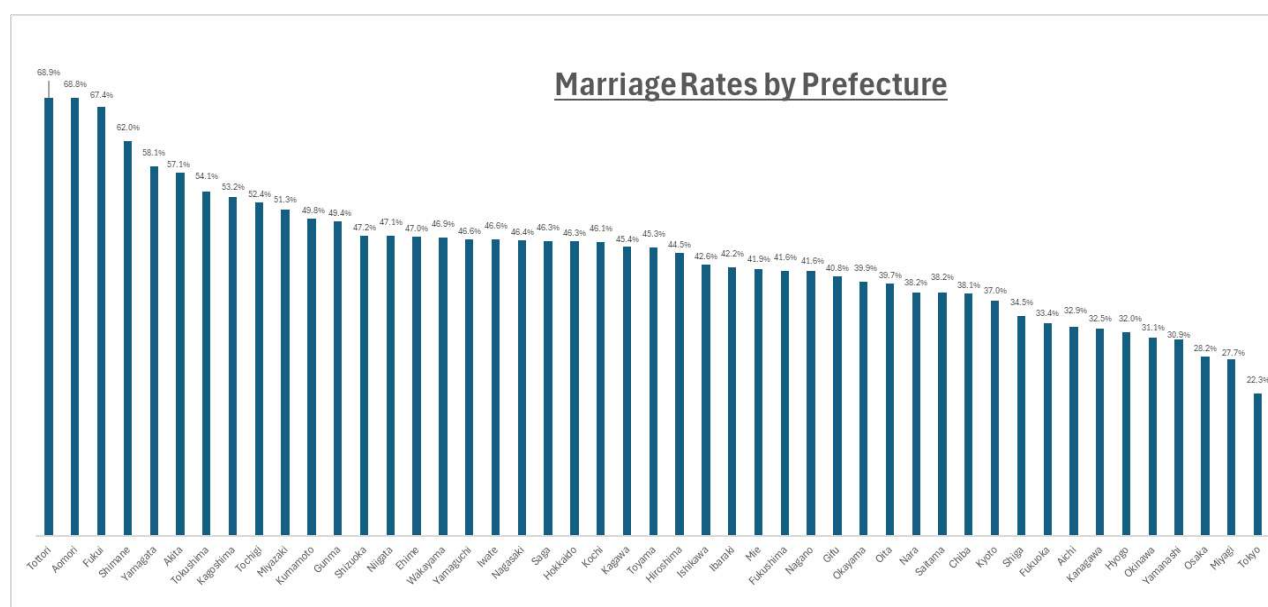
Comparison of enrollment by region in marriage counseling services

	Hokkaido	Tohoku	Tokyo	Kanto (excluding Tokyo)	Hokuriku	Koshinetsu	Chukyo	Kinki	Chugoku	Shikoku	Kyushu- Okinawa
20's	490%	335%	158%	177%	298%	471%	163%	122%	200%	200%	276%
30's	333%	219%	139%	156%	270%	338%	137%	112%	177%	177%	211%

Comparison of 2019 and 2023



Comparing the number of enrollments by region between 2019 and 2023, more than half of the areas have enrollments in their 20s exceeding 200%, with three areas in particular, Hokkaido, Tohoku, and Koshinetsu, exceeding 300%. These three areas with large increases in enrollment are also attributed to the fact that they are areas with a large number of over-migrants in their 20s, which is thought to have led to a decrease in the number of encounters in the area and thus to the use of marriage counseling services.



When the marriage rate by prefecture in terms of successful marriages was ordered from highest to lowest, Tottori Prefecture had the highest rate and Tokyo had the lowest. Based on the assumption that prefectures with high marriage rates tend to have lower numbers of active members and fewer withdrawals, the marriage rate tends to be higher in prefectures with high marriage rates. Tokyo, for example, where many young people gather, tends to have a lower marriage rate than rural areas, as people tend to meet more people and use marriage activity tools other than marriage consulting agencies.

Marriage Rates by Prefecture					
	Total	Male	Femalen	Man·Woman	Ease of marrying
Tottori	68.9%	83.8%	54.1%	29.7%	Male
Aomori	68.8%	67.3%	70.5%	-3.1%	Female
Fukui	67.4%	58.0%	79.5%	-21.5%	Female
Shimane	62.0%	63.4%	60.5%	2.9%	Male
Yamagata	58.1%	51.3%	66.0%	-14.8%	Female
Akita	57.1%	53.3%	60.3%	-6.9%	Female
Tokushima	54.1%	69.1%	41.8%	27.3%	Male
Kagoshima	53.2%	62.7%	47.1%	15.7%	Male
Tochigi	52.4%	54.2%	50.3%	3.9%	Male
Miyazaki	51.3%	58.6%	45.3%	13.2%	Male
Kumamoto	49.8%	62.6%	39.7%	22.9%	Male
Gunma	49.4%	49.3%	49.5%	-0.2%	Female
Shizuoka	47.2%	44.6%	50.0%	-5.4%	Female
Niigata	47.1%	49.4%	44.7%	4.6%	Male
Ehime	47.0%	53.2%	41.1%	12.1%	Male
Wakayama	46.9%	51.1%	43.2%	8.0%	Male
Yamaguchi	46.6%	54.1%	38.1%	16.0%	Male
Iwate	46.6%	36.2%	58.1%	-21.8%	Female
Nagasaki	46.4%	55.9%	38.6%	17.3%	Male
Saga	46.3%	41.1%	52.4%	-11.4%	Female
Hokkaido	46.3%	51.1%	41.9%	9.1%	Male
Kochi	46.1%	50.0%	42.9%	7.1%	Male
Kagawa	45.4%	52.1%	39.9%	12.2%	Male
Toyama	45.3%	40.3%	51.4%	-11.1%	Female
Hiroshima	44.5%	53.0%	36.3%	16.7%	Male
Ishikawa	42.6%	38.1%	47.4%	-9.3%	Female
Ibaraki	42.2%	40.8%	43.7%	-2.9%	Female
Mie	41.9%	36.4%	47.2%	-10.8%	Female
Fukushima	41.6%	32.2%	56.8%	-24.6%	Female
Nagano	41.6%	40.1%	43.7%	-3.6%	Female
Gifu	40.8%	38.3%	44.0%	-5.7%	Female
Okayama	39.9%	40.9%	39.2%	1.7%	Male
Oita	39.7%	42.9%	36.4%	6.5%	Male
Nara	38.2%	46.5%	32.3%	14.2%	Male
Saitama	38.2%	41.4%	35.7%	5.7%	Male
Chiba	38.1%	42.5%	34.1%	8.4%	Male
Kyoto	37.0%	50.0%	29.4%	20.6%	Male
Shiga	34.5%	37.1%	31.6%	5.5%	Male
Fukuoka	33.4%	43.0%	28.0%	15.0%	Male
Aichi	32.9%	33.3%	32.6%	0.7%	Male
Kanagawa	32.5%	36.9%	29.1%	7.8%	Male
Hyogo	32.0%	40.0%	26.9%	13.1%	Male
Okinawa	31.1%	38.5%	26.5%	12.0%	Male
Yamanashi	30.9%	24.5%	40.2%	-15.7%	Female
Osaka	28.2%	37.8%	22.9%	15.0%	Male
Miyagi	27.7%	51.7%	0.0%	51.7%	Male
Tokyo	22.3%	29.8%	18.2%	11.6%	Male

A comparison of marriage rates by prefecture shows that men are more likely to marry in urban areas, where women tend to move to urban areas for higher education or employment and there is a “female surplus,” while women are more likely to marry in rural areas, where there is a “male surplus.” In rural areas, where there is a “surplus of men,” the marriage rate tends to be relatively higher for women. The Tokyo metropolitan area has the lowest marriage rate of 18.2% for women, partly due to the concentration of singles in Tokyo, indicating that the competition is fierce.

Number of excess transfers by prefecture in 2023
Best Ranking of Population Growth Areas

	Prefecture	Total	Male	Female	Whether the number of men or women has increased
1	Tokyo	68,285	31,265	37,020	Female
2	Kanagawa	28,606	14,387	14,219	Almost the same
3	Saitama	24,839	12,539	12,300	Almost the same
4	Osaka	10,792	2,913	7,879	Female
5	Chiba	4,785	-388	5,173	Female
6	Fukuoka	4,387	2,430	1,957	Male
7	Shiga	12	-83	95	Female

Miss.Kanako Amano [Local Development and Demographic Data].

Prepared from the February 5, 2023 issue of the Nissay Research Institute's Fundamental Research Report, Ranking of Prefectures with Excess Transfers in 2023.



According to the Basic Resident Ledger Migration Report³, there were seven prefectures in which the number of new residents exceeded the number of out-migrants, with Tokyo in first place. A comparison by gender shows that the number of women and men increased in the six prefectures other than Fukuoka Prefecture, with either an increase in the number of women or about the same increase in the number of men and women.

The top areas are mainly urban, and the number of increase (total number) by gender is 25% higher for women, indicating that women are concentrated in urban areas.

The table on the next page lists the “socially declining” areas in order of worst to best, but it is clear that women have been leaving urban and peri-urban areas, and the concentration of women in Tokyo is more pronounced than that of men. The overwhelming majority of young people leave their hometowns for “employment,” while others leave for “higher education” or “marriage.” Therefore, it is important to increase employment in the area and create marriages in order to retain the population in areas with declining social status.

In areas of social growth, there will be an influx of young people from other areas, which will increase the number of members and provide more opportunities to meet people. Therefore, it will be necessary for the region and companies to work together to implement measures to increase the number of married couples on a prefectural basis.

2023 Number of excess transfers by prefecture

Population Decline Area Worst Ranking

Worst	Prefectures	Total	Male	Female	Which has increased
1	Hiroshima	-11,409	-5,745	-5,664	almost the same
2	Aichi	-7,408	-4,471	-2,937	Male
3	Hyogo	-7,397	-4,528	-2,869	Male
4	Fukushima	-6,579	-3,173	-3,406	Female
5	Nagasaki	-6,439	-2,399	-4,040	Female
6	Mie	-6,397	-3,538	-2,859	Male
7	Shizuoka	-6,154	-2,884	-3,270	Female
8	Niigata	-5,850	-2,741	-3,109	Female
9	Aomori	-5,656	-2,470	-3,186	Female
10	Okayama	-5,621	-2,920	-2,701	Male
11	Hokkaido	-5,238	-1,307	-3,931	Female
12	Ehime	-4,779	-2,183	-2,596	Female
13	Iwate	-4,623	-1,864	-2,759	Female
14	Gifu	-4,516	-2,062	-2,454	Female
15	Yamagata	-3,853	-1,629	-2,224	Female
16	Yamaguchi	-3,718	-1,150	-2,568	Female
17	Fukui	-3,408	-1,636	-1,772	Female
18	Ooita	-3,108	-1,386	-1,722	Female
19	Akita	-2,909	-1,114	-1,795	Female
20	Kagawa	-2,784	-1,487	-1,297	Male
21	Kagoshima	-2,752	-646	-2,106	Female
22	Kyoto	-2,635	-1,491	-1,144	Male
23	Tokushima	-2,557	-1,082	-1,475	Female
24	Ishikawa	-2,461	-1,001	-1,460	Female
25	Wakayama	-2,123	-927	-1,196	Female
26	Nagano	-1,928	-659	-1,269	Female
27	Shimane	-1,889	-766	-1,123	Female
28	Ibaraki	-1,863	-485	-1,378	Female
29	Toyama	-1,862	-747	-1,115	Female
30	Kochi	-1,835	-550	-1,285	Female
31	Tottori	-1,756	-679	-1,077	Female
32	Kumamoto	-1,624	-538	-1,086	Female
33	Tochigi	-1,500	-427	-1,073	Female
34	Miyagi	-1,452	-649	-803	Female
35	Nara	-1,319	-875	-444	Male
36	Saga	-1,176	-588	-588	same
37	Miyazaki	-1,111	-388	-723	Female
38	Gunma	-941	126	-1,067	Female only
39	Yamanashi	-586	-44	-542	Female
40	Okinawa	-490	40	-530	Female only

The 77 Bank (Miyagi Prefecture) Subsidiary Launches Marriage Agency

Taishi Shoji

President, 77 Human Design Co., Ltd.

In a century from now, there might not be a single Japanese person in the Tohoku region.

This chilling thought crossed my mind in August 2022 when I read the vital statistics published by the Ministry of Internal Affairs and Communications. 77 Human Design was established in August 2022 as a 100% subsidiary of The 77 Bank, the regional bank of Miyagi Prefecture. This company's main business is in recruitment services. I had not worked in recruitment before, and while I was aware of the social issue of population decline, I started to research population statistics to build my knowledge of the landscape when this company was about to be established two years ago.

The Tohoku region saw a decline in the number of Japanese people by over 1% year on year. This was over twice the rate for Japan as a whole, and it continues to accelerate. As such, the thought occurred to me that the potential X-day—when there are zero Japanese people in Tohoku—may come within the next 100 years. This may sound like a long way away. However, this crisis will not spontaneously occur in exactly 100 years from now; rather, the market will gradually shrink during this period.

When launching this business, 77 Human Design recognized the reality of a declining population and focused on finding a way to maintain the vitality of local communities. We have worked to match people and corporations based on this approach, while chiefly striving to provide support for companies seeking personnel. I had envisioned that these activities would help mitigate the rate of decline, but I must admit that these efforts somewhat feel like just a drop in the bucket and they may not be able to bring about change beyond a specific degree. This is precisely why we have entered the matchmaking business. I recognized the need to consider action to tackle population decline in order to ensure the continuity of local communities.

The number of children born to married couples has not changed significantly for 50 years, and government statistics show that the percentage of people who feel positive about marriage has remained stable at approximately 80%. Considering this, a marriage counseling business serves as one effective strategy, as it helps create the conditions and opportunities for people to meet potential partners. IBJ Inc. kindly provided support for us to launch this business. IBJ boasts the largest network and the most extensive results in marriages within the industry. As an IBJ affiliate, we aim to get on a strong trajectory for matching people with other people.

People from the local community have told us that they feel comfortable using the services of a marriage agency that is run by the group company of a financial organization. What's more, our concierge services are provided by bank clerks who can use their professional expertise in finances to provide seamless support for members across each stage of life. Owing to its status as a regional bank, many business owners speak with staff members at The 77 Bank about marriage partners for

themselves or their children while discussing their management challenges. Small and medium-sized enterprises are closing at an increased rate in recent years, and one factor behind this is the lack of successors to take over the company. By engaging in the matchmaking business, we hope to help address this issue.

The phrase "human design" in our company name represents our aim to envision a future for local communities through the power of people. With our efforts in the recruitment and matchmaking businesses, we seek to make Tohoku into a region with bursting vitality in which a wide range of talented individuals can experience success, while also helping create as many happy married couples as possible in the area.

This may sound like a fantasy, but I hope that the Tohoku region can transform from the area with the steepest depopulation in Japan to the happiest place within the country over the next 100 years.

Married couples' voices

Survey of 3,815 people who got married at IBJ

Survey Results Summary

Theme 1: Marriage activity in the local area

The proportion of men and women who were engaged in marriage activities in their hometowns was 51.7% and 56.2%, respectively.

The reason why men chose to get married in their hometowns was because “I got a job in my hometown (28.8%)” and women chose “I was near my family and friends (30.8%).

The most common reason given by women was “To be near family and friends (30.7%).

The most common reason for seeking marriage outside of their hometowns was,

More than half of both men and women answered that they had already left their hometown for higher education or employment.

The proportion of respondents who “want to return to their hometown someday” remained at around 20% for both men and women.

Theme 2: Activities of Marriage Agencies

The most common reason for starting marriage activity was “because I felt I wanted to have a family.

The most common reason for starting marriage activity was “because I wanted to have a family.

Both men and women chose “Efficient activities (e.g., dating does not take too long)” as the greatest merit of marriage agencies.

90% of men and women answered that they “needed” the support of a matchmaker.

Episodes with a matchmaker (free answer)

About the data

Survey method: Questionnaire survey

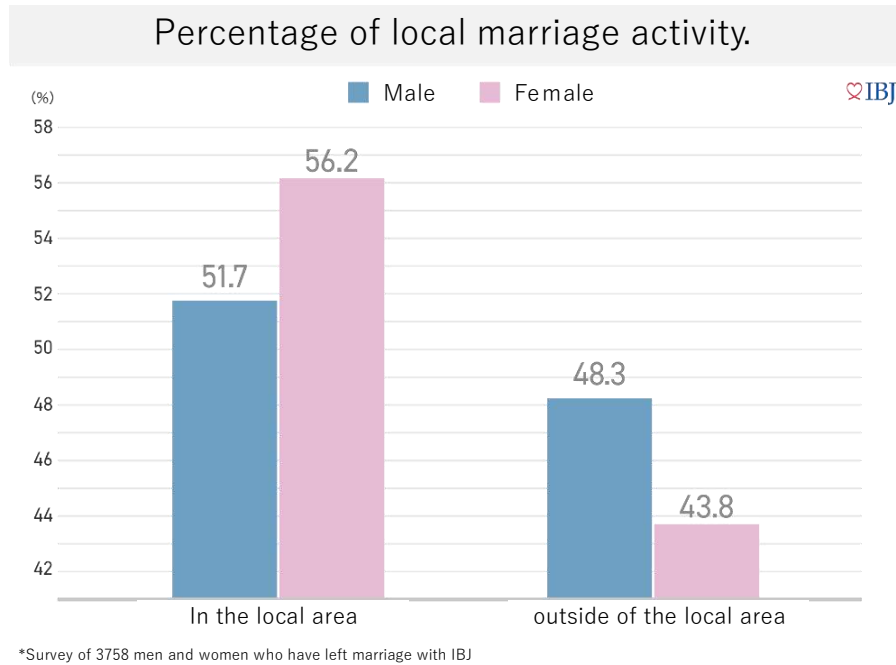
Subjects of the survey: 3,815 men and women who have successfully married and left their marriages through the IBJ Matchmaking Agency Network

Survey period: February 8 - 20, 2024

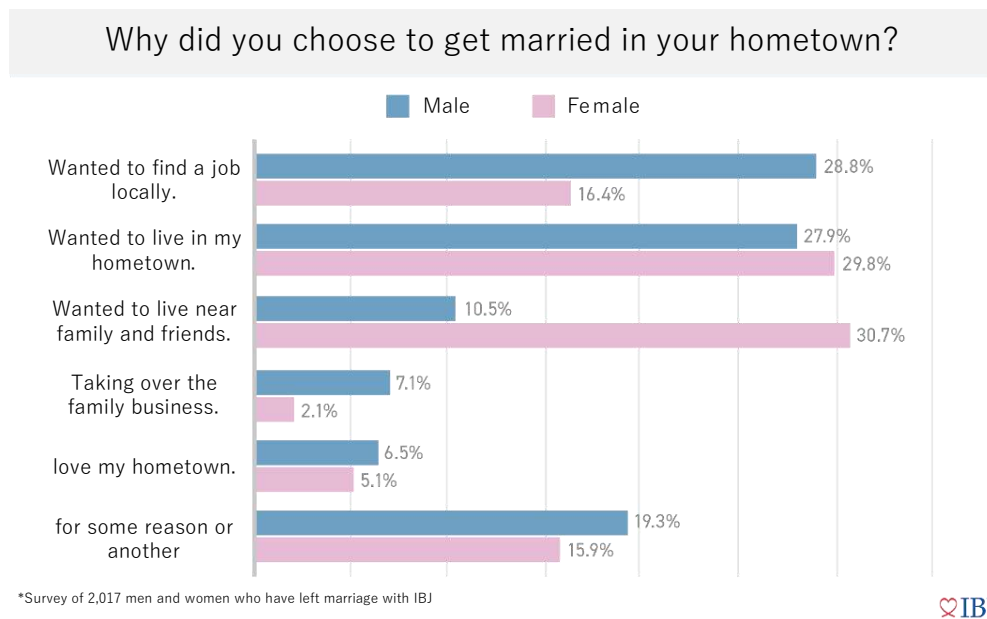
*Total may not add up to 100% due to rounding to two decimal places.

Local Marriage Activities

In the previous section, we discussed the “actual status of marriage activity in the region” along with actual performance data. From here, we will use the results of the questionnaire to unravel the state of mind of those who have successfully married.

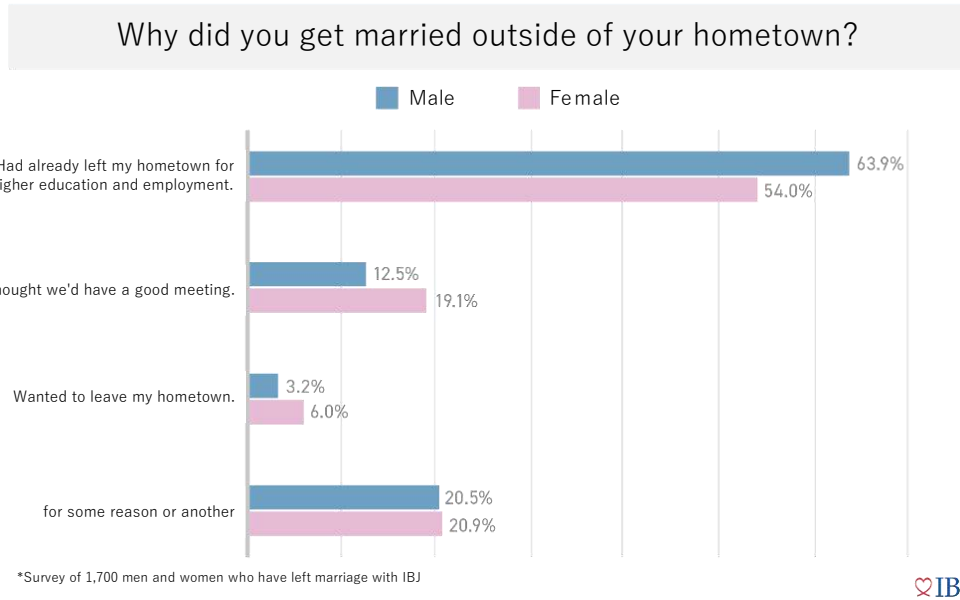


The survey on “Percentage of respondents who were engaged in marriage activities in their hometowns” shows that more than 50% of both men and women were engaged in marriage activities in their hometowns. On the other hand, more than 40% of the respondents were engaged in marriage activities away from their hometowns.

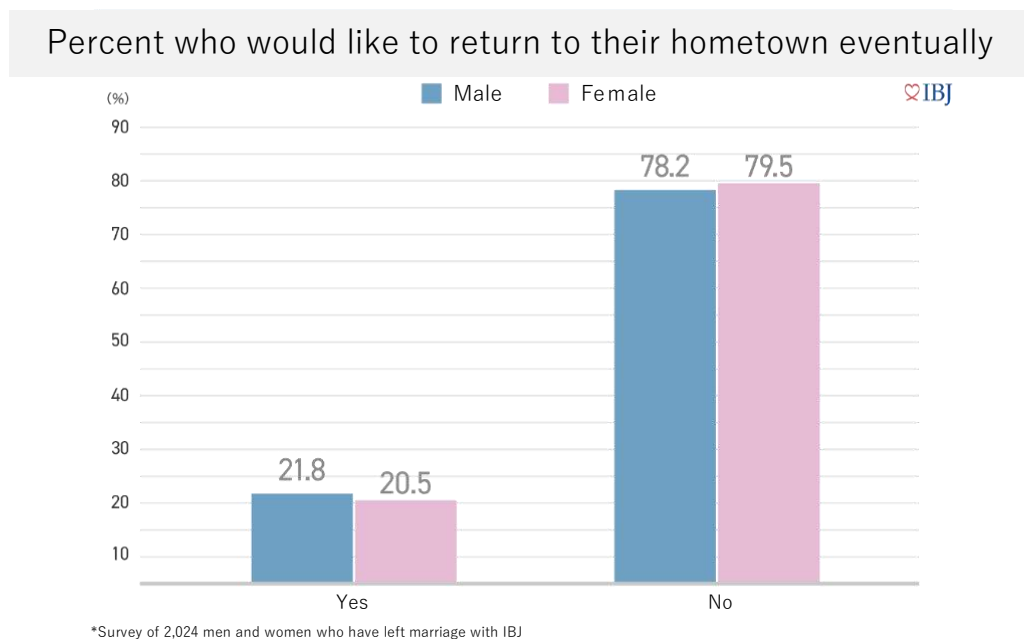


Regarding the reasons for choosing to engage in marriage activities in their hometowns, the most

common reasons given by men (28.8%) and women (30.7%) were “Because I got a job in my hometown” and “Because I wanted to be near my family and friends”, respectively, with the results differing between men and women. The next highest percentage for women was “because I wanted to live in a familiar place (29.8%),” suggesting that women place more importance on the surrounding environment than men do when engaging in marriage activities.



On the other hand, when asked why they were engaged outside of their hometown, more than half of both men and women answered that they had already left their hometown for higher education or employment. In addition, 10% of men and 20% of women answered “because I was likely to meet someone nice,” indicating that there were cases where people were engaging in marriage activities outside their hometowns for the reason of meeting someone nice.

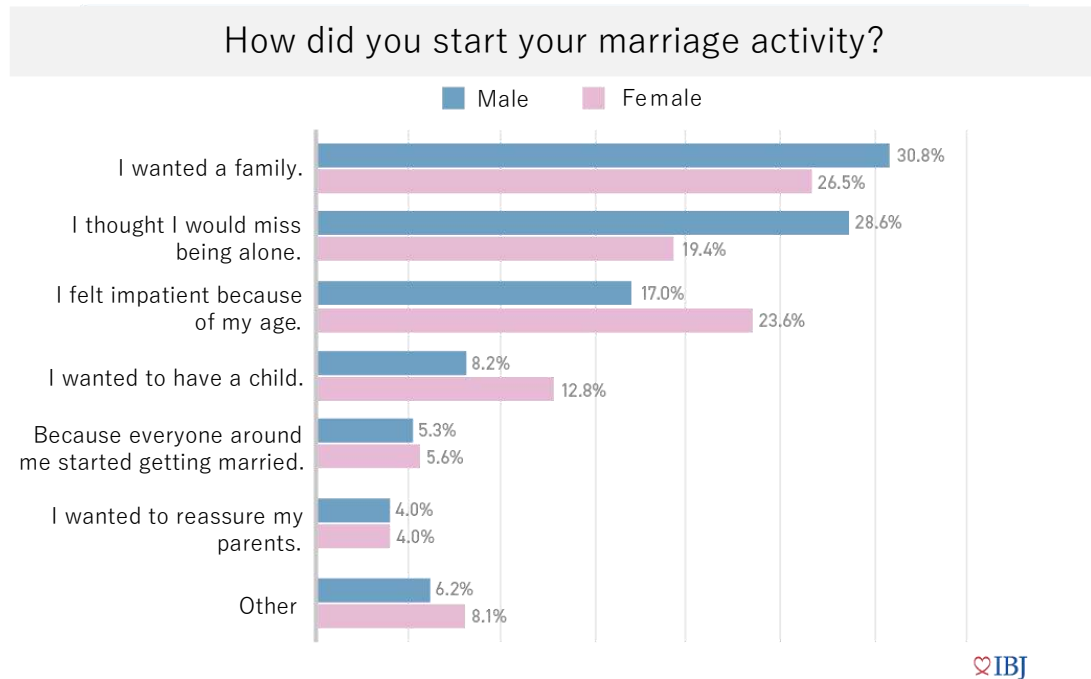


When those currently living outside of their hometown were asked if they would like to return to their

hometown at some point in the future, just under 80% said they did not want to return. This result indicates that once people leave their hometown for higher education or employment, they are unlikely to think about returning to their hometown again, which is close to difficult. Again, it will be necessary to implement measures to establish the population in the region before they leave their hometowns.

Activities of the Marriage Counseling Service 乙

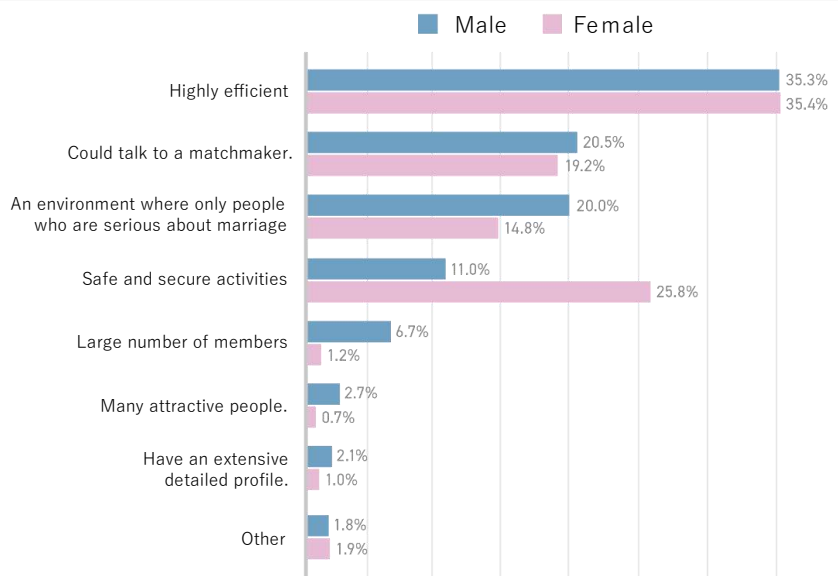
From here, based on the results of the questionnaire survey, we will delve deeper into the pre- and post-activities of “marriage counselors” and discuss the real voices of those who have successfully married.



First, the volume zone for men was “felt like having a family (30.8%)” and “felt lonely being alone (28.6%)” as reasons for starting marriage activity, with many starting marriage activity out of a sense of insecurity about being alone.

On the other hand, “I want a family (26.5%)” and “I am impatient with my age (23.6%)” were in the volume zone for women, indicating that a higher percentage of women started marriage activity because they felt impatient with their age compared to men. In particular, women were 4.6 percentage points more likely than men to answer “because I wanted to have children (12.8%),” given that there is a limit to the age at which a woman can become pregnant.

The greatest advantage of marriage counseling, as felt after marriage

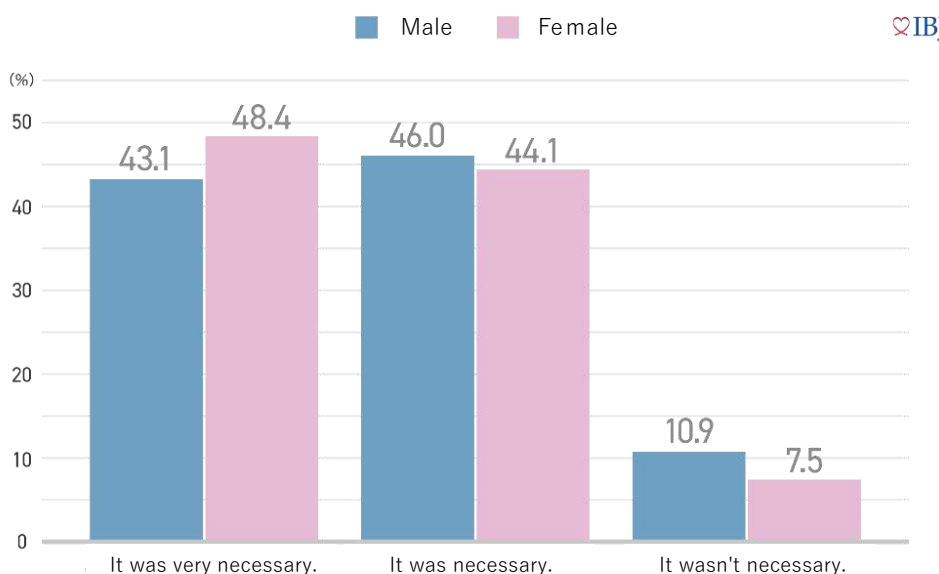


注：IBJ 結婚相談所ネットワークで成婚退会された 3,792 名に調査

IBJ

As for the biggest advantage in marriage counseling services felt after marriage, the most common answer for both men and women was “efficient activities (e.g., dating does not take too long),” as “wanted to get married in a short time” was the most common reason⁴ for joining in the survey of 1,682 respondents in their 20s and 30s who are active in IBJ marriage counseling services. The majority of the respondents in their 20s and 30s who were active in IBJ's marriage counseling services said that they wanted to get married in a short time. In addition, 25.8% of women chose “safe (must submit bachelor certificate),” 14.8 points higher than men, indicating that they chose IBJ because of its high level of safety and the absence of deceptive membership information.

Did you need the support of a matchmaker?



注：IBJ 結婚相談所ネットワークで成婚退会された 3,801 名に調査

IBJ

When asked if they needed the support of a matchmaker, 90% of both men and women answered “yes.” Unlike matching apps, IBJ-operated marriage agencies have a high rate of successful marriages because the matchmaker accompanies the couple until marriage (engagement) and provides personalized support for each individual.

Episodes with the matchmaker (free answer)

●I sometimes felt that I was a bit pathetic because my partner was generally excellent, but it was only because of the matchmaker's support that I was able to learn the reasons why my partner liked me and get a proxy response to my feelings, among many other things.

(Male, 30s, Mie Prefecture)

●Since it was almost the first time for me to go out with the opposite sex, there were many times when I was afraid. When I discussed this with her, she told me that it was okay to be pampered, and I was able to do so. (Tokyo, 30s female)

●I think that a matchmaker's support is especially important for short-term marriage activities because it is impossible to grasp changes in a partner's feelings from your own point of view. (Tokyo, male in his 30s)

●When the person I was in a serious relationship with turned me down, he supported me very politely. Thanks to that, I was able to continue my activities without losing heart. Also, when I was not sure whether to continue dating my current partner, you followed up with me and I was able to successfully marry. (Male, 40s, Osaka)

●Because my goal was to join a marriage in a short period of time, I reported my situation to the matchmaker each time and was able to make the necessary moves at that time. We were able to report our situation to our matchmaker at each meeting, and he was able to make the necessary moves at that time.

I was very happy with the advice I received each time. (Tokyo, 30s female)

●I had been rejected many times for blind dates, and I cried and thought that I would never get married again. I was so depressed and cried many times, but each time my counselor always encouraged me, saying, "You just haven't met anyone yet, so let's do our best! Your feelings come first." She always encouraged me. (Aichi, 30s female)

●I didn't know how to communicate with the person I was matched with, so I was taught through role-plays. (Saitama, 20s male)

●I was able to estimate the temperature and sense of the other party in cooperation with the matchmaker of the other party. The degree of cooperation of the matchmaker on the other side varies, but I thought it was support that I could not get from any other marriage activity. (Tokyo, male in his 30s)

- I felt that I was able to reach the point of marriage (especially the timing of the marriage proposal) thanks to the guidance and direction I received from the matchmaker. (Tokyo, Male in his 30s)

List of Sources

¹ National Institute of Population and Social Security Research, “The 16th Basic Survey on Fertility Trends (National Survey on Marriage and Childbirth)”

<https://www.ipss.go.jp/ps-doukou/j/doukou16/JNFS16gaiyo.pdf>

² Results of a survey of 3,796 people who have married and left their marriages through the IBJ Matchmaking Agency Network between February 8 and February 20, 2024.

The survey was conducted from February 8 to February 20, 2024.

Statistics Bureau, Ministry of Internal Affairs and Communications, “Basic Resident Registration Movement Report 2023 Results”.

<https://www.stat.go.jp/data/idou/2023np/jissu/pdf/gaiyou.pdf>

⁴ To 1,682 men and women (1018 men and 664 women) active in the IBJ marriage agency network

Results of survey conducted from July 24 to August 7, 2023

Survey on the largest number of “successful marriages” in Japan

(Number of successful marriages: 2023 results, market research in designated areas for the period ending January 2024)

Married Couples Data Analysis

Number of married couples in 2023: 13,516

About Data

The data covers 13,516 people who have successfully married and left IBJ's marriage counseling agencies (including directly managed agencies and member agencies), and does not represent the trends of general marriage activists or married couples. We exclude data with incomplete or insufficient member information, and handle only the most sophisticated marriage data.

We exclude data that are clearly outliers due to reasons such as small population (number of members) or partial data due to reasons such as no change in data.

We exclude (or limit the age and gender of the members) some data that are clearly outliers due to a small number of members or data that shows no change in the number of members.

Characteristics of Married Couples and Those Who Have Dismissed

Comparison of Married and Terminated Members (median)

	People who have married and left the group.(A)		Those who left the group without marrying(B)		Comparison(A-B)	
	Male	Female	Male	Female	Male	Female
Age	38.0	34.0	41.0	37.0	- 3	- 3
Number of days enrolled	303.0	251.0	392.0	364.0	- 89	- 113
Number of applications	46.0	25.0	35.0	14.0	+ 11	+ 11
application for an application	36.0	94.0	6.0	60.0	+ 30	+ 34
number of people arranged to meet	11.0	10.0	3.0	4.0	+ 8	+ 6
number of relationships	5.0	4.0	1.0	1.0	+ 4	+ 3
days of relationships	127.0	125.0	-	-	-	-
annual income	7,000,000	4,000,000	6,000,000	4,000,000	+ 1,000,000	0



• Duration of activity

Comparing the number of successful couples with those who have left the group, both men and women who have married are 3 years younger than those who have left the group. The number of days of membership is about 3 months for men and about 4 months for women who have successfully married.

• Matchmaking

Married couples have 3.7 times more blind dates for men and 2.5 times more blind dates for women than those who left. The “number of applications,” in which the respondents themselves make an application for an omiai matchmaking session, is +11 more, indicating that those who have successfully married are more proactive in their activities. For men in particular, there is a six-fold difference in the “number of applications” for arranged meetings between those who have married and those who have left the group. Although at first glance this number may seem unmanageable, data shows that even a simple change in profile photo can increase the number of views by 4.7 times*, so it may be possible to increase the number of applications by creating a profile with a matchmaker and strategizing to attract interest from among the many members.

• Relationships

The “dating transition rate” (number of relationships divided by the number of blind dates) is 45% for married men and 40% for married women, indicating that they progressed to a relationship after about two blind dates. On the other hand, the figures are lower at 33% for exiting men and 25% for exiting women. This indicates that it is difficult to progress from blind dates to relationships, and the high hurdle to finding a suitable partner may be one reason for this.

* Measured over a 2-week period (14 days) both before and after receiving the “First Impression Produce Plan” at IBJ Members.

Characteristics of Married Couples (All Japan)

	average value		median value		mode	
	Male	Female	Male	Female	Male	Female
Age	39.0	35.7	38.0	34.0	35.0	34.0
Number of days enrolled	459.4	373.8	303.0	251.0	150~179	150~179
Number of applications	138.0	61.6	46.0	25.0	1~5	1~5
application for an application	100.1	146.4	36.0	94.0	1~5	21~25
number of people arranged to meet	18.7	14.8	11.0	10.0	1~5	6~10
number of relationships	7.1	5.7	5.0	4.0	1~5	1~5
days of relationships	137.5	136.7	127.0	125.0	90~119	90~119
annual income	7,729,300	4,836,500	7,000,000	4,000,000	6,000,000	4,000,000

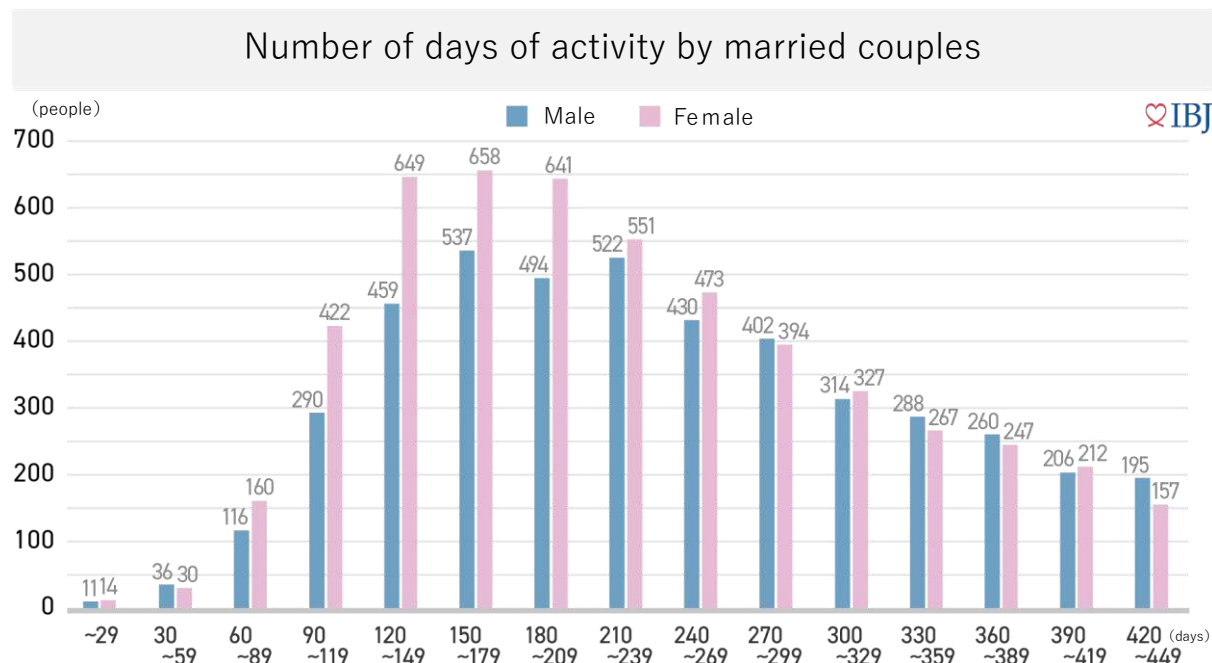


Characteristics of withdrawals (All Japan)

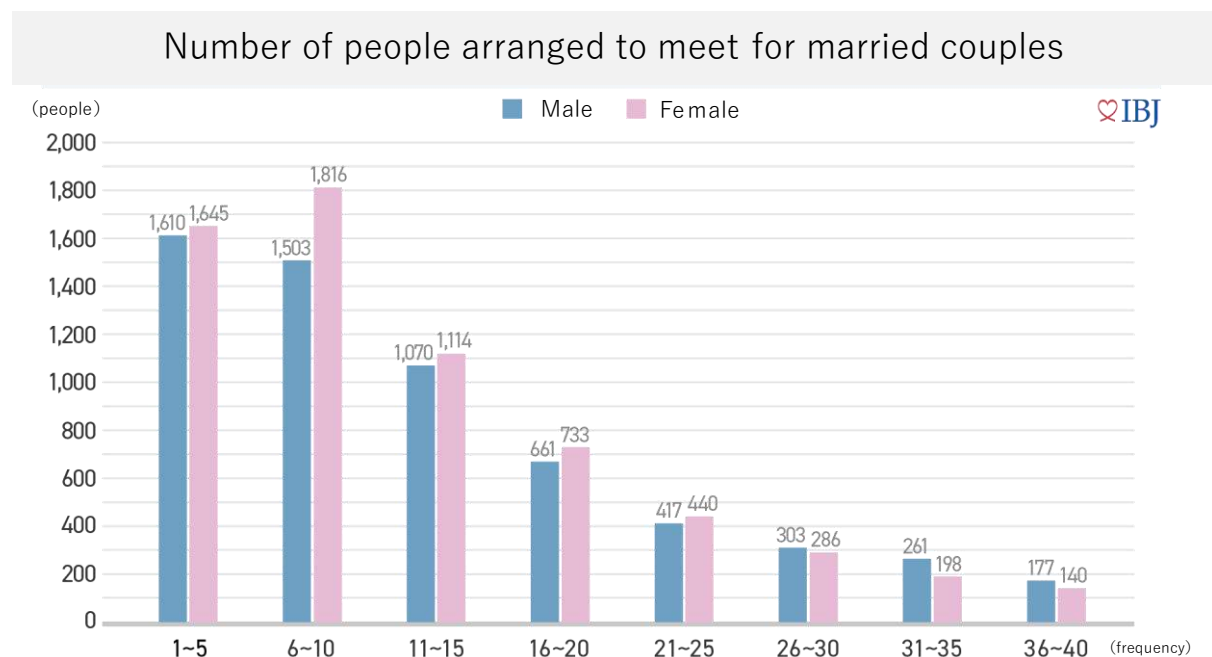
	average value		median value		mode	
	Male	Female	Male	Female	Male	Female
Age	42.5	38.2	41.0	37.0	36.0	35.0
Number of days enrolled	728.7	673.8	392.0	364.0	120~149	180~209
Number of applications	125.3	47.5	35.0	14.0	1~5	1~5
application for an application	47.6	111.7	6.0	60.0	1~5	21~25
number of people arranged to meet	9.1	8.4	3.0	4.0	1~5	1~5
number of relationships	2.9	2.7	1.0	1.0	1~5	1~5
days of relationships	-	-	-	-	-	-
annual income	6,541,206	4,615,420	6,000,000	4,000,000	5,000,000	3,000,000



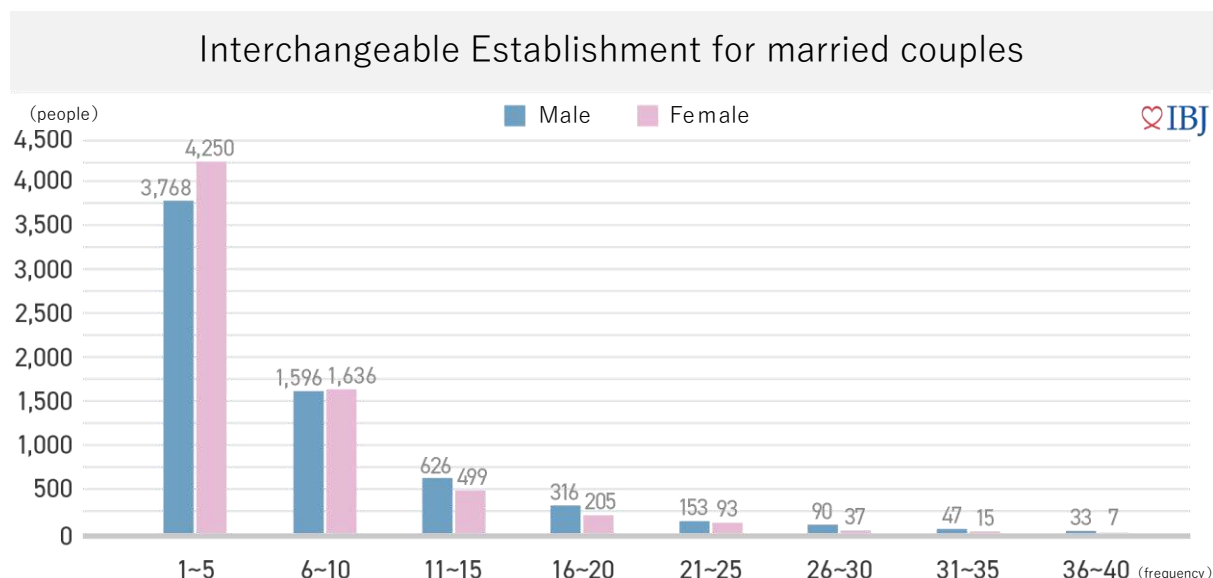
Characteristics of Married Couples



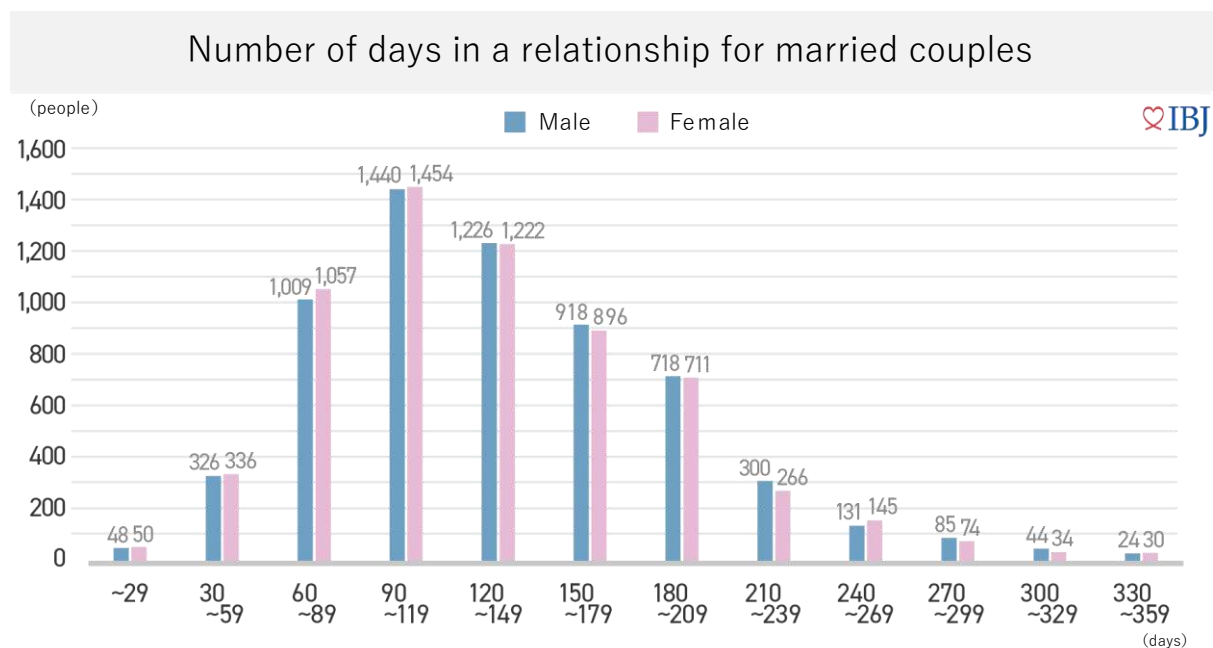
The characteristics of successfully married couples are then subdivided. The volume zone for the number of days of activity for those who have successfully married is “5 to 7 months. By gender (median), the number of days of activity was 303 days for men and 251 days for women, with women having a shorter activity period.



The number of blind dates for those who have successfully married is in the “1-5 times” and “6-10 times” categories, indicating that they have met their partners after 10 or less blind dates. Some couples have been matched more than 10 times, so it is important to set a goal of “meeting 10 times a week/month” to avoid giving up after a few blind dates.



The median number of relationships leading to marriage is 5 for men and 4 for women, indicating that both men and women develop a relationship from a blind date about once every two times.



The majority of our respondents have been dating their marriage partners for “90~119 days,” which means that many of them have married within 4 months from the date of first meeting (blind date) with

their marriage partner. Although this is 1/12th of the average dating period of 4 years¹, it is a characteristic of marriage agencies that only couples who “aim to get married” are in the dating relationship and that a third party (matchmaker) provides support to help match the couple's views on marriage from an early stage, making it easier to reach marriage in a short period of time. This is a characteristic that makes it easier to achieve marriage in a short period of time.

Comparison of successful marriages by region

(Kanto, Tokai, Kansai)

Characteristics of Married Couples (eastern half of Japan, including Tokyo)

	average value		median value		mode	
	Male	Female	Male	Female	Male	Female
Age	38.8	35.6	38.0	34.0	36.0	34.0
Number of days enrolled	443.0	350.0	289.0	244.0	150~179	150~179
Number of applications	166.6	76.3	57.0	32.0	1~5	1~5
application for an application	126.1	179.3	55.0	116.0	1~5	36~40
number of people arranged to meet	21.2	16.5	13.0	12.0	6~10	6~10
number of relationships	7.8	6.1	5.0	4.0	1~5	1~5
days of relationships	133.0	131.5	124.0	123.0	90~119	90~119
annual income	8,173,022	5,189,905	7,000,000	5,000,000	6,000,000	4,000,000



Next, we look at trends (median) by area. Compared to other areas, the Kanto region has a shorter enrollment period (1-2 months) and a higher number of blind dates, indicating that the number of couples who have reached marriage efficiently in a short period of time (about 8-9 months).

Characteristics of Married Couples (inc. Aichi, Shizuoka, Mie and southern Gifu prefectures)

	average value		median value		mode	
	Male	Female	Male	Female	Male	Female
Age	38.4	35.2	37.0	34.0	33.0	30.0
Number of days enrolled	503.6	427.2	352.0	271.5	210~239	150~179
Number of applications	121.8	34.7	51.5	14.0	1~5	1~5
application for an application	41.9	151.4	17.0	103.5	1~5	21~25
number of people arranged to meet	15.6	14.2	10.0	10.0	1~5	6~10
number of relationships	6.3	5.6	4.0	4.0	1~5	1~5
days of relationships	148.2	149.6	136.0	136.0	90~119	90~119
annual income	7,167,431	4,377,990	6,000,000	4,000,000	6,000,000	3,000,000



Tokai is characterized (median) by men staying with a couple for 1 year and dating for 4.5 months. Compared to other areas, women tend to be more cautious in their activities, with 9 months of membership and 4.5 months of dating.

Compared to other areas, the number of “applications received” was 7.4 times greater than the number of “applications” for women, indicating that many people applied for matchmaking, while the number of “applications received” was less than the number of “applications received” for men. This is a high possibility.

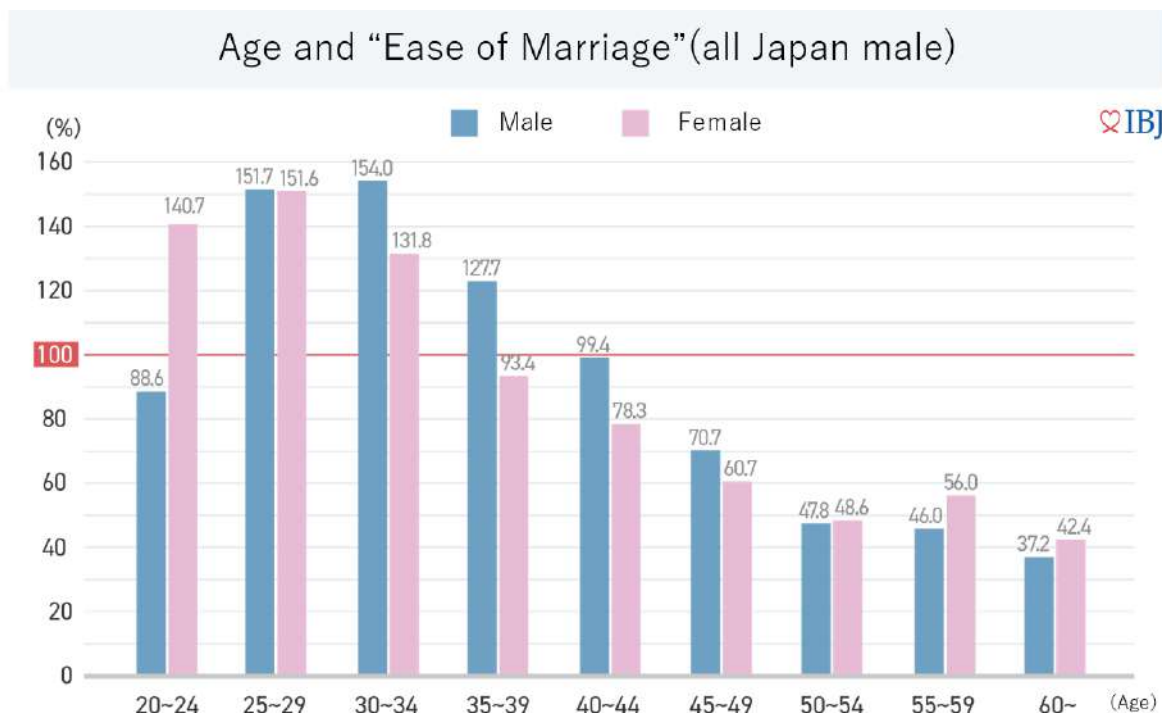
Characteristics of Married Couples (south-western half of Japan, including Osaka)

	average value		median value		mode	
	Male	Female	Male	Female	Male	Female
Age	39.4	35.8	38.0	34.0	34.0	34.0
Number of days enrolled	525.0	426.0	315.0	274.0	210~239	180~209
Number of applications	127.6	69.7	41.0	30.5	1~5	1~5
application for an application	134.1	121.7	61.0	87.0	1~5	26~30
number of people arranged to meet	20.9	14.9	13.0	10.5	1~5	1~5
number of relationships	7.6	5.6	5.0	4.0	1~5	1~5
days of relationships	144.0	144.6	130.0	130.0	90~119	90~119
annual income	7,219,576	4,591,125	6,000,000	4,000,000	6,000,000	3,000,000



The Kansai region reversed the trend from Tokai, showing that women are actively applying for omiai. The median number of omiai applications from men was 1.7 times higher than the national average, and the median number of omiai applications from women was 1.2 times higher than the national average, indicating that women actively applying for omiai is the key to increasing the likelihood of a successful marriage.

Age and Ease of Marriage



The “ease of getting married” by age group shows that both men and women are relatively less likely to get married as they get older. Men up to age 39 and women up to age 34 are more likely to marry, with the ease of marriage especially doubling for men in the “20-24” age group. The increase in the number of young people joining omiai led to an increase in activity, indicating that women actively applying for omiai is the key to increasing the likelihood of a successful marriage.

supplementary explanation

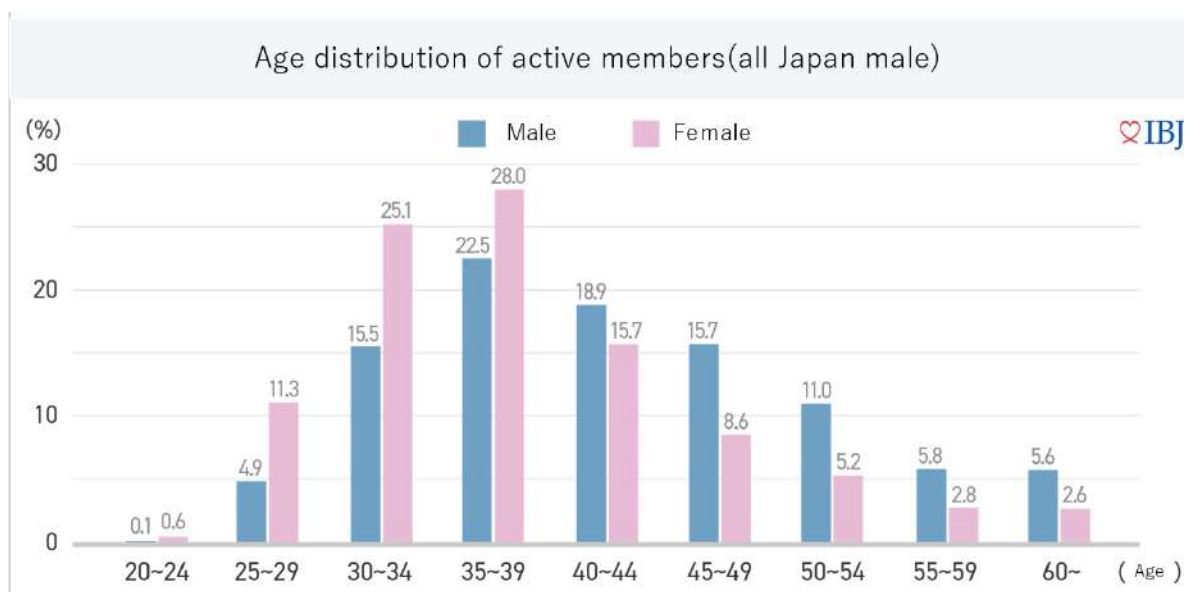
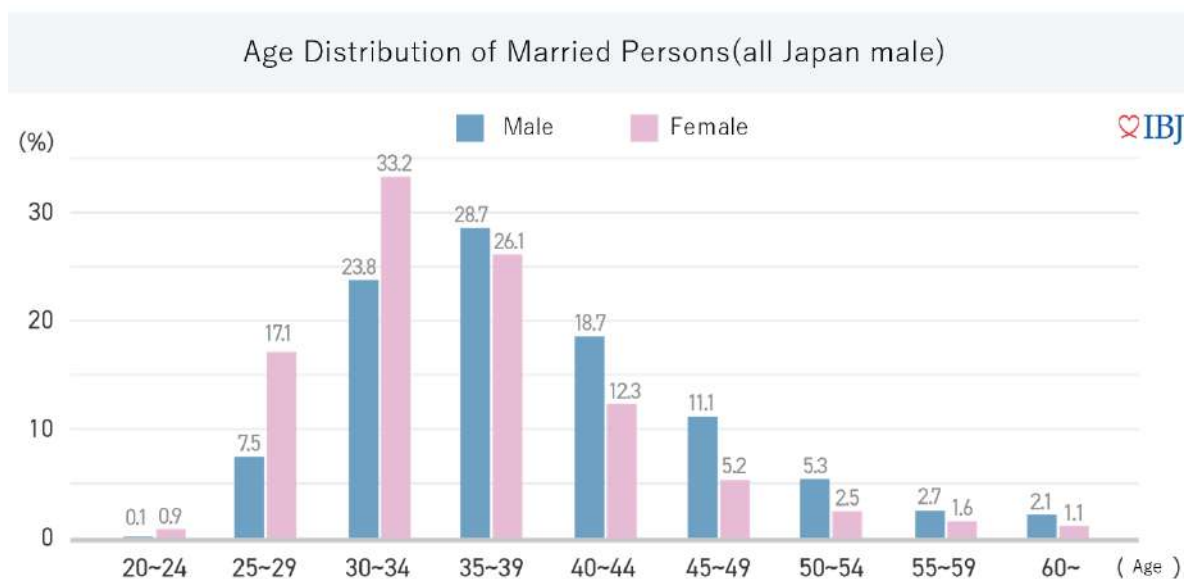
Ease of marrying is calculated as the ratio of each age group in the number of active members as the denominator and the ratio of each age group in the number of successful marriages as the numerator (100% is the average).

Calculation of “Ease of Marriage

(e.g.) Out of 10 successful couples, 3 are in their 20s = 30% of successful couples are in their 20s.

Out of 20 active members, 5 are in their 20s = 25% of active members are in their 20s.

Ease of marrying in one's 20s = $(1) \div (2) = 120\%$.



A comparison of the age distribution of successful marriages and active members shows that the majority of successful women are between the ages of 30-34, while the majority of active members are between 35-39, indicating that it is important to start activities early in order to increase the likelihood of a successful marriage.

Characteristics of Married Couples by Age(all Japan male)

Male Successful Marriages		20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~
Number of days enrolled	Avg.	149.3	257.8	359.8	428.8	519.3	645.0	668.5	573.3	559.5
	Mdn	154.0	212.0	261.0	308.0	362.0	401.0	406.0	329.0	279.5
Number of applications	Avg.	46.6	52.3	86.7	126.5	169.1	227.5	253.3	182.5	88.8
	Mdn	28.5	26.0	35.0	47.0	64.0	76.0	86.0	45.0	29.5
application for an application	Avg.	9.5	49.8	90.9	125.3	122.7	90.6	69.4	51.9	32.8
	Mdn	5.0	16.0	33.0	44.5	47.0	38.0	25.0	25.0	12.5
number of people arranged to meet	Avg.	7.6	11.4	16.5	19.5	21.3	22.2	20.1	18.3	12.9
	Mdn	6.0	8.0	11.0	12.0	13.0	13.0	13.0	10.0	7.5
number of relationships	Avg.	3.1	4.7	6.4	7.3	8.0	8.2	8.1	7.1	5.6
	Mdn	3.0	3.0	5.0	5.0	5.0	5.0	5.0	4.0	4.0
days of companionship	Avg.	87.9	127.3	137.3	138.9	142.2	140.7	137.3	129.8	108.7
	Mdn	79.0	122.0	130.0	129.0	131.0	126.0	122.0	115.5	97.0
Age of partner	Avg.	25.7	28.3	30.6	33.7	37.3	41.0	45.8	51.1	58.8
	Mdn	26.0	28.0	30.0	34.0	37.0	41.0	46.0	52.0	59.0
age difference	Avg.	-2.0	-0.3	1.6	3.2	4.5	5.8	5.7	5.6	6.3
	Mdn	-2.0	0.0	1.0	3.0	4.0	6.0	5.0	5.0	6.0

Characteristics of Married Couples by Age(all Japan female)

Female Successful Marriages		20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~
Number of days enrolled	Avg.	186.3	250.2	338.3	398.8	495.4	539.2	420.3	465.0	536.2
	Mdn	169.0	205.0	252.0	273.0	311.0	312.5	241.0	241.5	216.0
Number of applications	Avg.	36.0	36.2	56.2	73.8	95.5	65.7	39.2	44.9	29.3
	Mdn	11.0	18.0	25.0	29.0	34.0	25.0	11.0	21.0	10.0
application for an application	Avg.	81.3	126.9	144.8	170.9	173.7	125.0	81.4	65.1	35.9
	Mdn	48.0	78.0	87.0	115.0	120.0	93.5	53.0	53.5	26.5
number of people arranged to meet	Avg.	7.4	12.8	15.2	15.6	17.0	14.3	11.9	11.6	10.1
	Mdn	7.0	9.0	11.0	11.0	12.0	10.0	7.0	8.0	6.0
number of relationships	Avg.	3.2	4.9	5.7	6.0	6.5	5.6	5.2	4.8	4.5
	Mdn	2.0	4.0	4.0	4.0	5.0	4.0	3.0	3.0	2.5
days of companionship	Avg.	116.3	126.5	138.4	142.4	142.3	143.8	122.5	109.8	96.6
	Mdn	104.0	118.0	130.0	131.0	130.0	122.5	108.0	99.5	88.0
Age of partner	Avg.	31.2	31.6	35.1	40.0	45.1	50.0	54.9	59.9	65.8
	Mdn	30.0	31.0	35.0	40.0	45.0	50.0	54.0	59.0	64.0
age difference	Avg.	-7.6	-3.8	-3.0	-3.3	-3.7	-3.2	-3.0	-3.1	-1.8
	Mdn	-7.0	-4.0	-3.0	-3.0	-3.0	-3.0	-3.0	-3.0	-1.0



Both men and women tend to choose (and be chosen by) more than one person to compare with, as the length of enrollment increases with age and the number of blind dates increases. Looking at the age difference between partners, men in their 20s and 30s have married women with an age difference of 3 years or less, while men in their 40s and older have an age difference of 4 years or more. On the other hand, for women, except for those in their 20s, the age difference between partners remains within a maximum of 3 years for all age groups.

Educational Background and Ease of Marriage

Ease of marriage relative to education and age(all Japan male)

Last educational background	20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~	Total
Junior high school	0.0%	0.0%	39.1%	88.8%	31.3%	18.6%	18.2%	53.9%	54.1%	41.1%
High school	46.0%	75.8%	84.9%	72.4%	59.6%	57.3%	31.9%	148.9%	141.1%	77.1%
Vocational school	0.0%	107.4%	90.6%	72.6%	58.0%	62.0%	33.5%	253.0%	364.9%	86.5%
Technical college	0.0%	140.7%	88.8%	122.5%	43.4%	66.2%	78.2%	312.7%	373.2%	115.3%
(two year) junior college	0.0%	26.1%	78.2%	70.6%	67.3%	55.8%	22.7%	175.9%	171.6%	74.1%
university	106.6%	113.9%	117.6%	97.2%	74.5%	68.6%	35.4%	209.5%	236.3%	99.6%
graduate school	0.0%	169.5%	148.5%	122.1%	104.9%	103.0%	52.2%	400.3%	506.1%	136.9%
Other	0.0%	0.0%	60.1%	73.3%	93.1%	88.8%	27.9%	167.5%	97.7%	87.7%



Continuing from last year, it can be seen that “graduate school graduates” are the most likely to marry. On the other hand, the ease of marriage for “college graduates” dropped 6.8 points from last year. Last year, “compulsory education,” “high school graduate,” “professional graduate,” and “technical college graduate” also exceeded 100% among those in their 30s, but this year, the percentage was higher than 100% from “college and graduate school graduates.”

Ratio of Married Couples to education and age(all Japan male)

Last educational background	20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~	Total
Junior high school	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
High school	0.0%	0.6%	1.5%	1.8%	1.6%	1.7%	0.8%	2.2%	2.4%	12.5%
Vocational school	0.0%	0.4%	0.8%	1.5%	1.1%	1.2%	0.5%	1.4%	1.4%	8.2%
Technical college	0.0%	0.1%	0.2%	0.3%	0.1%	0.1%	0.1%	0.2%	0.2%	1.4%
(two year) junior college	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	1.1%
university	0.1%	3.0%	10.5%	12.4%	7.8%	5.8%	2.0%	6.4%	6.6%	54.6%
graduate school	0.0%	1.5%	4.8%	5.6%	3.4%	2.0%	0.6%	1.9%	1.9%	21.7%
Other	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.3%



Ease of marriage relative to education and age(all Japan female)

Last educational background	20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~	Total
Junior high school	0.0%	0.0%	325.7%	76.0%	114.0%	101.3%	0.0%	0.0%	26.8%	73.2%
High school	171.0%	183.3%	162.8%	106.3%	108.4%	72.3%	65.1%	66.0%	39.9%	104.2%
Vocational school	188.7%	162.3%	164.0%	108.5%	100.0%	68.1%	69.7%	70.8%	61.8%	114.0%
Technical college	0.0%	47.2%	84.0%	51.8%	87.7%	0.0%	182.4%	57.0%	0.0%	59.9%
(two year) junior college	0.0%	174.2%	130.0%	99.2%	73.4%	62.3%	44.9%	54.1%	37.6%	82.4%
university	139.3%	158.8%	131.2%	91.5%	71.3%	58.0%	41.6%	47.9%	40.9%	100.4%
graduate school	0.0%	154.2%	130.4%	99.5%	87.3%	73.5%	14.0%	127.7%	19.0%	105.4%
Other	0.0%	182.4%	97.7%	114.0%	50.7%	76.0%	0.0%	0.0%	91.2%	82.9%



It can be seen that women are most likely to marry a “full-time graduate”. However, women are less likely than men to differ by educational background, and it can be said that it is less important. On the other hand, a comparison by age group shows that the likelihood of marriage for those in their 20s and early 30s is above 100% for “college/graduate degree holders,” while it is below 100% for those in their late 30s and beyond.

Ease of marriage relative to education and age(all Japan male)

Last educational background	20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~	Total
Junior high school	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
High school	0.2%	1.0%	2.1%	1.8%	1.2%	0.6%	0.5%	0.4%	0.3%	8.1%
Vocational school	0.2%	1.5%	3.3%	3.5%	1.9%	0.7%	0.5%	0.2%	0.2%	11.9%
Technical college	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.3%
(two year) junior college	0.1%	0.9%	1.8%	2.5%	1.7%	1.3%	0.6%	0.4%	0.2%	9.5%
university	0.4%	12.0%	22.4%	16.4%	7.0%	3.1%	1.2%	0.7%	0.4%	63.6%
graduate school	0.0%	0.9%	2.1%	1.9%	0.9%	0.4%	0.0%	0.1%	0.0%	6.3%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%



Ease of Marriage by Income

Ease of marrying for annual income and age (all Japan male)

Annual income (million yen)	20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~	overall
~300	195.3%	32.6%	24.9%	32.2%	31.6%	12.9%	0.0%	31.3%	31.3%	26.8%
300~	43.4%	67.0%	69.8%	45.0%	33.0%	27.6%	18.1%	81.4%	60.4%	48.7%
400~	46.0%	125.8%	96.7%	76.1%	45.8%	39.5%	19.5%	175.5%	134.0%	74.9%
500~	78.1%	142.2%	148.0%	98.5%	65.1%	57.1%	24.5%	190.8%	250.2%	99.4%
600~	195.3%	140.5%	145.3%	113.8%	85.9%	77.9%	27.9%	205.8%	414.0%	111.2%
700~	0.0%	169.3%	137.7%	112.8%	98.2%	88.2%	42.3%	240.4%	441.5%	123.1%
800~	0.0%	125.6%	132.0%	132.8%	115.7%	67.5%	49.0%	190.6%	375.4%	121.1%
900~	0.0%	48.8%	141.8%	121.8%	87.9%	115.3%	57.7%	298.0%	615.0%	140.4%
1,000~	0.0%	130.2%	141.7%	126.0%	115.2%	123.5%	71.2%	346.4%	552.9%	163.0%
1,500~	0.0%	195.3%	116.2%	189.4%	120.4%	129.1%	54.8%	327.7%	364.2%	164.2%
2,000~	0.0%	390.7%	78.1%	131.8%	87.7%	96.4%	52.1%	201.3%	247.0%	123.3%



Last year, the “4 million yen~” category exceeded 100% in terms of ease of marriage, but this year, the “6 million yen~” category is more likely to marry. Compared by age group, the ease of marriage for those aged 25-29 was “4 million yen~” and for those aged 30-34 “5 million yen~” and for those aged 35-39 “6 million yen~,” raising the bar for ease of marriage by 1 million yen each compared to last year. Furthermore, for the 40-44 age group, “8 million yen~”, 2 million yen higher than last year, was the result for ease of marriage.

The higher annual income of those who have successfully married compared to those who have withdrawn from marriage indicates that the annual income requirement has become an important factor in determining one's marriage activity.

Ratio of married couples by annual income and age (all Japan male)

Annual income (million yen)	20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~	overall
~300	0.0%	0.1%	0.2%	0.2%	0.2%	0.1%	0.0%	0.1%	0.3%	1.1%
300~	0.0%	0.7%	1.4%	1.0%	0.6%	0.4%	0.1%	0.4%	0.6%	5.2%
400~	0.0%	1.9%	3.9%	3.4%	1.5%	1.0%	0.3%	1.1%	1.1%	14.2%
500~	0.0%	1.7%	5.3%	4.8%	2.4%	1.6%	0.4%	1.4%	1.5%	19.1%
600~	0.0%	0.7%	3.3%	4.3%	2.5%	1.9%	0.5%	1.7%	1.6%	16.5%
700~	0.0%	0.3%	1.7%	2.6%	2.1%	1.6%	0.6%	1.9%	1.9%	12.6%
800~	0.0%	0.1%	0.8%	1.9%	1.6%	0.9%	0.4%	1.1%	1.1%	8.0%
900~	0.0%	0.0%	0.5%	0.9%	0.7%	0.9%	0.3%	1.0%	1.0%	5.3%
1,000~	0.0%	0.1%	0.8%	1.8%	1.8%	1.8%	0.9%	2.5%	2.5%	12.2%
1,500~	0.0%	0.0%	0.1%	0.5%	0.6%	0.4%	0.2%	0.6%	0.6%	3.1%
2,000~	0.0%	0.0%	0.1%	0.3%	0.4%	0.4%	0.2%	0.6%	0.6%	2.6%



Ratio of withdrawals by annual income and age(all Japan male)

Annual income (million yen)	20~24	25~29	30~34	35~39	40~44	45~49	50~54	55~59	60~	overall
~300	0.1%	0.7%	0.9%	1.2%	0.6%	0.7%	0.6%	0.3%	1.5%	6.6%
300~	0.1%	1.8%	2.6%	3.1%	2.5%	1.9%	0.9%	0.6%	1.1%	14.6%
400~	0.0%	2.0%	3.9%	4.5%	3.5%	3.6%	2.0%	1.0%	1.2%	21.5%
500~	0.0%	1.2%	3.5%	3.7%	3.3%	3.0%	1.7%	1.0%	0.8%	18.3%
600~	0.0%	0.5%	1.6%	3.1%	2.4%	2.4%	1.5%	0.7%	0.5%	12.8%
700~	0.0%	0.2%	0.8%	1.5%	1.4%	1.6%	1.2%	0.6%	0.5%	7.8%
800~	0.0%	0.1%	0.5%	0.9%	0.9%	0.9%	0.7%	0.5%	0.3%	4.9%
900~	0.0%	0.1%	0.2%	0.6%	0.7%	0.6%	0.4%	0.5%	0.3%	3.3%
1,000~	0.0%	0.1%	0.5%	1.2%	1.3%	1.4%	1.0%	0.5%	0.4%	6.4%
1,500~	0.0%	0.0%	0.1%	0.3%	0.3%	0.4%	0.2%	0.2%	0.1%	1.7%
2,000~	0.0%	0.0%	0.1%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	2.0%



Other Factors and Ease of Marriage

Ease of marrying by occupation

Male

	Ease of marriage	Percentage of Married Couples	Percentage of total
certified public accountant	226.6%	0.6%	0.3%
lawyer	174.0%	0.5%	0.3%
Various consultants	169.5%	0.9%	0.5%
IT-related jobs	151.1%	12.5%	8.3%
University Professor/Associate Professor	145.5%	0.6%	0.4%
Creators and mass media-related occupations	145.1%	1.0%	0.7%
government official	135.9%	3.4%	2.5%
Manufacturing related jobs	135.9%	3.4%	2.5%
Banking and Securities	134.2%	1.4%	1.0%
Other financial occupations	129.2%	0.7%	0.6%
physician	126.1%	2.6%	2.0%
Sales and Planning Occupations	125.4%	7.0%	5.6%
Teachers and instructors	119.3%	2.3%	2.0%
Engineering and Research	114.7%	15.2%	13.3%
local government employee	111.6%	7.0%	6.2%
Civil engineering, real estate and construction occupations	110.1%	3.2%	2.9%
Clerical and administrative occupations	105.1%	6.6%	6.3%
Medical Occupations	93.9%	1.3%	1.4%
Managers and company executives	93.5%	4.9%	5.2%
Logistics and Transportation	92.9%	2.0%	2.2%
Care and welfare related jobs	69.6%	1.4%	2.1%
Self-employed (company organization or sole proprietorship)	66.2%	2.8%	4.3%
Sales, retail, food service, and service occupations	65.1%	2.1%	3.2%
company employee	60.8%	13.4%	22.1%
Other	43.5%	0.6%	1.4%

*Omit occupations that have less than 0.5% of the total number of married couples or members in total.

In terms of occupation and ease of marrying, “CPA” was the only occupation that exceeded 200%, nearly double the percentage of the population. This was followed by “Lawyer” at 174%, with the most popular profession at the top of the list.

As in the previous year, “IT-related occupations,” “Sales/planning occupations,” “Technical/research occupations,” “Local government employees,” and “Clerical/administrative occupations” accounted for

more than 100% of the total number of men who got married, or more than 5% of the total number of women who got married.

Ease of marrying by occupation

Female

	Ease of marriage	Percentage of Married Couples	Percentage of total
Creators and mass media-related occupations	136.8%	1.8%	1.3%
Care and welfare related jobs	136.1%	4.0%	2.9%
registered nurse	127.4%	6.7%	5.2%
Medical Occupations	121.5%	7.9%	6.5%
IT-related jobs	120.9%	4.0%	3.3%
Qualifications Related Occupations	117.1%	1.9%	1.6%
Sales, retail, food & beverage, and service occupations	114.9%	5.4%	4.7%
government official	114.1%	1.1%	1.0%
Manufacturing related jobs	114.1%	1.1%	1.0%
Other financial occupations	111.9%	1.4%	1.2%
Civil engineering, real estate and construction occupations	110.4%	1.0%	0.9%
Department of Cosmetology	105.7%	0.7%	0.7%
Clerical and administrative occupations	103.0%	21.1%	20.4%
Banking and Securities	102.1%	2.4%	2.4%
Sales and Planning Occupations	100.6%	3.8%	3.8%
Self-employed (company organization or sole proprietorship)	97.1%	2.1%	2.1%
Engineering and Research	93.4%	2.0%	2.2%
Teachers and instructors	91.8%	4.4%	4.8%
Managers and company executives	89.0%	0.6%	0.7%
local government employee	86.3%	5.0%	5.8%
physician	86.3%	2.1%	2.4%
Airline industry related jobs	85.1%	0.4%	0.5%
pharmacist	85.1%	0.4%	0.5%
dentist	85.1%	0.4%	0.5%
part-timer	80.8%	1.7%	2.1%
company employee	78.7%	12.6%	16.1%
domestic helper	44.5%	0.5%	1.1%
Other	75.0%	2.7%	3.6%

For women, “creators and media-related occupations” were the most likely to bring a successful marriage, followed by “nursing and welfare-related occupations,” “nurses,” and “medical-related occupations,” with the highest ranking being welfare and medical occupations requiring specialized knowledge. On the other hand, “domestic help” came in at the bottom of the list, indicating that many men seek a social position or regular job for women as well.

Ease of marrying according to “drinking alcohol”(all Japan)

		Drink frequently	Not drinking	Not usually drinking
male	Ease of marriage	123.0%	74.8%	98.3%
	Percentage of Married Couples	26.5%	11.4%	62.1%
	Percentage of all members	21.5%	15.3%	63.2%
female	Ease of marriage	118.5%	91.8%	99.7%
	Percentage of Married Couples	13.0%	20.0%	67.0%
	Percentage of all members	11.0%	21.8%	67.2%



In terms of alcohol consumption and ease of getting married, we find that those who have a regular drinking habit are more likely to get married. Perhaps it is because alcohol eases tension and makes conversation more lively, or perhaps many people would like to enjoy drinking as much as they do with a partner with whom they have many opportunities to eat.

Ease of marrying according to “Smoking”(all Japan)

		Smoking	Not smoking	Not usually smoking
male	Ease of marriage	67.6%	103.5%	72.0%
	Percentage of Married Couples	3.8%	92.9%	3.4%
	Percentage of all members	5.6%	89.8%	4.7%
female	Ease of marriage	74.8%	100.4%	51.5%
	Percentage of Married Couples	0.3%	99.4%	0.3%
	Percentage of all members	0.4%	99.0%	0.6%



As for smoking, both men and women are more likely to marry if they “don’t smoke,” and since there is a large difference in the ease of marriage between smokers and nonsmokers, many believe that drinking is good, but smoking is not.

Ease of marrying according to “Blood type”(all Japan)

		type-A	type-B	type-O	type-AB	Unknown/ Other
male	Ease of marriage	99.8%	101.3%	102.4%	98.9%	53.9%
	Percentage of Married Couples	37.9%	22.3%	29.5%	9.4%	0.9%
	Percentage of all members	37.9%	22.0%	28.8%	9.5%	1.7%
female	Ease of marriage	104.8%	101.5%	99.4%	99.5%	35.6%
	Percentage of Married Couples	38.6%	21.5%	29.3%	9.6%	1.0%
	Percentage of all members	36.9%	21.2%	29.4%	9.7%	2.9%



There was no significant difference in “ease of marrying” by blood type for both men and women.

Ease of marrying according to “marital experience”(all Japan)

		First marriage	Second marriage	More than second marriage
male	Ease of marriage	98.0%	117.1%	61.5%
	Percentage of Married Couples	84.5%	14.8%	0.8%
	Percentage of all members	86.2%	12.6%	1.2%
female	Ease of marriage	99.4%	107.5%	73.5%
	Percentage of Married Couples	88.8%	10.6%	0.5%
	Percentage of all members	89.4%	9.9%	0.7%



With regard to marital status, “remarriage” tends to be more likely than “first marriage” to be successful, while “second marriage or more” tends to be less likely to be successful. Since the results are similar to last year's, it can be said that even if one wishes to remarry due to divorce or bereavement, etc., it is unlikely to be a barrier to activity.

Ease of marrying according to “Have a child”(all Japan)

		Have a child (living together)	Have a child (living apart)	No child
male	Ease of marriage	135.6%	95.4%	100.0%
	Percentage of Married Couples	1.1%	6.5%	92.3%
	Percentage of all members	0.8%	6.9%	92.3%
female	Ease of marriage	89.2%	48.1%	102.8%
	Percentage of Married Couples	2.6%	2.1%	95.3%
	Percentage of all members	2.9%	4.4%	92.6%



In terms of whether or not they have children and the ease of marrying, men are most likely to marry if they have children (living together), while women are much less likely to marry if they have children (living together or living separately), which is significantly lower than men. Men may face more hurdles in building a relationship with their children than women.

Ease of marrying according to “relationship” (all Japan)

		Eldest son and daughter	Except the eldest son and daughter.
male	Ease of marriage	99.7%	100.9%
	Percentage of Married Couples	75.0%	25.0%
	Percentage of all members	75.2%	24.8%
female	Ease of marriage	100.4%	98.9%
	Percentage of Married Couples	72.9%	27.1%
	Percentage of all members	72.6%	27.4%



There is no significant difference between men and women in terms of family relationships and ease of getting married. In the case of the public image of the “eldest son” as having a heavy burden of living with the partner's family and caring for the family, the barrier regarding relationship status is low, perhaps because marriage agencies allow couples to clearly indicate their desire to live with their families.

Ease of “living together OK” and ease of marrying (all Japan)

Living with own family		OK	NG	Either.
male	Ease of marriage	40.8%	107.6%	90.5%
	Percentage of Married Couples	0.9%	66.9%	32.1%
	Percentage of all members	2.3%	62.2%	35.5%
female	Ease of marriage	82.2%	101.5%	96.9%
	Percentage of Married Couples	1.0%	72.6%	26.4%
	Percentage of all members	1.3%	71.5%	27.3%
Living with partner's family		OK	NG	Either.
male	Ease of marriage	119.1%	90.0%	107.9%
	Percentage of Married Couples	9.4%	44.2%	46.4%
	Percentage of all members	7.9%	49.1%	43.0%
female	Ease of marriage	110.5%	99.3%	100.5%
	Percentage of Married Couples	2.6%	59.7%	37.7%
	Percentage of all members	2.4%	60.2%	37.5%



Those who “wish” to live with their own family are less likely to get married for both men and women, but with less than 3% of the total membership, those who wish to live with their own family are very few. Those who chose “do not care” were also less than 100%, suggesting that clearly stating “do not wish to” rather than using vague expressions may be the key to success in marriage.

On the other hand, “difficult” is the least likely to be selected for cohabitation with the partner's family, but there is no significant difference between the two. Looking at the composition of the total membership, less than 10% of the respondents answered that they “don't mind” living with their partner's family, with women in particular being more likely to not wish to live with their partner's family.

Conclusion

Since 2018, the IBJ Group has released the “Marriage Whitepaper,” which analyzes the characteristics of data on successful marriages, to marriage agencies nationwide, and has been providing this information to marriage service providers as well as to local communities in Japan, which is facing the unprecedented crisis of a declining population. With this in mind, the 2023 Marriage Whitepaper focuses on the current situation and factors behind Japan's declining birthrate, and we have asked for the opinions of experts in the field. We would like to express our deepest gratitude to all of the experts who provided their opinions from an objective perspective.

The data discussed in this white paper is an analysis of the activity data of IBJ's successfully married couples and those who have left IBJ from all perspectives. Among them, we would like to highlight a few characteristics that can be seen in this white paper on successful marriages.

- (1) Married couples stay in a relationship for about 9 months and date for about 4 months, which is 1/12 of the average dating period of 4.3 years¹.
- (2) The likelihood of marriage is divided at the 35-year-old mark for women and the 40-year-old mark for men. The number of young people using marriage agencies is increasing, but it is necessary to provide more support for marriage activities for those in their 20s.
- (3) Most of the areas with declining populations have a large number of “women” moving out and into urban areas (especially Tokyo). This makes it easier for men to marry in urban areas.
- (4) The disclosure of women's annual income affects the likelihood of marriage.

IBJ should be aware of these events, expand the regional marriage activity platform, especially in regional cities, strengthen support for singles in regional cities, and continue to train and educate matchmakers, making maximum use of AI and systems, while emphasizing decision-making support for singles that only human beings can provide. We believe that the public and private sectors should work together to build a regional matchmaker infrastructure that combines systems and human resources.

The number of births in 2023 will be even lower than the previous year's record low, and if this pace of decline continues, the number of births may fall below 500,000 by 2035. We will tackle this challenge head-on, and together with our more than 4,000 member agencies nationwide, based on our philosophy of “making everyone with whom we have a relationship happy,” we will continue to support marriage activity with the aim of further revitalizing the local community.

IBJ Inc.

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