The hidden cost of receiving favors:

A theory of indebtedness

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Abstract

Receiving help or a favor from another person can sometimes have a hidden cost. In this study, we explore these hidden costs by developing and validating a theoretical model of indebtedness across three studies that combine large-scale experience sampling, interpersonal games, computational modeling, and neuroimaging. Our model captures how individuals infer the altruistic and strategic motivations of the benefactor. These inferences produce distinct feelings of guilt and obligation that together comprise indebtedness and motivate reciprocity. Altruistic intentions convey feelings of care and concern and are associated with activity in the insula, dorsolateral prefrontal cortex and default mode network, while strategic intentions convey expectations of future reciprocity and are associated with activation in the temporal parietal junction and dorsomedial prefrontal cortex. We further develop a neural utility model of indebtedness using multivariate patterns of brain activity that captures the tradeoff between these feelings and reliably predicts reciprocity behavior.

Introduction

Giving gifts and exchanging favors are ubiquitous behaviors that provide a concrete expression of a relationship between individuals or groups [1,2]. Altruistic favors convey concern for a partner's well-being and signal a communal relationship such as a friendship, romance, or familial tie [3-5]. These altruistic favors are widely known to foster the beneficiary's positive emotion of gratitude, which can motivate reciprocity behaviors that reinforce the communal relationship [6-9]. Yet in daily life, favors and gifts can also be strategic and imply an expectation of reciprocal exchanges, particularly in more transactive relationships [2,4,5,10-12]. Accepting these favors can have a hidden cost, in which the beneficiary may feel indebted to the favor-doer and motivated to reciprocate the favor at some future point in time [13-16]. These types of behaviors are widespread and can be found in most domains of social interaction. For example, a physician may preferentially prescribe medications from a pharmaceutical company that treated them to an expensive meal [17,18], or a politician might vote favorably on policies that benefit an organization, which provided generous campaign contributions [19]. However, very little is known about the psychological and neural mechanisms underlying this hidden cost of *indebtedness* and how it ultimately impacts the beneficiary.

Immediately upon receipt of an unsolicited gift or favor, the beneficiary is likely to engage in a mentalizing process to infer the benefactor's intentions [20-22]. Does this person care about me? Or do they expect something in return? These types of cognitive appraisals are critical in determining what types of emotions are experienced and how the beneficiary will ultimately respond [6,23]. Psychological Game Theory (PGT) [24-26] has provided a useful toolbox for modeling these higher order beliefs about intentions, expectations, and fairness in the context of reciprocity decisions [21,22,27,28]. Actions that are inferred to be motivated by altruistic intentions are more likely to be rewarded, while those thought to be motivated by strategic or self-interested intentions are more likely to be punished [21,22,27,28]. These inferences can produce different *emotions* in the beneficiary [23]. While indebtedness has traditionally

been thought to be a unitary negative emotion [13,14,29,30], evidence indicates that it may be multifaceted, consisting of at least two components - guilt and the sense of obligation - depending on inferences about the benefactor's intentions [31,32]. If the benefactor's actions are believed to be altruistic and convey concern for the beneficiary's outcome, the beneficiary is likely to experience gratitude, but may also feel personally responsible for burdening the benefactor and experience feelings of guilt [33-37]. Together these feelings generate a *communal motivation* for reciprocity [33,38]. In contrast, if the benefactors' intentions are perceived to be strategic or even duplicitous, then the beneficiary is more likely to feel a sense of obligation, resulting in an *obligation motivation* to repay strategic favors [13,14,39]. In everyday life, inferences about a benefactor's intentions are often mixed, raising the possibility that indebtedness may be comprised of both communal and obligation motivations.

In this study, we propose a theoretical model of indebtedness to characterize how the beneficiaries' appraisals and emotions lead to reciprocal behaviors (Fig. 1). Specifically, we propose that the two components of indebtedness, guilt and the sense of obligation, are derived from appraisals about the benefactor's altruistic and strategic intentions and impact different motivations underpinning the beneficiary's reciprocal behaviors. The guilt component of indebtedness, along with gratitude, arises from appraisals of the benefactor's altruistic intentions (i.e., perceived care from the help) and increases communal motivation. In contrast, the obligation component of indebtedness results from appraisals of the benefactor's strategic intentions (e.g., second-order belief of the benefactor's expectation for repayment) and increases obligation motivation. Building on previous models of other-regarding preferences [27,28,40], we model the utility associated with reciprocal behaviors as reflecting the trade-off between these different motivations (Eq. 1).

$$U(D_B) = \theta_B * \pi_B + (1 - \theta_B) * (\phi_B * U_{Communal} + (1 - \phi_B) * U_{Obligation}) \quad \textbf{Eq.1}$$

The central idea of this model is that upon receiving a favor from a benefactor (player A), the beneficiary (player B) chooses an action (D_B) that maximizes his/her overall utility (U), where utility is comprised of a mixture of values arising from self-interest (π) weighted by a greed parameter Θ, and communal and obligation motivations ($U_{Communal}$ and $U_{Obligation}$), which are weighted by the parameter Φ. Larger Φ values reflect the beneficiary's concerns for communal motivation relative to obligation motivation.

In this paper, we validate the predictions of our model across multiple studies. In Study 1 (N = 1619), we explore lay intuitions of indebtedness using large-scale experience sampling. In Study 2 (Study 2a, N = 51; Study 2b, N = 57), we evaluate how different components of indebtedness are generated and influence behaviors in an interpersonal game where benefactors choose to spend some amount of their initial endowment to reduce the amount of pain experienced by the participants. In Study 3 (N = 53), we investigate how different motivations are implemented and weighted in the brain. Finally, we examine if individual differences in how people consider communal vs. obligation motivation are reflected in behavior and neural circuitry.

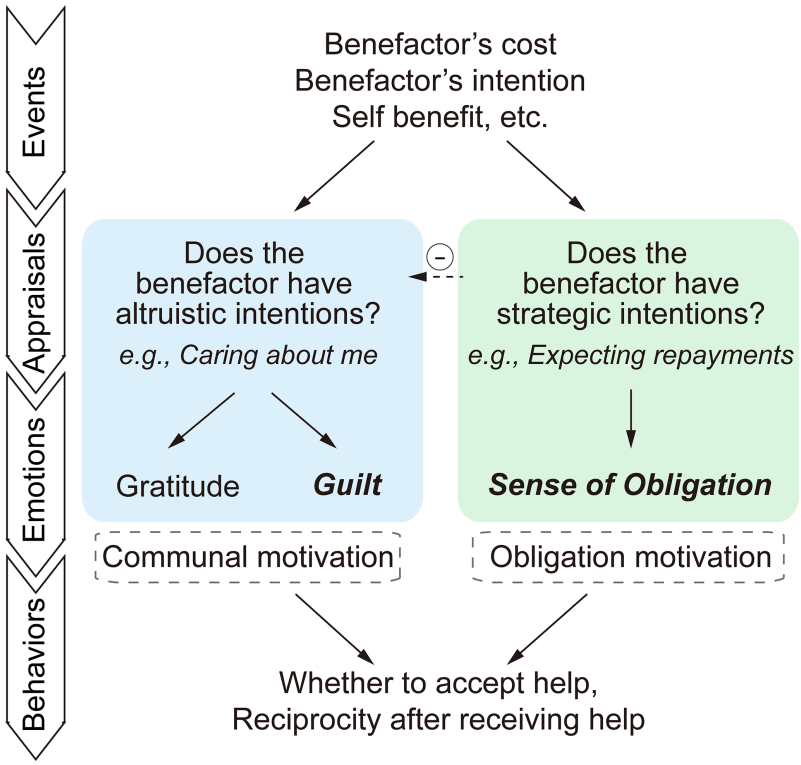

Fig. 1 Theoretical model of indebtedness. We propose that the two components of indebtedness, guilt and the sense of obligation, are derived from the perceived benefactor's altruistic and strategic intentions and contribute to dual motivations underpinning the beneficiary's reciprocal behaviors. The higher the perception of the benefactor's strategic intention, the lower the perception of the benefactor's altruistic intention. The guilt component of indebtedness, along with gratitude, arises from the beliefs about the benefactor's altruistic intentions (i.e., perceived care from the help) and contributes to communal motivation underlying reciprocal behaviors (e.g., whether to accept help and reciprocity after receiving favors). In contrast, the obligation component of indebtedness results from the beliefs about benefactor's strategic intentions (e.g., second-order belief of the benefactor's expectation for repayment) and contributes to obligation motivation underlying reciprocal behaviors.

Results

Indebtedness is a mixed emotion comprised of guilt and obligation

In Study 1, we used an online questionnaire to characterize the subjective experience of indebtedness in Chinese participants. First, participants (N = 1,619) described specific experiences, in which they either accepted or rejected help from another individual and rated their subjective experiences of these events. A regression analysis revealed that both self-reported guilt and obligation ratings independently explained indebtedness ratings ($\beta_{guilt} = 0.70 \pm 0.02$, $t = 40.08$, $p < 0.001$; $\beta_{obligation} =$

0.40 ± 0.02, t = 2.31, p = 0.021; Fig. 2A-I). Models with both guilt and obligation ratings outperformed models with only a single predictor (Full model vs. guilt-only model: F = 5.34, p = 0.021, Full model vs. obligation-only model: F = 1606.1, p < 0.001, Table S1). Second, participants were asked to select sources of indebtedness in their daily lives and 91.9% attributed the guilt for burdening the benefactor and 39.2% indicated the sense of obligation resulting from the benefactor's ulterior motivation as the sources of indebtedness (Fig. 2A-II, Fig. S1A). Third, participants were asked to describe their own personal definitions of indebtedness. The 100 words with the highest frequency in the definitions of indebtedness were annotated by an independent sample of participants (N = 80) to extract the emotion-related words. We applied Latent Dirichlet Allocation (LDA) based topic modeling [41] to the emotion words to demonstrate that indebtedness is comprised of 2 latent topics (Fig. S1B). Topic 1 accounted for 77.0% of the emotional words, including guilt related words such as "guilt," "feel," "feel sorry," "feel indebted," and "gratitude". In contrast, Topic 2 accounted for 23.0% of the emotional words, including obligation related words such as "uncomfortable," "uneasy," "trouble," "pressure," and "burden" (Fig. 2A-III, see supplementary materials). Together, these results consistently suggest that indebtedness is a mixed emotion comprised of guilt and the sense of obligation.

Emotion ratings were related to how participants reported they would respond to the help (Fig. 2B). We found that gratitude, indebtedness, guilt, and the sense of obligation positively predicted participants' reported need to repay after receiving help (gratitude: β = 0.45±0.03, t = 9.52, p < 0.001; indebtedness: β = 0.34±0.03, t = 12.86, p < 0.001; guilt: β = 0.32±0.03, t = 11.13, p < 0.001; obligation: β = 0.19±0.04, t = 4.90, p < 0.001). However, decisions to reject help were negatively predicted by anticipatory feelings of gratitude (β = -0.71±0.05, t = 9.52, p < 0.001), but positively predicted by anticipatory feelings of indebtedness, guilt, and the sense of obligation (indebtedness: β = 0.40±0.06, t = 7.16, p < 0.001; guilt: β = 0.54±0.05, t = 9.97, p < 0.001; obligation: β = 0.55±0.05, t = 10.99, p < 0.001). These results suggest the dual

components of indebtedness (i.e., guilt and the sense of obligation) along with gratitude influence the behavioral responses to other's favors.

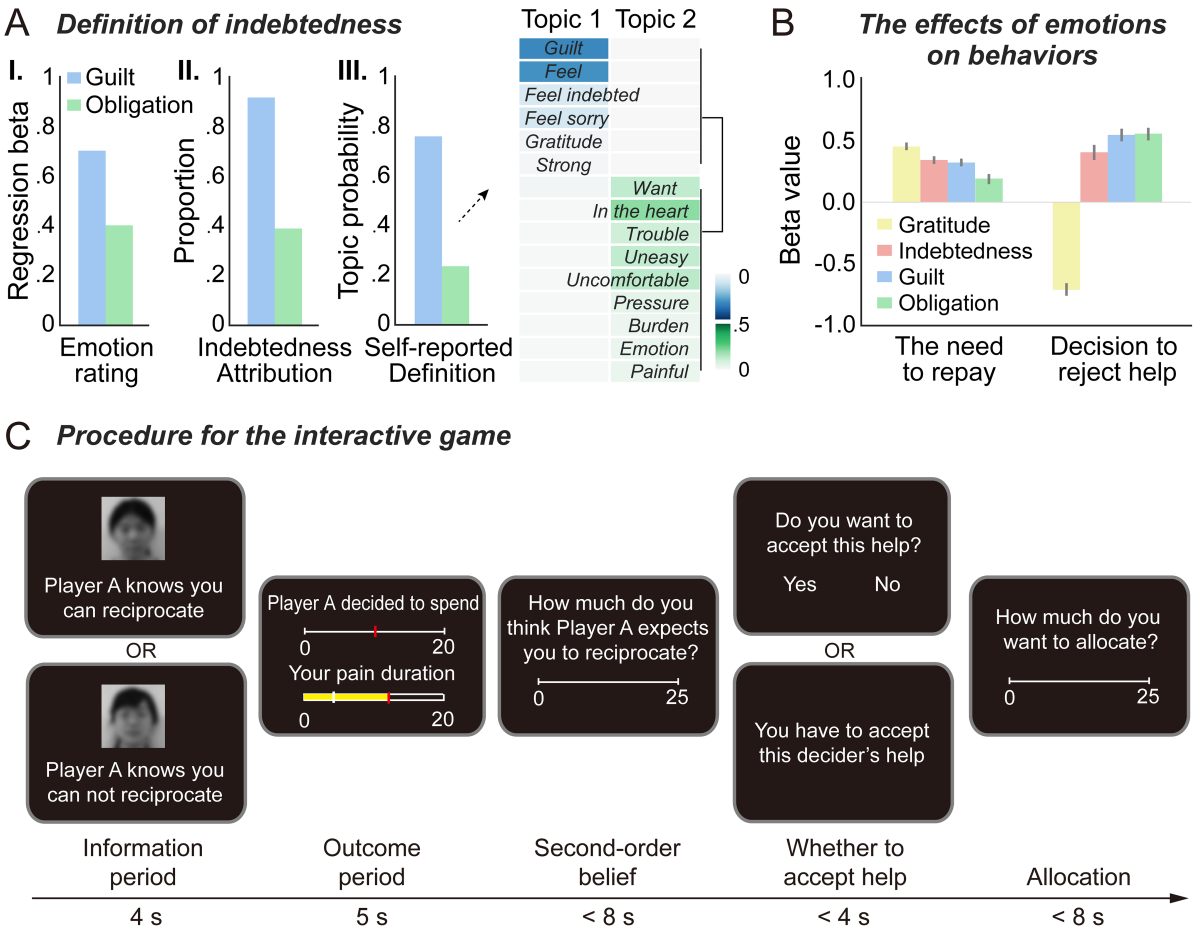

Fig. 2 Subjective experiences of indebtedness. (A) Contributions of guilt and obligation to feelings of indebtedness in Study 1 in (I) the emotion ratings in the daily event recalling, (II) attribution of guilt and obligation as source of indebtedness, and (III) topic modeling of the emotional words in self-reported definition of indebtedness. The background color underlying each word represents the probability of this word in the current topic. **(B)** The influences of emotions on the self-reported need to reciprocate after receiving help and the decisions of whether to reject help examined using ratings in daily events of receiving and rejecting help. **(C)** Procedure for the interactive game. In each round, the participant was paired with a different anonymous co-player, who decided how much endowment to spend (i.e., benefactor's cost) to reduce the participant's pain duration. Participants indicated how much they thought this co-player expected them to reciprocate (i.e., second-order belief of the benefactor's expectation for repayment). In half of the trials, participants could decide whether to accept the help; in the remaining trials, participants had to accept help and could reciprocate by allocating monetary points to the co-player. We manipulated the perception of the benefactor's intention by providing information about whether the co-player knew the participant could (Strategic condition), or could not (Altruistic

condition) reciprocate after receiving help. After the experiment, all trials were displayed again and participants recalled their feelings of perceived care, gratitude, indebtedness, sense of obligation and guilt when they received the help.

Benefactor's intentions lead to diverging components of indebtedness.

Next, we tested the predictions of the theoretical model of indebtedness using a laboratory-based task involving interactions between participants (Fig. 2C). In each round of the task, the participant was paired with a different anonymous co-player, who decided how much of their endowment to spend (i.e., benefactor's cost) to reduce the participant's duration of pain (i.e., electrical stimulation). Co-players' decisions were pre-determined by the computer program (Table S2). Participants indicated how much they thought this co-player expected them to reciprocate (i.e., second-order belief of the benefactor's expectation for repayment). We manipulated perceptions of the benefactor's intentions by providing information about whether the benefactor knew that the participant could (Strategic condition) or could not (Altruistic condition) reciprocate after receiving help. In half of the trials, participants could decide whether to accept the help; in the remaining trials, participants were only allowed to accept help and could reciprocate by allocating monetary points to the co-player regardless of the condition. After the experiment, participants recalled how much they believed the benefactor cared for them, as well as their feelings of gratitude, indebtedness, sense of obligation, and guilt when they received the help for each trial. We manipulated information about the benefactor's intentions and benefactor's cost in Study 2a (N = 51), and further manipulated the exchange rate between the benefactor's cost and the participant's benefit (i.e., the help efficiency) in Study 2b (N = 57) (Table S2). As results were replicated in studies 2a and 2b (Table S3), for brevity, we combine these datasets when reporting results in the main text.

Our theoretical model predicts that participants will feel indebted to benefactors who spent money to reduce their pain, but for different reasons depending on the perceived intentions of the benefactor. Consistent with this prediction, participants reported feeling indebted in both conditions, but slightly more in the Altruistic compared to the

Strategic condition (Fig. 3A, Fig. S2A, $\beta = 0.09 \pm 0.03$, $t = 2.98$, $p = 0.004$). Moreover, our manipulation successfully impacted participants' appraisals, as participants reported increased second-order beliefs of the benefactor's expectations for repayment ($\beta = 0.53 \pm 0.03$, $t = 15.71$, $p < 0.001$) and decreased perceived care ($\beta = -0.31 \pm 0.02$, $t = -13.90$, $p < 0.001$) in the Strategic compared to the Altruistic condition (Fig. 3A, see Table S3 for a summary of results). Both of these effects were magnified as the benefactor's cost increased (Fig. 3, B-C; second-order belief: $\beta = 0.22 \pm 0.02$, $t = 13.13$, $p < 0.001$; perceived care: $\beta = -0.08 \pm 0.01$, $t = -6.65$, $p < 0.001$). In addition, perceived care was negatively associated with second-order beliefs ($\beta = -0.44 \pm 0.04$, $t = -11.29$, $p < 0.001$) controlling for the effects of experimental variables (benefactor's intention, cost, and efficiency).

The manipulation of information regarding benefactors' intentions not only impacted the participants' appraisals, but also their emotions. Participants reported feeling greater obligation (Fig. 3A, Fig. S2B, $\beta = 0.30 \pm 0.03$, $t = 9.28$, $p < 0.001$), but less gratitude and guilt (Fig. 3A, Fig. S2, C-D; gratitude: $\beta = -0.27 \pm 0.02$, $t = -13.18$, $p < 0.001$; guilt: $\beta = -0.25 \pm 0.02$, $t = -10.30$, $p < 0.001$), in the Strategic condition relative to the Altruistic condition. Similar to the appraisal results, these effects were magnified as the benefactor's cost increased (Fig. S2, B-D; obligation: $\beta = 0.11 \pm 0.01$, $t = 8.85$, $p < 0.001$; gratitude: $\beta = -0.06 \pm 0.01$, $t = -4.20$, $p < 0.001$; guilt: $\beta = -0.05 \pm 0.01$, $t = -4.28$, $p < 0.001$). A principal component analysis (PCA) on the subjective appraisals and emotion ratings revealed that 77% of the variance in ratings could be explained by two principal components (PCs) (Fig. 3, D-E, and Fig. S2E), which appeared to reflect two distinct subjective experiences. PC 1 reflected participants' perception that the benefactor cared about their welfare and resulted in emotions of gratitude and guilt, while PC2 reflected participants' second-order beliefs about the benefactor's expectation for repayment and the sense of obligation. Interestingly, indebtedness moderately loaded on both PCs. This interpretation was further supported by mediation analyses. Second-order beliefs mediated the effects of the experimental variables (benefactor's intention, cost, and efficiency) on obligation

(Indirect effect = 0.34±0.03, Z = 11.729, p < 0.001, Fig. S3, A-B), whereas perceived care mediated the effects of experimental variables on gratitude and guilt (Indirect effect = 0.34±0.04, Z = 10.00, p < 0.001, Fig. S3, C-D). Together, these results provide further support for the predictions of our theoretical model that indebtedness is comprised of two distinct feelings. The guilt component of indebtedness, along with gratitude, arises from the belief that the benefactor acts from altruistic intentions, while the obligation component of indebtedness arises when the benefactor's intentions are perceived to be strategic.

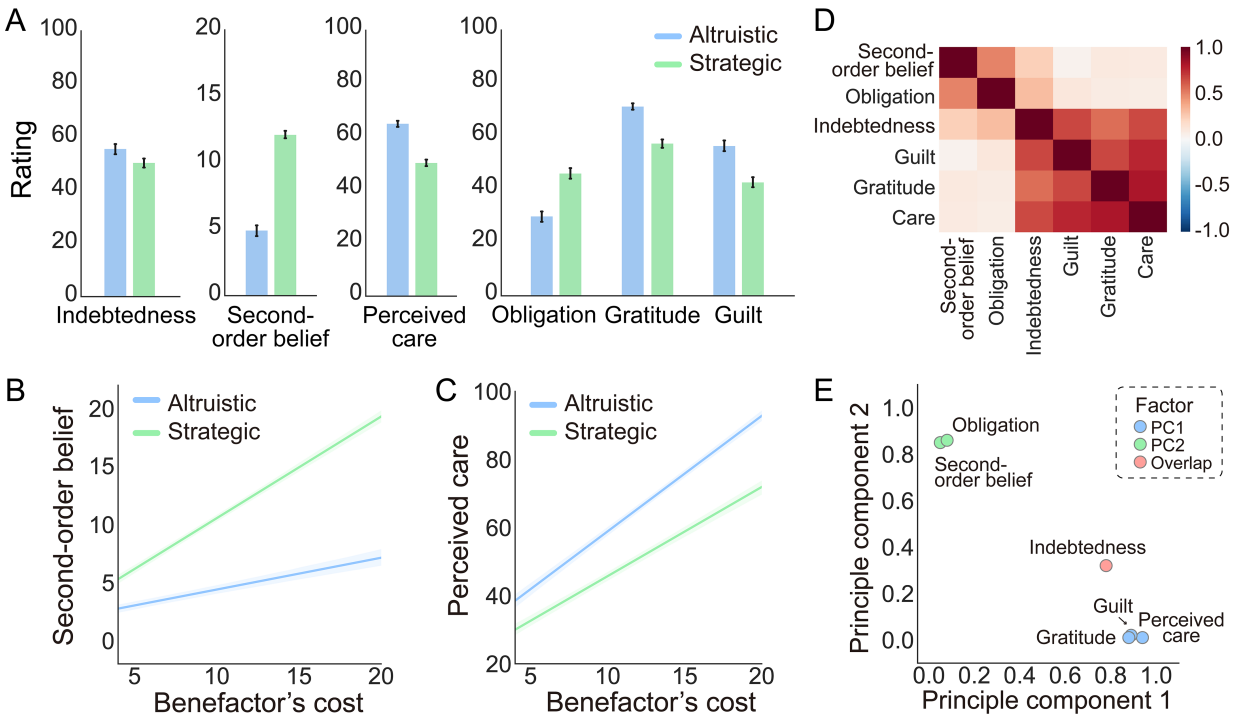

Fig. 3 Appraisals and emotional responses to help from the benefactor with Altruistic versus Strategic intentions. (A) Participant's appraisal (i.e., second-order belief of how much the benefactor expected for repayment and perceived care) and emotion ratings (indebtedness, the sense of obligation, gratitude and guilt) in Altruistic and Strategic conditions. **(B and C)** Participant's second-order beliefs of how much the benefactor expected repayment and perceived care plotted as functions of the benefactor's intention and cost. **(D)** Correlation matrix between participant's appraisal and emotion ratings. **(E)** Principal component analysis showed that participants' appraisals and emotions could be reduced to two principal components (PCs), which appeared to reflect two distinct subjective experiences. PC 1 reflects participants' perception that the benefactor cared about their welfare and resulted in emotions of gratitude and guilt, while PC2 reflects participants' second-order beliefs about the benefactor's expectation for repayment and the sense of obligation.

Behavioral responses to help are influenced by benefactor's intentions

Next, we examined participant's behaviors in response to receiving help from a benefactor. Specifically, we were interested in whether participants would reciprocate the favor by sending some of their own money back to the beneficiary and also whether they might outright reject the beneficiary's help given the opportunity. These behaviors comprise two crucial reciprocal responses in the beneficiary indicated by previous studies on indebtedness [13,14,42]. Our theoretical model predicts that both communal motivation (i.e., guilt and gratitude) and obligation motivation induce reciprocity, but that obligation is more likely to lead to rejection of help when a benefactor has strategic motivations. The behavioral results support this prediction. We found that participants reciprocated more money as the benefactor's cost increased in both conditions, β = 0.64±0.02, t = 25.77, p < 0.001. This effect was slightly enhanced in the Altruistic relative to the Strategic condition, β = 0.03±0.01, t = 3.02, p = 0.003 (Fig. 4A). A logistic regression revealed that when given the chance to reject the help, participants were more likely to reject help in the Strategic condition where they reported more sense of obligation (rejection rate = 0.37±0.10), compared to the Altruistic condition (rejection rate = 0.30±0.03), β = 0.28±0.10, z = 617.00, p < 0.001 (Fig. 4B).

Computational model captures motivations underlying responses to receiving favors

Next we evaluated how well our computational model (Eq. 1) could account for the behavioral data. We modeled the perceived care (ω_B) and the second-order belief (E_B'') of the benefactor's expectation for repayment, two key appraisals that induced dual motivations, to index communal and obligation motivations, where κ_B captures the process of inferring intentions (see Methods and Supplemental Materials for more details). We found that our model was able to successfully capture the patterns of participants' reciprocity after receiving help (r^2 = 0.81, p < 0.001; Fig. 4C) and decisions of whether to accept help (accuracy = 80.00%; Fig. 4D). In addition, each term of our model was able to accurately capture self-reported appraisals of second-order belief of the benefactor's expectation for repayment (β = 0.68 ± 0.03, t =

21.48, $p < 0.001$; Fig. S4, A-B) and perceived care ($\beta = 0.64 \pm 0.02$, $t = 26.76$, $p < 0.001$; Fig. S4, C-D), which provides further validation that we were accurately modeling the intended psychological processes. In addition, the indebtedness model with dual motivations outperformed other plausible models, such as: (a) models that only include a single motivation term, (b) models with separate parameters for each term, (c) a model that assumes participants reciprocate as a function of the cost to the benefactor, and (d) a model that assumes that participants are motivated to minimize inequity in payments [40] (Table S5 and S6). Furthermore, parameter recovery tests indicated that the parameters of the indebtedness model were identifiable (correlation between true and recovered parameters: reciprocity $r = 0.94 \pm 0.07$, $p < 0.001$; decisions of whether to reject help $r = 0.67 \pm 0.36$, $p < 0.001$; Table S7 and S8). See *SI Results* for detailed results of computational modeling and Table S9 and S10 for descriptive statistics for model parameters.

A simulation of the model across varying combinations of the Θ, Φ and κ parameters reveals diverging predictions of the beneficiaries' response to altruistic and strategic favors (Fig. 4E). Not surprisingly, greedier individuals (higher Θ) are less likely to reciprocate others' favors. However, reciprocity changes as a function of the tradeoff between communal (Φ) and obligation ($1 - \Phi$) motivations and interacts with the intention inference parameter (κ). As the emphasis on obligation increases, the amount of reciprocity to strategic favors increases whereas that to altruistic favors decreases; this effect is enhanced as κ increases. We found that most participants had low Θ values (i.e., greed), but showed a wide range of individual differences in κ and Φ parameters (Fig. 4F). Interestingly, the degree to which the perceived strategic intention reduced the perceived altruistic intention during intention inference (κ), was positively associated with the relative weight on obligation ($1-\Phi$) during reciprocity ($r = 0.79$, $p < 0.001$). This suggests that the participants who cared more about the benefactor's strategic intention during intention inference also tended to be motivated by obligation when deciding how much money to reciprocate.

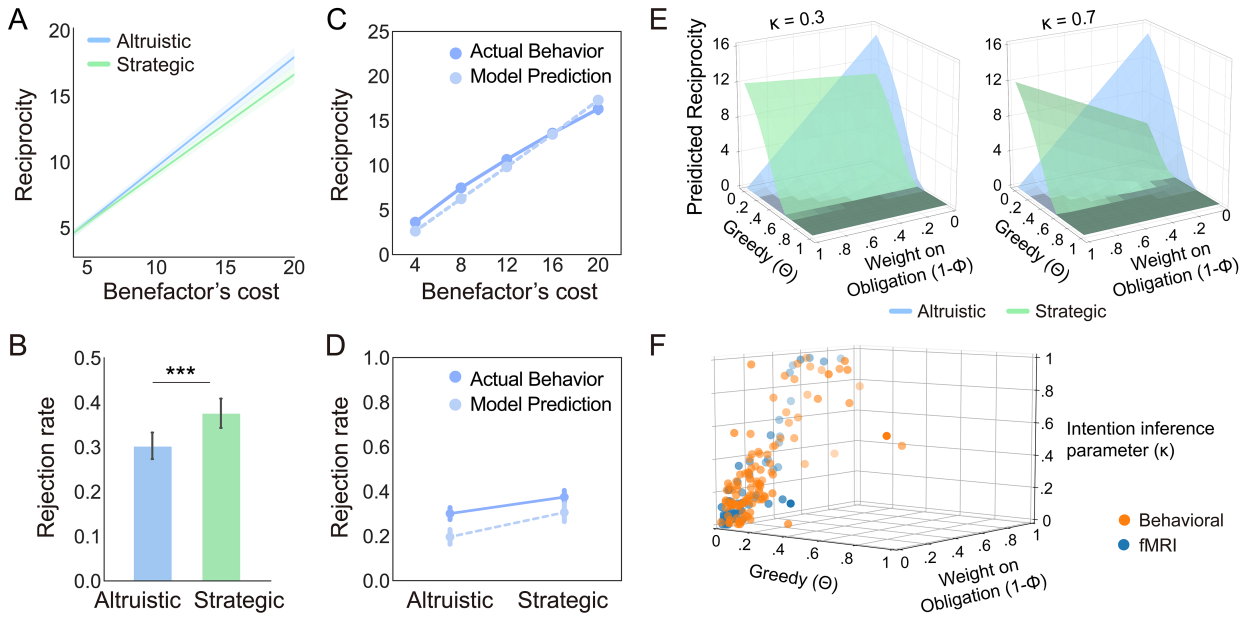

Fig. 4 Computational model of indebtedness. (A) Participants' reciprocity behavior in each trial plotted as function of the benefactor's intention and cost. **(B)** Overall rate of rejecting help in Altruistic and Strategic conditions, *** $p < 0.001$. **(C)** The observed amounts of reciprocity after receiving help and predictions generated by computational model at each level of the benefactor's cost. **(D)** The observed rates of rejecting help and predictions generated by computational model in Altruistic and Strategic conditions. **(E)** Model simulations for predicted reciprocity behavior in Altruistic and Strategic conditions at different parameterizations. **(F)** Best fitting parameter estimates of the computational model of indebtedness for each participant.

Communal and obligation motivations are associated with distinct neural processes

Next we explored the neural basis of indebtedness guided by our computational model and behavioral findings. Participants (N = 53) in Study 3 completed the same task as Study 2 while undergoing fMRI scanning, except that they were unable to reject help. We successfully replicated all of the behavioral results observed in Study 2 (Table S4; Fig. S6). We were specifically interested in brain processes during the Outcome period, where participants learned about the benefactor's decision to help. Using a model-based fMRI analytic approach [43], we fit three separate general linear models (GLMs) to each voxel's timeseries to identify brain regions that tracked different components of the computational model. These included trial-by-trial values of: (1) the amount of reciprocity, (2) communal motivation, which depended on the perceived care from the help (ω_B), and (3) obligation motivation, which depended on

the second-order belief of the benefactor's expectation for repayment (E_B''), defined using a linear contrast (Strategic_Lowcost +1, Strategic_Midcost +2, Strategic_Highcost +3, and Altruistic_condition -6) [37]. We found that trial-by-trial reciprocity behavior correlated with activity in bilateral dorsal lateral prefrontal cortex (dlPFC, peak MNI coordinates: [-45, 5, 29] and [45, 11, 35]), bilateral inferior parietal lobule (IPL, [-54, -40, 53] and [51, -28, 47]), precuneus [6, -64, 41], and bilateral inferior temporal gyrus (ITG, [-45, -61, -13] and [51, -52, -13]) (Fig. 5A, Table S11). Trial-by-trial communal motivation tracked activity in the ventromedial prefrontal cortex (vmPFC, [0 33 -22]), anterior insula (aINS, [-24, 11, -16]), precuneus [3, -46, 38], bilateral dlPFC ([-48, 20, -26] and [45, 11, 38]) and bilateral ITG ([-54, -76, -7] and [48, -46, -16]) (Fig. 5B; Tables S11). Linear contrasts of obligation motivation revealed significant activations in dorsomedial prefrontal cortex (dmPFC, [-9, 47, 41]) and left temporo-parietal junction (TPJ, [-57, -61, 26]) (Fig. 5C, Tables S11).

To aid in interpreting these results, we performed meta-analytic decoding [44] using Neurosynth [45]. Reciprocity-related activity was primarily associated with "Attention," "Calculation," and "Memory" terms. Communal motivation activity was similar to the reciprocity results, but was additionally associated with "Default mode" term. Obligation motivation activity was highly associated with terms related to "Social," "Theory of mind (ToM)," and "Memory" (Fig. 5D). Together, these neuroimaging results reveal differing neural bases underlying communal and obligation motivations and support the role of intention inference in the generation of these two motivations. The processing of communal motivation was associated with the activity in vmPFC, an area in default mode network that has been linked to gratitude [46-48], positive social value and kind intention [49,50] as well as the insula, which has been previously related to guilt [37,51,52]. In contrast, the processing of obligation was associated with the activations of theory of mind network, including dmPFC and TPJ, which is commonly observed when representing other peoples' intentions or strategies [50].

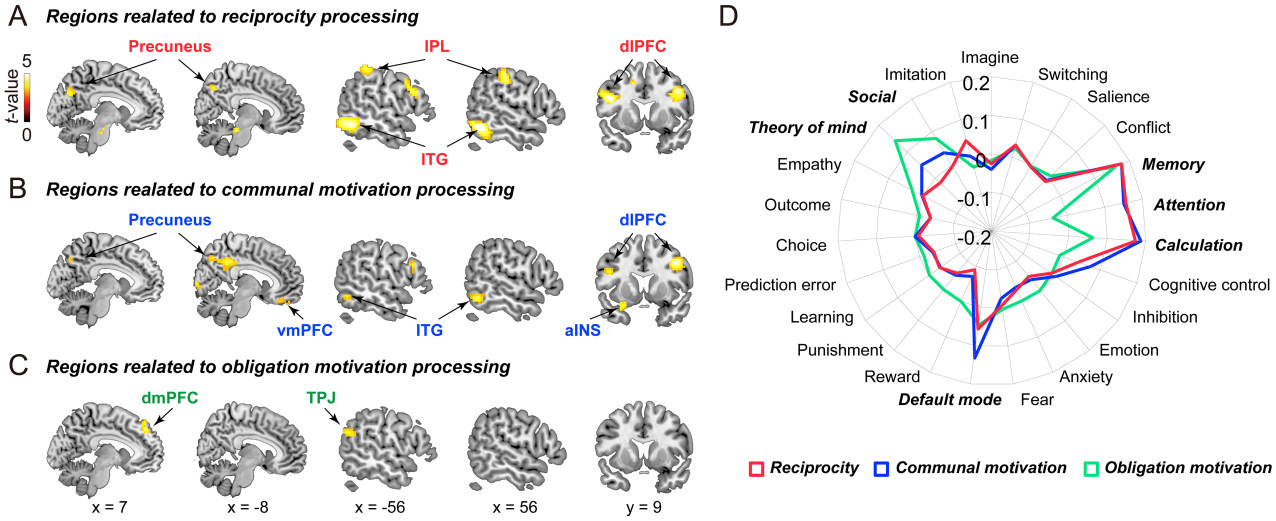

Fig. 5 Neural processes associated with reciprocity, communal motivation and obligation motivation. (A) Brain regions responding parametrically to trial-by-trial amounts of reciprocity. **(B)** Brain regions responding parametrically to trial-by-trial communal motivation, which depended on the perceived care from the help (ω_B). **(C)** Brain regions identified in the parametric contrast for obligation motivation (E_B''), the responses of which monotonically increased in the strategic condition relative to the altruistic condition. **(D)** Meta-analytical decoding for the neural correlates of reciprocity, communal and obligation motivation, respectively.

Neural utility model of indebtedness predicts reciprocity behavior

Having established that our model of indebtedness was able to accurately capture the psychological processes underlying communal and obligation motivations, we next sought to test whether we could use signals directly from the brain to construct a utility function and predict reciprocity behavior (Fig. 6A). We trained two whole-brain models using principle components regression with 5-fold cross-validation [53-55] to predict communal (ω_B) and obligation (E_B'') motivations using brain activity during the Outcome period of the task separately for each participant. These whole-brain patterns were able to successfully predict the model representations of communal and obligation motivations for each participant on new trials, though with modest effect sizes (communal pattern: average r = 0.21 ± 0.03, *fisher-z* = 0.20 ± 0.02, *permutation* p < 0.001; obligation pattern: average r = 0.10 ± 0.03, *fisher-z* = 0.09 ± 0.02, *permutation* p = 0.004).

Next, we assessed the degree to which our brain models could account for reciprocity behavior. We used cross-validated neural predictions of communal (ω_B) and obligation (E_B'') motivations as inputs to our computational model of reciprocity behavior instead of the original terms (Eq. 2):

$$U(D_B) = \theta_B * \pi_B + (1-\theta_B) * (\phi_B * \vec{\beta}_{map} \cdot \vec{Communal}_{map} + (1-\phi_B) * \vec{\beta}_{map} \cdot \vec{Obligation}_{map}), \quad \textbf{Eq. 2}$$

where $\vec{\beta}_{map}$ refers to the vector of brain intensities observed during the Outcome phase and $\vec{Communal}_{map}$ and $\vec{Obligation}_{map}$ refer to the multivariate brain models predictive of communal and obligation motivation respectively.

We were able to reliably predict reciprocity behavior with our computational model informed only by communal and obligation motivation predictions derived purely from brain responses (average $r = 0.10 \pm 0.01$, *fisher-z* $= 0.10 \pm 0.01$, *permutation* $p = 0.013$, AIC $= 324.04 \pm 4.93$). The brain-based predictions of the weights on obligation motivation were closely correlated with those estimated by directly fitting the model to behavior, $r = 0.88$, $p < 0.001$. As a benchmark, this model performed slightly worse than our overall ability to directly predict reciprocity behavior from multivariate patterns of brain activity (Fig. 6A, reciprocity pattern: average $r = 0.18 \pm 0.03$, *fisher-z* $= 0.17 \pm 0.03$, *permutation* $p < 0.001$, AIC $= 321.07 \pm 4.81$; paired t test for AIC, $t_{52} = 5.26$, $p < 0.001$).

Finally, we examined if the brain activity could account for individual differences in the degree to which participants were motivated by obligation relative to communal motivation in their decisions based on spatial alignment of the multivariate brain patterns [56].

$$relative\ pattern\ similarity = corr(\vec{Obligation}_{map}, (\vec{Reciprocity}_{map}) - corr(\vec{Communal}_{map}, (\vec{Reciprocity}_{map})$$

Eq. 3

Participants that weight one motivation more than the other should exhibit brain representations (during their reciprocity decisions) that look more similar to brain representations for that particular motivation. This is precisely what we observed. Participants with higher relative weights on obligation estimated from the computational model of behavior (1 - Φ) also had exhibited increased relative similarity between their predictive reciprocity brain representation and their predictive obligation motivation brain representation (Eq. 3), r = 0.68, p < 0.001 (Fig. 6B). These results provide evidence at the neural level suggesting that individuals appear to trade-off between communal and obligation motivations when deciding how much to reciprocate regarding other's help.

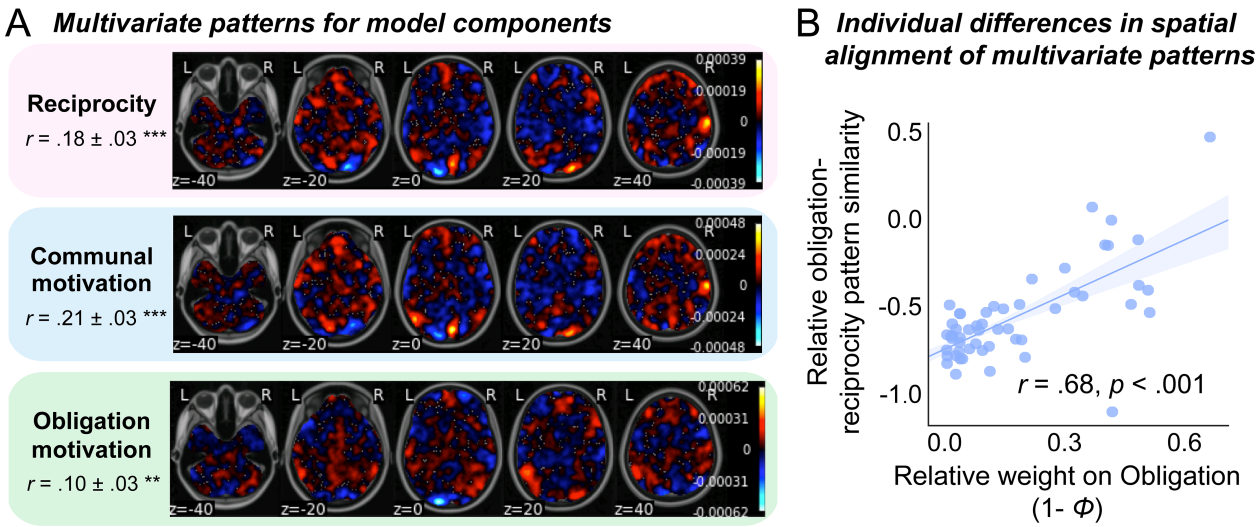

Fig. 6 Neural utility model of indebtedness. (A) Unthresholded multivariate patterns used to predict the amounts of reciprocity, trial-by-trial communal motivation (ω_B), and obligation motivation (E_B'') separately. **(B)** The relationship between the relative weight on obligation (1 - Φ) derived from behavior and a neurally derived metric of how much obligation vs. communal motivation drove reciprocity behavior (Eq. 3).

Discussion

In this study, we sought to develop and validate a theoretical model of indebtedness across three separate experiments, by combining large-scale experience sampling, behavioral measurements in an interpersonal game, computational modeling, and

neuroimaging. These studies provide consistent evidence suggesting that the feeling of indebtedness is comprised of two distinct components, guilt and the sense of obligation. When participants believe that a benefactor cares for them and has altruistic intentions, they are more likely to feel guilt, which along with gratitude generates a communal motivation. Alternatively, when participants believe a benefactor possesses strategic intentions and expects something in return, they are more likely to experience a sense of obligation. Both communal motivation and obligation motivation motivate the beneficiary to reciprocate, while obligation motivation is more likely to lead to rejection of help when a benefactor has strategic motivations.

An important contribution of this work is our use of different types of experimental designs to test the predictions of our theory. First, we used an open-ended survey to capture lay intuitions about indebtedness based on past experiences from a relatively large sample. Overall, we find strong support that the feeling of indebtedness resulting from receiving help from others can be attributed to two distinct emotions – guilt from burdening the favor-doer and obligation to repay the favor. Using topic modeling on lay definitions of indebtedness, we find that guilt and gratitude appear to load on the same topic, while words pertaining to burden and negative bodily states load on a separate topic. Second, we used a laboratory task designed to elicit indebtedness in the context of a social interaction and specifically manipulated information intended to shift the benefactor's perceptions of the beneficiary's motivations underlying their decisions. Although our manipulation was subtle, we find that it was able to successfully change participants' appraisals about how much the beneficiary cared about them and their beliefs about how much money the benefactor expected in return. Consistent with our hypotheses, these shifts in appraisals influenced participants' subjective feelings and ultimately their behavior. Altruistic intentions lead to increased feelings of both guilt and gratitude, while strategic intentions increased feelings of obligation. All three feelings were associated with increased monetary reciprocation back to the benefactor after receiving help.

However, only feelings of obligation increased the rejection of help when that option was available to the participant.

One of the most notable contributions of this work is the development and validation of a computational model of indebtedness. The majority of research on emotions relies on self-reported subjective feelings [57,58], which has a number of limitations, such as its dependence on participants' ability to introspect [59,60]. Formalizing emotions using computational models is critical to advancing theory, charactering their impact on behavior, and identifying neural and physiological substrates [23,61,62]. Our model provides a demonstration of how emotional appraisal theory [63-65] can be integrated with psychological game theory [26,27] to predict behavior [23]. We model feelings as arising from appraisals about perceived care and beliefs about the beneficiary's expectations and generating either a communal or obligation motivation, which both ultimately increase the likelihood of the benefactor selecting actions to reciprocate the favor.

We provide a rigorous validation of our indebtedness model across behaviors in the task, subjective experiences, and neural correlates. First, our model does remarkably well at predicting participants' reciprocity behavior. It also captures our theoretical predictions that participants would be more likely to reject help when they perceived the benefactor to have strategic intentions than when they perceived the benefactor to have altruistic intentions. Second, the parameters of our model were able to accurately capture self-reported appraisals of second-order belief of the benefactor's expectation for repayment and perceived care, which validates our model from subjective experiences. Third, our brain imaging analyses provide an additional level of validation that each motivation reflects a distinct psychological process and that intention inference plays a key role during this process. Consistent with previous work on guilt [37,51,52,66] and gratitude [46-48], our model representation of communal motivation correlated with increased activity in the insula, dlPFC, and default mode network including the vmPFC and precuneus. Obligation motivation, in contrast,

captured participants' second order beliefs about expectations of repayment and correlated with increased activation in regions routinely observed in mentalizing including the dmPFC and TPJ [50]. These brain results are particularly noteworthy as we are unaware of any prior work that has probed the neural basis of indebtedness. Fourth, our computational modeling reveals that individuals who are more sensitive to obligation tend to reciprocate more to strategic favors than to altruistic favors, indicating a greater susceptibility to hidden costs when receiving strategic favors [17-19]. This quantitative measure might be more sensitive than self-report measures of motivations and could be used as an individual difference measure in future work.

We provide an even stronger test of our ability to characterize the neural processes associated with indebtedness by deriving a "neural utility" model. Previous work has demonstrated that it is possible to build brain models of preferences that can predict behaviors [67,68]. In this series of analyses, we trained multivoxel patterns of brain activity to predict participants' communal and obligation motivation. We then use these brain-derived predictions of communal and obligation motivations to predict how much money they ultimately reciprocated to the beneficiary. Remarkably, we found that this neural utility model of indebtedness was able to predict individual decisions entirely from brain activity and almost as good as a control brain-model that was designed to predict reciprocity behavior directly. In addition, we find that the more the neural activity during reciprocity resembled brain patterns predictive of each motivation (i.e. communal or obligation motivation), the more our computational model attributed the same motivation to behavior, providing a direct link between these distinct motivations and patterns of brain activity.

Our study has several potential limitations, which are important to acknowledge. First, though we directly and conceptually replicate our key findings across multiple samples, all of our experiments recruit experimental samples from a Chinese population. It is possible that there exist cultural differences in the experience of indebtedness, which may not generalize to other parts of the world. For example,

compared with Westerners who commonly express gratitude when receiving benevolent help, Japanese participants often respond with "Thank you" or "I am sorry" [34,35]. However, we think this is unlikely as both guilt toward favor-doers (e.g., the organ transplant patients' guilt) [69-72] and the sense of obligation to repay [39] have been consistently observed in various Western populations. Second, our laboratory-based task was designed to test a key assumption in our theory that individuals trade-off between communal and obligation motivations when responding to receiving help. Although we found compelling evidence distinguishing between these two motivations, our current task was unable to distinguish between guilt and gratitude. Theoretically, we predicted that both guilt and gratitude arise from altruistic favors and refer to these feelings as part of a broader construct of communal motivation [33,38]. This construct is related to communal relationships described by psychologists, sociologists, and anthropologists [3-9], while obligation motivation, in contrast, corresponds more to transactional exchange relationships [13,14,39]. Future work might design tasks that can better differentiate between feelings of gratitude and guilt to explore whether these two emotions of communal motivation have shared or differential neurocognitive mechanisms [37,46-48,51,52,66].

Gift-giving, favor-exchanges, and providing assistance are behaviors reflective of the relationship between individuals or groups. On the one hand, while altruistic favors often engender reciprocity and gratitude, they can also elicit guilt in a recipient who feels burdensome to a benefactor. On the other hand, favors in transactive relationships in which reciprocity is expected, can engender a feeling of obligation for a recipient. Our work demonstrates how appraisals about the intentions behind a favor are critical to the generation of these distinct feelings, which in turn motivates how willing individuals are to accept or reject help and ultimately reciprocate the favor. Although we test our theory primarily in an interpersonal task on favors, which involve unsolicited help between strangers to reduce pain, we believe these processes will generalize more broadly to receiving help in most interpersonal contexts. This

work highlights the importance of considering the psychological and neural mechanisms underlying the hidden costs of receiving help [17-19].

Methods

Participants. In total, the data of 1,619 (812 females, 18.9 ± 2.0 (SD) years), 51 (33 females, 19.9 ± 1.6 years), 57 (45 females, 20.1 ± 1.8 years), and 53 (29 females, 20.9 ± 2.3 years) healthy graduate and undergraduate students were included for Study 1 (experience sampling), Studies 2a and 2b (behavioral studies) and Study 3 (fMRI study), respectively. In addition, 80 participants (45 females, 22.6 ± 2.58 years) were recruited for the word classification task to extract emotion-related words in the definition of indebtedness. All of the experiments were carried out in accordance with the Declaration of Helsinki and were approved by the Ethics Committee of the School of Psychological and Cognitive Sciences, Peking University. Informed written consent was obtained from each participant before each experiment.

Topic Modeling. For the self-reported definition of indebtedness analysis, we used the "Wordcloud" (https://amueller.github.io/word_cloud/index.html) and "Jieba" (https://github.com/fxsjy/jieba) packages to conduct text segmentation. We excluded stop words using Wordcloud dataset and extracted the 100 words with the highest weight/frequency in the definitions of indebtedness using Term Frequency-Inverse Document Frequency (TF-IDF) [73,74]. These 100 words were then classified by an independent sample of participants (N = 80) into levels of appraisal, emotion, behavior, person and other. Because Chinese retains its own characters of various structures, synonym combinations were implemented before topic modeling [75]. We conducted Latent Dirichlet Allocation (LDA) based topic modeling on only the emotional words of indebtedness using collapsed Gibbs sampling implemented in the lda package (https://lda.readthedocs.io/en/latest/) [76]. We then selected the model with the best model fit using topic numbers ranging from 2 to 10, and found that the two-topic solution performed the best.

Modeling of each utility term. Each item in Eq. 1 (π_B, $U_{Communal}$ *and* $U_{Obligation}$) was defined according to the corresponding context of decision-making. We modeled the utility of self-interest (π_B) as Eq. 4. For each amount of reciprocity (D_B), the

self-interest was defined as the percentage of money the participant receives from the total endowment (γ_B). For the decisions of whether to accept or reject help, the self-interest from accepting help was defined as the percentage of pain reduction from the total amount of the maximum pain reduction, which depended on how much the benefactor spent to help (D_A) and the exchange rate between the benefactor's cost and the participant's benefit (μ).

$$\pi_B = \begin{cases} \frac{\gamma_B - D_B}{\gamma_B} & \text{Reciprocity} \\ \frac{D_A * \mu}{\max(D_A * \mu)} & \text{Accept/Reject help} \end{cases} \qquad \textbf{Eq. 4}$$

Participant's second-order beliefs of how much the benefactor expected in each trial were determined by the benefactor's intention and benefactor's cost (D_A) (Eq. 5). In the altruistic condition, participants knew that the benefactor did not expect them to reciprocate, so we fixed the second-order belief as zero (E_B''). However, in the strategic condition, the benefactor knew that the participant had money that they could spend to repay the favor. In this condition, we modeled the E_B'' as proportional to the amount of money the benefactor spent to help the participant.

$$E_B'' = \begin{cases} 0 & \text{Altruistic condition} \\ D_A & \text{Strategic condition} \end{cases} \qquad \textbf{Eq. 5}$$

The participant's perceived care (ω_B) in each trial was defined as a function of the benefactor's cost and second-order belief (Eq. 6). Specifically, we assumed that the perceived care from the help increased as a linear function of how much the benefactor spent (D_A) from his/her endowment (γ_A); however, this effect was reduced by the second-order belief of the benefactor's expectation for repayment (E_B''). Here, the parameter kappa (κ) is a free parameter ranging from 0 and 1 that represents the extent to which the benefactor's expectation for repayment reduced the participant's perceived care.

$$\omega_B = \frac{D_A - \kappa_B * E_B''}{\gamma_A} \qquad \textbf{Eq. 6}$$

We defined $U_{Communal}$ *and* $U_{Obligation}$ as functions of ω_B and E_B'' respectively, but the formulations were slightly different for predicting reciprocity and rejection decisions (Eq. 7 and Eq. 8).

$$U_{Communal} = \begin{cases} -(\frac{\omega_B * \gamma_B - D_B}{\gamma_B})^2 & \text{Reciprocity} \\ \omega_B & \text{Accept/Reject help} \end{cases} \quad \textbf{Eq. 7}$$

$$U_{Obligation} = \begin{cases} -(\frac{E_B'' - D_B}{\gamma_B})^2 & \text{Reciprocity} \\ -\frac{E_B''}{\gamma_B} & \text{Accept/Reject help} \end{cases} \quad \textbf{Eq. 8}$$

Specifically, for reciprocity, $U_{Communal}$ *and* $U_{Obligation}$ were defined as the quadratic functions of ω_B and E_B''. Participants maximized communal motivation by minimizing the difference between the benefactor's reciprocity (D_B) and the amount of money the participant was willing to repay the benefactor's kindness, which depended on the perceived care (ω_B) and the endowment size (γ_B). In contrast, participants maximized obligation motivation by minimizing the difference between the amount they reciprocated (D_B) and their second-order belief of how much they believed the benefactor expected them to return (E_B''). For decisions of whether to reject help, $U_{Communal}$ and $U_{Obligation}$ were defined as the linear functions of ω_B and E_B''.

We modeled the utility of reciprocating $U(D_B)$ as:

$$U(D_B) = \theta_B * \frac{\gamma_B - D_B}{\gamma_B} - (1 - \theta_B) * (\phi_B * (\frac{\omega_B * \gamma_B - D_B}{\gamma_B})^2 + (1 - \phi_B) * (\frac{E_B'' - D_B}{\gamma_B})^2) \quad \textbf{Eq.9}$$

Where Φ is defined as a free parameter between 0 and 1, which captures the trade-off between communal motivation and obligation. We estimated the model parameters for Eq. 9 by minimizing the sum of squared error of the percentiles. To minimize the possibility of the algorithm getting stuck in a local minimum, we used the best fitting model over 1000 random starting values.

$$SSE = \sum_{t=1}^{n} (\frac{D_B(t) - max(U(D_B(t)))}{\gamma_B} * 100)^2 \quad \textbf{Eq. 10}$$

In contrast to reciprocity, decisions of whether to accept or reject help might be more complex. The sense of obligation may motivate rejecting the help to avoid being in the benefactor's debt [13,14,42]. For the communal motivation, while gratitude may motivate one to accept help to build a communal relationship [6,7], guilt may motivate one to reject to avoid burdening a benefactor [24,37]. We model the utility of accepting help as:

$$U(Accept) - U(Reject) = \theta_B * \frac{D_A * \mu}{\max(D_A * \mu)} + (1 - \theta_B) * (\phi_B * \omega_B - (1 - |\phi_B|) * \frac{E''_B}{\gamma_B})$$

Eq. 11

Where Φ lies on the interval of [-1, 1]. Specifically, $\Phi < 0$ indicates that the communal motivation motives the participants to reject the help, while $\Phi > 0$ indicates that the communal motivation motives the participants to accept the help. The individual weight on obligation is captured by $1 - |\Phi|$, which ranges from 0 to 1. We estimated the parameters for Eq. 10, by maximizing the log-likelihood.

$$LLE = -\sum_{t=1}^{n} log(P(D_B(t)))$$

Eq. 12

We conducted parameter recovery analyses to ensure that our model was robustly identifiable [77]. To this end, we simulated data for each participant using our models and the data from each trial of the experiment and compared how well we were able to recover these parameters by fitting the model to the simulated data. We refitted the model using 1000 random start locations to minimize the possibility of the algorithm getting stuck in a local minimum. We then assessed the degree to which the parameters could be recovered by calculating the similarity between all the parameters estimated from the observed behavioral data and all the parameters estimated from the simulated data using a Pearson correlation.

FMRI Data Acquisition and Analysis. Images were acquired using a 3-T Prisma Siemens scanner (Siemens AG, Erlangen, Germany). We used standard preprocessing in SPM12 (Wellcome Trust Centre for Neuroimaging) and estimated three general linear models for each participant that focused on the neural responses during the Outcome phase at which participants saw the benefactor's help decisions. As our model hypothesizes that communal and obligation motivations arise from the perceived care from the help (ω_B) the second-order belief of the benefactor's expectation for repayment (E_B'') respectively, we used ω_B and E_B'' in the computational model as indices for communal and obligation motivations and conducted parametric analyses. Brain responses to ω_B and E_B'' reflected how much information in neural patterns was associated with each motivation in the brain. An alternative approach is to use the $U_{Communal}$ and the $U_{Obligation}$ from our computation model as parametric modulators when estimating brain responses. However, in our model, $U_{Communal}$ and the $U_{Obligation}$ were defined as negative quadratic functions, the maximum values of which were zero. As we predicted and observed, participants behaved to maximize their $U_{Obligation}$ by minimizing the differences between the amount of reciprocity and E_B'', and to maximize their $U_{Communal}$ by minimizing the differences between the amount of reciprocity and ω_B. Therefore, in a large proportion of trials, the $U_{Obligation}$ and $U_{Communal}$ were near zero as a result of participant's decisions, making them inefficient for parametric analysis to capture how successfully participants behaved in accordance with their motivations. In contrast, ω_B and E_B'' better captured the inferences that comprised participants' motivations and were more suitable for testing our hypotheses about brain responses. For whole brain analyses, all results were corrected for multiple comparisons using the threshold of voxel-level $p < 0.001$ (uncorrected) combined with cluster-level threshold $p < 0.05$ (FWE-corrected). This threshold provides an acceptable family error control [78,79]. To reveal the psychological components associated with the processing of reciprocity, communal motivation and obligation motivation, we conducted meta-analytic decoding using the Neurosynth Image Decoder [45] (http://neurosynth.org). This allowed us to quantitatively evaluate the spatial

similarity [56] between any Nifti-format brain image and selected meta-analytical images generated by the Neurosynth database. Using this online platform, we compared the unthresholded contrast maps of reciprocity, communal motivation and obligation motivation against the reverse inference meta-analytical maps for 23 terms generated from this database, related to basic cognition (i.e., Imagine, Switching, Salience, Conflict, Memory, Attention, Cognitive control, Inhibition, Emotion, Anxiety, Fear, and Default mode) [80], social cognition (Empathy, Theory of mind, Social, and Imitation) [81] and decision-making (Reward, Punishment, Learning, Prediction error, Choice, and Outcome) [82].

Neural Utility Model of Indebtedness. We applied multivariate pattern analysis (MVPA) [83] and trained two whole-brain models to predict the communal motivation (ω_B) and obligation (E_B'') terms in our behavioral model separately for each participant using principle components regression with 5-fold cross-validation [53-55], which was carried out in Python 3.6.8 using the NLTools package version 0.3.14 (http://github.com/cosanlab/nltools). We used whole-brain single-trial beta maps of the Outcome period for each participant to separately predict ω_B and E_B''. For each whole-brain model, we extracted the cross-validated prediction accuracy (r value) for each participant, conducted r to z transformation, and then conducted a one-sample sign permutation test to evaluate whether each model was able to predict the corresponding term. Next, we assessed the degree to which our brain models could account for reciprocity behavior. We used cross-validated neural predictions of communal (ω_B) and obligation (E_B'') motivations as inputs to our computational model of reciprocity behavior instead of the original terms (Eq. 2). We trained a whole-brain model to predict trial-by-trial reciprocity for each participant as a benchmark comparison. Finally, for each participant, we estimated the whole-brain spatial similarity [56] between the two motivation prediction maps and the reciprocity prediction map. The relative obligation-reciprocity similarity was defined as Eq. 3 and was used to examine whether this neural alignment could predict individual relative weight on obligation during reciprocity.

A detailed description of methods including participants, procedures, computational modeling, and fMRI data analyses are given in *SI Appendix*.

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