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 a large-scale online questionnaire, interpersonal games, computational modeling, and neuroimaging. Our model captures how individuals perceive the altruistic and strategic intentions of the benefactor. These perceptions produce distinct feelings of guilt and obligation that together comprise indebtedness and motivate reciprocity. Perceived altruistic intentions convey care and concern and are associated with activity in the insula, dorsolateral prefrontal cortex and ventromedial prefrontal cortex, while perceived 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.

Key words: indebtedness; guilt; obligation; reciprocity; intention; gratitude

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 feeling 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 [13-21]. 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 [22,23], or a politician might vote favorably on policies that benefit an organization, which provided generous campaign contributions [24]. 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 [25-27]. Does this person care about me? Or do they expect something in return? According to appraisal theory [28-33], these types of cognitive evaluations can evoke different types of feelings, which will ultimately impact how the beneficiary responds. Psychological Game Theory (PGT) [34-36] provides tools for modeling these higher order beliefs about intentions, expectations, and fairness in the context of reciprocity decisions [26,27,37,38]. 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 [26,27,37,38]. These intention inferences can produce different emotions in the beneficiary [39]. For example, if the benefactor's actions are perceived to be altruistic, the beneficiary may feel gratitude for receiving help, but this could also be accompanied by the feeling of guilt for personally burdening the benefactor [40-43]. Both feelings motivate reciprocity out of concern for the benefactor, which we refer to as "communal concern" throughout the paper [44,45]. 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 [13,14,21,46,47]. Obligation can also motivate the beneficiary to reciprocate [13,14,21,46,47], but unlike communal concern, it arises from external pressures, such as social expectations and reputational costs [48,49] and has been linked to feelings of pressure, burden, anxiety, and resentment [49-51]. In everyday life, inferences about a benefactor's intentions are often mixed and we propose that indebtedness is a superordinate emotion that includes feelings of guilt for burdening the benefactor [40-43] and also social obligation to repay the favor [13,14,21,46,47].

In this study, we propose a conceptual model of indebtedness to capture how a beneficiary's appraisals and emotions lead to reciprocity behaviors (Fig. 1). Specifically, we propose that there are two components of indebtedness - guilt and the sense of obligation, which are derived from appraisals about the benefactor's intentions that can differentially impact the beneficiary's reciprocity 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 reflects communal concern. 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). Building on previous models of other-regarding preferences [37,38,52], we develop a computational model of the utility

associated with reciprocal behaviors as reflecting the trade-off between these different feelings (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 D_A from a benefactor A, the beneficiary B chooses an action D_B that maximizes his/her overall utility U. This utility is comprised of a mixture of values arising from self-interest π weighted by a greed parameter θ, and feelings of communal concern $U_{Communal}$ and obligation $U_{Obligation}$, which are weighted by the parameter ϕ. Larger ϕ values reflect the beneficiary's higher sensitivity to feelings of communal concern relative to obligation. $U_{Communal}$ reflects a linear combination of both gratitude and guilt components, but we focus on guilt in the present article (see *Computational Modeling* in *Materials and Methods*).

We validate our conceptual and computational models of indebtedness across a series of studies. In Study 1, we explore lay intuitions of indebtedness using a large-scale online questionnaire to test the hypothesis that indebtedness is a mixed feeling comprised of both guilt and obligation. In Study 2, we evaluate how different components of indebtedness are generated and influence behaviors in an interpersonal game, in which benefactors (co-players) choose to spend some amount of their initial endowments to reduce the amount of pain experienced by the participants. We test the hypothesis that guilt and obligation arise from appraisals of the benefactor's intentions, and specifically that appraisals of altruistic intentions produce guilt while appraisals of strategic intentions lead to obligation. We then evaluate how well our computational model (Eq. 1) captures these appraisal/feeling components and can predict participants' decisions to reciprocate help in the interactive game. In Study 3, we test the hypothesis that the two components of indebtedness are associated with

unique brain representations using functional magnetic resonance imaging (fMRI). We create a neural utility model of indebtedness by applying our computational model directly to multivariate brain patterns to demonstrate that neural signals reflect the tradeoff between these feelings and can be used to predict participants' trial-to-trial reciprocity behavior.

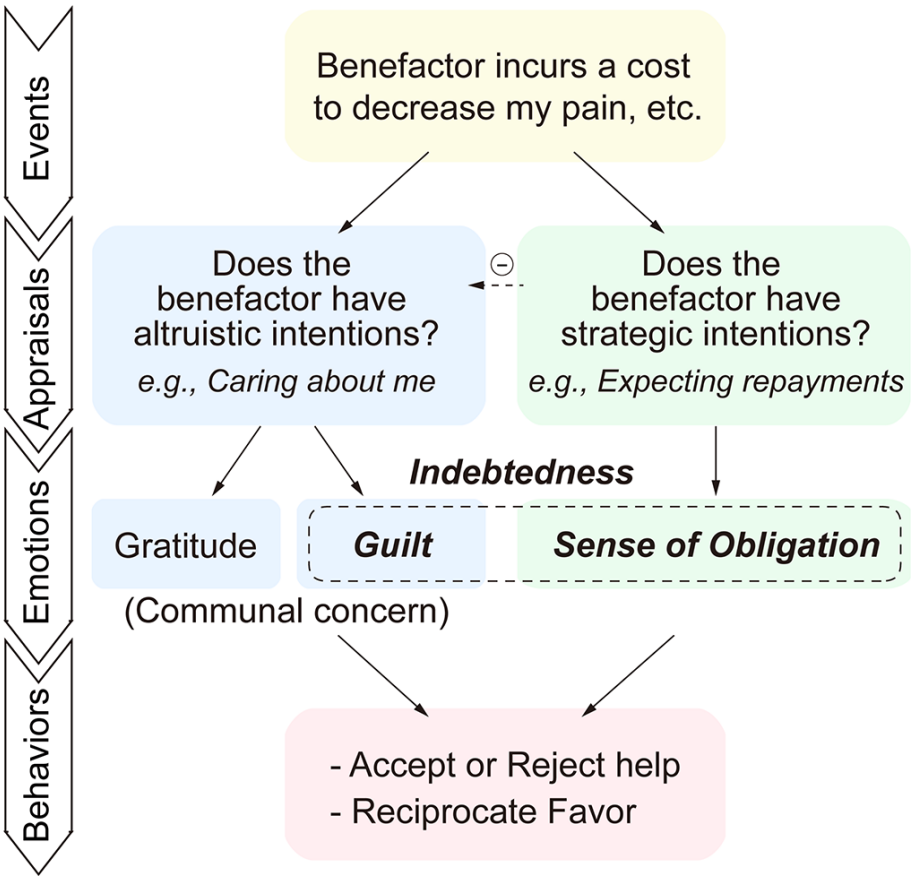


Fig. 1 Conceptual model of indebtedness. *We propose that there are two components of indebtedness, guilt and the sense of obligation, which are derived from appraisals about the benefactor's altruistic and strategic intentions and can differentially impact the beneficiary's reciprocity behaviors. The 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 appraisals of the benefactor's altruistic intentions (i.e., perceived care from the help) and reflects communal concern. 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). The beneficiary makes trade-offs between communal and obligation feelings to determine the reciprocal behaviors to favors (e.g., accept or reject the help and reciprocity after receiving help).*

Results

Indebtedness is a mixed feeling 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 events, 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 and significantly contributed to increased indebtedness ratings ($\beta_{\text{guilt}} = 0.70 \pm 0.02$, $t = 40.08$, $p < 0.001$; $\beta_{\text{obligation}} = 0.40 \pm 0.02$, $t = 2.31$, $p = 0.021$; Fig. 2A-I; Table S1). Second, participants were asked to attribute sources of indebtedness in their daily lives. While 91.9% participants stated that their feelings of indebtedness arose from feeling guilt for burdening the benefactor, 39.2% participants reported feeling obligation based on the perceived ulterior motives of the benefactor (Fig. 2A-II, Fig. S1A). Third, participants were asked to describe their own personal definitions of indebtedness. We applied Latent Dirichlet Allocation (LDA) based topic modeling [53] to the emotion-related words extracted from the 100 words with the highest weight/frequency in the definitions of indebtedness based on annotations from an independent sample of raters (N = 80). We demonstrate that indebtedness is comprised of two latent topics (Fig. S1, B-C). Topic 1 accounted for 77% of the variance of emotional words, including communal-concern-related words such as "guilt," "feel," "feel sorry," "feel indebted," and "gratitude". In contrast, Topic 2 accounted for 23% of the emotional word variance, including words pertaining to burden and negative bodily states, such as "uncomfortable," "uneasy," "trouble," "pressure," and "burden" (Fig. 2A-III).

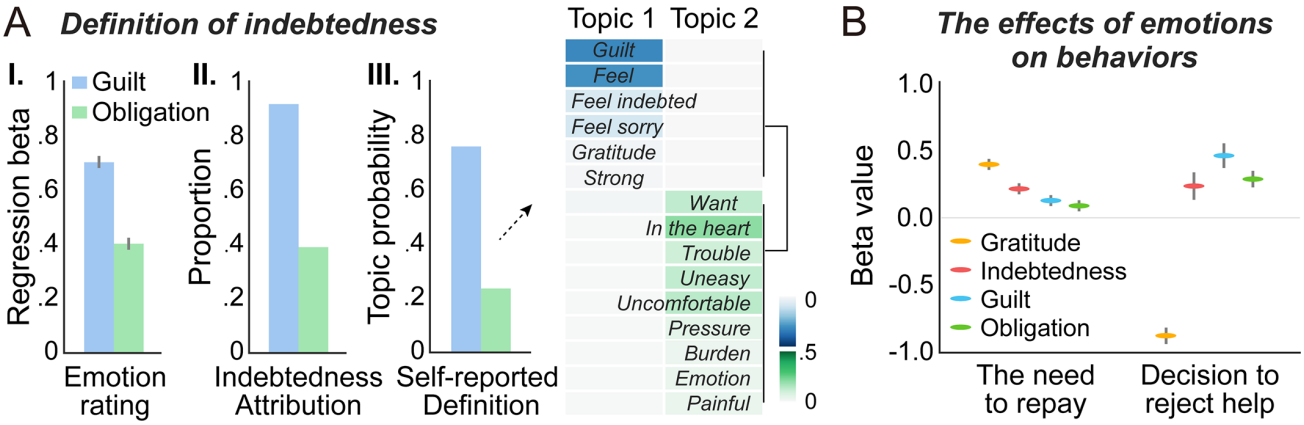


Fig. 2 Subjective experiences of indebtedness in Study 1. (A) *Contributions of guilt and obligation to indebtedness in Study 1 in (I) the emotion ratings in the daily event recalling, (II) attribution of guilt and obligation as source of indebtedness, and (III) topic modeling of the emotional words in self-reported definition of indebtedness. The background color underlying each word represents the probability of this word in the current topic.* ***(B)*** *The influence of emotions on the self-reported need to reciprocate after receiving help and decisions to reject help. Error bars represent ± 1 SE.*

Next, we examined how participants' emotion ratings were related to their self-reported behavioral responses to the help (Fig. 2B). Participants described events in which they chose to accept help and reported their experienced emotions. We found that indebtedness (β = 0.20±0.04, t = 5.60, p < 0.001), guilt (β = 0.12±0.04, t = 2.98, p = 0.002), obligation (β = 0.09±0.04, t = 2.27, p = 0.023), and gratitude (β = 0.38±0.04, t = 9.86, p < 0.001) independently explained participants' reported need to repay after receiving help. Participants also described events, in which they chose to reject help and reported their anticipated counterfactual emotions had they instead accepted the benefactor's help [54]. Decisions to reject help were negatively associated with gratitude (β = -0.87±0.06, t = -13.65, p < 0.001), but positively associated with indebtedness (β = 0.23±0.10, t = 2.40, p = 0.017), guilt (β = 0.46±0.09, t = 5.06, p < 0.001), and obligation (β = 0.28±0.06, t = 4.70, p < 0.001). These results indicate that the two components of indebtedness (i.e., guilt and obligation) along with gratitude influence the behavioral responses to others' favors.

Benefactor's intentions lead to diverging components of indebtedness.

Next, we tested the predictions of the conceptual model regarding how different components of indebtedness are generated and influence behaviors using a laboratory-based task involving interactions between participants (Fig. 3). In Study 2a (N = 51), participants were randomly paired with a different anonymous same-sex co-player (benefactor) in each trial and were instructed that they would receive 20 seconds of pain stimulation in the form of a burst of medium intensity electrical shocks. The participant was instructed that each benefactor was: (a) informed of the participant's situation, (b) endowed with 20 yuan (~ $3.1 USD), and (c) could spend any amount of this endowment to help the participant reduce the duration of pain (i.e., benefactor's cost). The more the benefactor spent, the shorter the duration of the participant's pain experience. After seeing how much money the benefactor chose to spend, the participant reported how much they believed this benefactor expected them to reciprocate for their help (i.e., second-order belief of the benefactor's expectation for repayment). In half of the trials, the participant had to accept the benefactor's help; in the other half, the participant could freely decide whether to accept or reject the benefactor's help. Finally, at the end of each trial, the participant decided how much of their own 25 yuan endowment (~ $3.8 USD) he/she wanted to allocate to the benefactor as reciprocity for their help. We manipulated the participant's beliefs about the benefactor's intentions by providing additional information regarding the benefactor's expectations of reciprocation. Each participant was instructed that before making decisions, some benefactors knew that the participant would be endowed with 25 yuan and could decide whether to allocate some endowments to them as reciprocity (i.e., ***Repayment possible condition***), whereas the other benefactors were informed that the participant had no chance to reciprocate after receiving help (i.e., ***Repayment impossible condition***). In fact, participants could reciprocate in both conditions during the task. After the task, participants recalled how much they believed the benefactor cared for them, as well as their feelings of indebtedness,

obligation, guilt, and gratitude based on the help they received for each trial. At the end of the experiment, five trials of the interactive task were randomly selected to be realized and participants received the average number of shocks and money based on their decisions. Unbeknownst to participants, benefactors' decisions were pre-determined by a computer program (Table S2). We additionally manipulated the exchange rate between the benefactor's cost and the participant's benefit (i.e., the help efficiency) in Study 2b (N = 57) (see *Procedures of Study 2* in *Materials and Methods*, and Table S2). However, we did not observe any significant interaction effect between efficiency and any of other experimental variables (Table S3), and thus we combined the datasets of Studies 2a and 2b when reporting results in the main text for brevity.

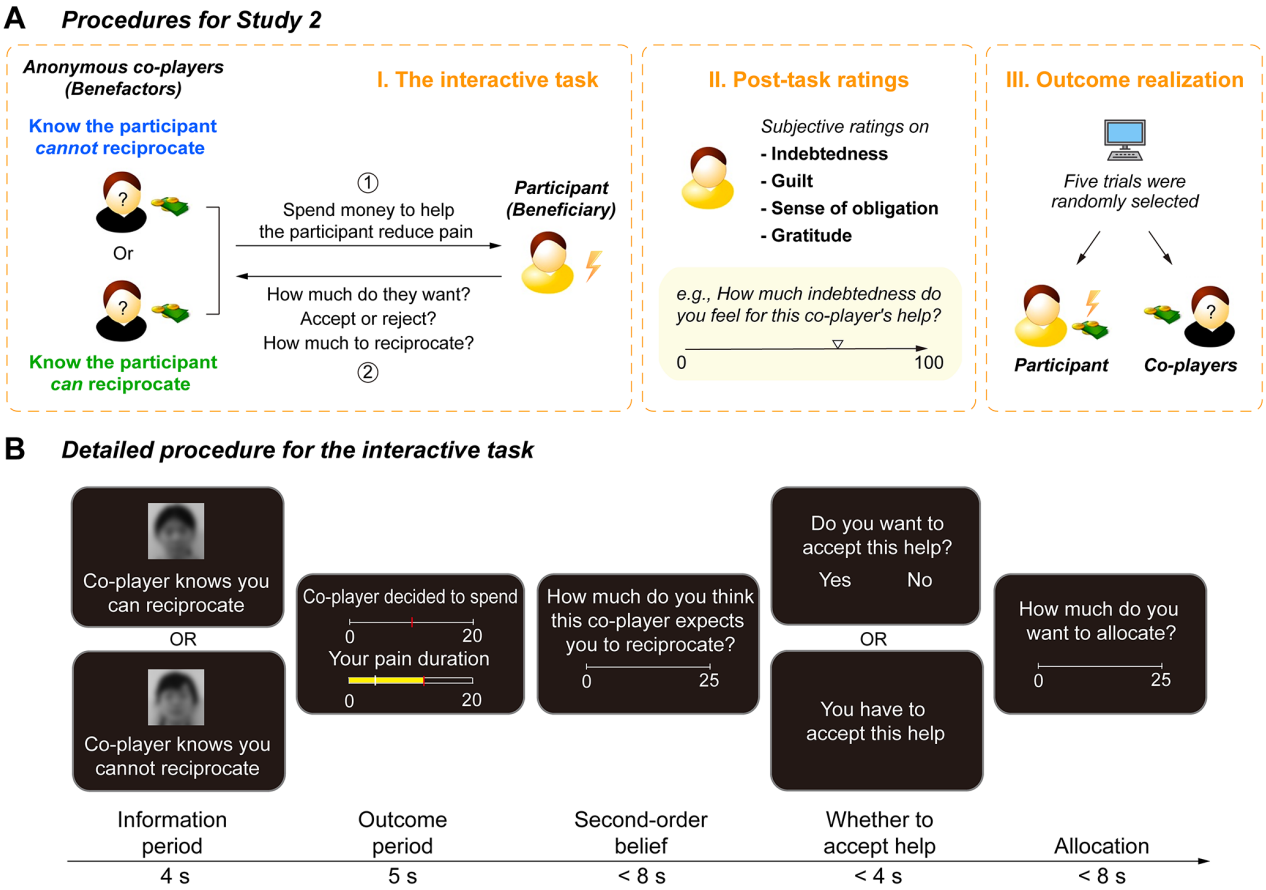


Fig. 3 Experimental procedures for Study 2. (A) *General procedures. In the interactive task (I), the participant was instructed that anonymous co-players (benefactors) made single-shot decisions to help reduce the duration of the participant's pain, and the participant, in turn, decided whether to accept*

help and how much money to return to the benefactor. After the interactive task, all of the decisions in the first session were displayed again in a random order. The participant was asked to recall and rate their feelings of indebtedness, guilt, obligation, and gratitude when they received the help of the benefactor (II. Post-task ratings). At the end of the experiment, five trials in the interactive task were randomly selected to be realized to determine the participant's final amount of pain and payoff, and the selected benefactor's final payoffs (III. Outcome realization). ***(B)*** *Detailed procedure for the interactive task. In each round, the benefactor, decided how much of their endowment to spend (i.e., benefactor's cost) to reduce the participant's pain duration. The more the benefactor spent, the more the duration of the participant's pain decreased. Participants indicated how much they thought the benefactor 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 benefactor. Unbeknownst to participants, benefactors' decisions (i.e., benefactor's cost) were pre-determined by the computer program (Table S2). We manipulated the perception of the benefactor's intentions by providing extra information about whether the benefactor knew the participant could (i.e., Repayment possible condition), or could not (i.e., Repayment impossible condition) reciprocate after receiving help.*

Our experimental manipulation successfully impacted participants' appraisals of the benefactors' hidden intentions behind their help. Participants reported increased second-order beliefs of the benefactor's expectations for repayment (β = 0.53±0.03, t = 15.71, p < 0.001) and decreased perceived care (β = -0.31±0.02, t = -13.89, p < 0.001) (Fig. 4A, Table S3) when the participant believed the benefactor knew they could reciprocate (Repayment possible) compared to when they could not reciprocate (Repayment impossible). Both of these effects were amplified as the benefactor spent more money to reduce the participant's duration of pain (Fig. 4, B-C; second-order belief: β = 0.22±0.02, t = 13.13, p < 0.001; perceived care: β = -0.08±0.01, t = -6.64, p < 0.001). In addition, perceived care was negatively associated with second-order beliefs (β = -0.44±0.04, t = -11.29, p < 0.001) controlling for the effects of experimental variables (i.e., extra information about benefactor's intention, cost, and efficiency).

The belief manipulation not only impacted the participants' appraisals, but also their feelings. Our conceptual 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 benefactors. Consistent with this prediction, participants reported feeling indebted in both conditions, but slightly more in the Repayment impossible compared to the Repayment possible condition (Fig. 4A, Fig. S2A, β = 0.09±0.03, t = 2.98, p = 0.003). Moreover, participants reported feeling greater obligation (Fig. 4A, Fig. S2B, β = 0.30±0.03, t = 9.28, p < 0.001), but less guilt (β = -0.25±0.02, t = -10.30, p < 0.001), and gratitude (β = -0.27±0.02, t = -13.18, p < 0.001) in the Repayment possible condition relative to the Repayment impossible condition (Fig. 4A, Fig. S2, C-D). Similar to the appraisal results, these effects were magnified as the benefactor's cost increased (Fig. S2, B-D; obligation: β = 0.11±0.01, t = 8.85, p < 0.001; guilt: β = -0.05±0.01, t = -4.28, p < 0.001; gratitude: β = -0.06±0.01, t = -4.20, p < 0.001).

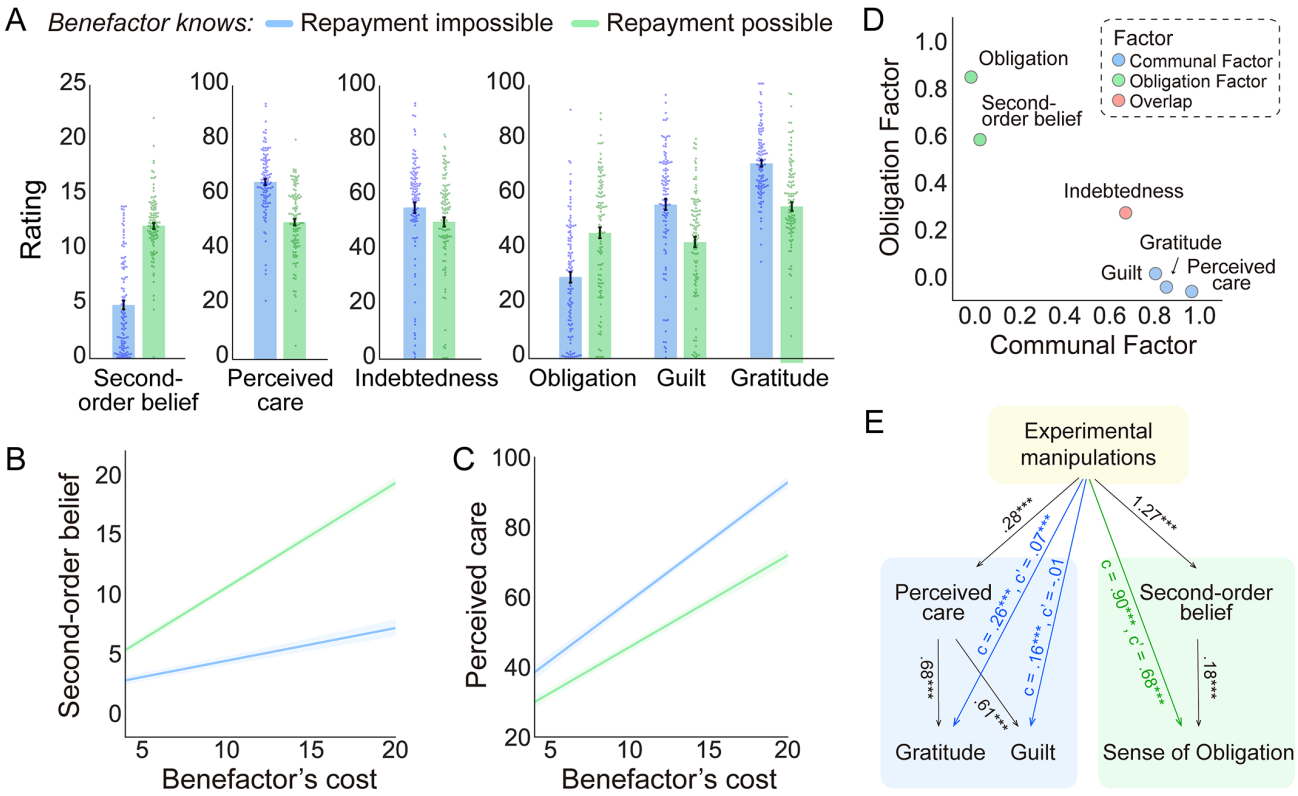


Fig. 4 Appraisals and emotional responses to benefactor's help with different intentions. (A) *Participant's appraisals (i.e., second-order belief of how much the benefactor expected for repayment and perceived care) and emotion ratings (indebtedness, obligation, gratitude and guilt) in Repayment impossible and Repayment possible conditions. Each dot represents the average rating in the corresponding condition for each participant.* ***(B and C)*** *Participant's second-order beliefs of how*

much the benefactor expected for repayment and perceived care plotted as functions of extra information about benefactor's intention and benefactor's cost. ***(D)*** *Factor analysis showed that participants' appraisals and emotions could be explained by two independent factors, which appeared to reflect two distinct subjective experiences. The Communal Factor reflects participants' perception that the benefactor cared about their welfare and resulted in emotions of gratitude and guilt, while the Obligation Factor reflects participants' second-order beliefs about the benefactor's expectation for repayment and the sense of obligation.* ***(E)*** *Simplified schematic representation of mediation analysis. See full model in Fig. S3C. Results showed that second-order beliefs and perceived care appraisals differentially mediated the effects of the experimental manipulations on emotional responses. Second-order belief mediated the effects of the experimental manipulations on the sense of obligation, while perceived care mediated the effects of experimental manipulations on gratitude and guilt. Error bars represent ± 1 SE.*

We conducted two separate types of multivariate analyses to characterize the relationships between appraisals and emotions. First, exploratory factor analysis (EFA) on the subjective appraisals and emotion ratings in Study 2 revealed that 66% of the variance in ratings could be explained by two factors (Fig. 4D, and Fig. S2E; Fig. S3, A-B). The Communal Factor reflected participants' perception that the benefactor cared about their welfare and resulted in emotions of guilt and gratitude, while the Obligation Factor reflected participants' second-order beliefs about the benefactor's expectation for repayment and the sense of obligation. Interestingly, indebtedness moderately loaded on both factors. Second, a path analysis revealed that, second-order beliefs and perceived care appraisals differentially mediated the effects of the experimental manipulations on emotional responses (total indirect effect = 0.59±0.04, Z = 14.49, p < 0.001; Fig. 4E and Fig. S3C). Second-order beliefs mediated the effects of the experimental manipulations on obligation (Indirect effect = 0.22±0.03, Z = 7.18, p < 0.001), while perceived care mediated the effects of the experimental manipulations on guilt (Indirect effect = 0.17±0.01, Z = 13.23, p < 0.001) and gratitude (Indirect effect = 0.19±0.01, Z = 13.72, p < 0.001). Together, these results provide further support for the predictions of our conceptual model that indebtedness is comprised of two distinct feelings. The guilt component of indebtedness arises from the belief that the benefactor acts from altruistic intentions

316 (i.e., perceived care from the help), while the obligation component of indebtedness
317 arises when the benefactor's intentions are perceived to be strategic (e.g., expecting
318 repayment).
319
320 ***Behavioral responses to help are influenced by the benefactor's intentions***
321 Next, we examined participant's behaviors in response to receiving help from a
322 benefactor. Specifically, we were interested in whether participants would reciprocate
323 the favor by sending some of their own money back to the benefactor and also
324 whether they might outright reject the benefactor's help given the opportunity. We
325 found that participants reciprocated more money as a function of the amount of help
326 received from the benefactor, $\beta = 0.63 \pm 0.02$, $t = 25.60$, $p < 0.001$. This effect was
327 slightly enhanced in the Repayment impossible condition relative to the Repayment
328 possible condition, $\beta = 0.03 \pm 0.01$, $t = 2.99$, $p = 0.003$ (Fig. 5A). A logistic regression
329 revealed that when given the chance, participants were more likely to reject help in
330 the Repayment possible condition when they reported more obligation (rejection rate
331 = 0.37±0.10), compared to the Repayment impossible condition (rejection rate =
332 0.30±0.03), $\beta = 0.27 \pm 0.08$, $z = 3.64$, $p < 0.001$ (Fig. 5B).
333
334 ***Computational model captures feelings underlying responses to receiving favors***
335 We performed a more rigorous test of our conceptual model by constructing a
336 computational model of the proposed psychological processes (Eq. 1). This model
337 predicts a beneficiary's reciprocity behavior based on: (a) the benefactor's helping
338 behavior (i.e., benefactor's cost), (b) the belief manipulation (repayment
339 possible/impossible), and (c) a set of free parameters (i.e., θ, ϕ and κ) by simulating
340 appraisals of the benefactor's intentions and the associated feelings of communal
341 concern and obligation. The model then selects the behavior that maximizes the
342 beneficiary's expected utility considering the amount of money they will keep and
343 feelings of communal concern and obligation.

More specifically, for each trial, we modeled participant's second-order belief E_B'' of how much they believed the benefactor expected them to reciprocate based on how much the benefactor decided to spend to help D_A and whether the benefactor knew repayment was possible (Eq. 2). In the Repayment impossible condition, participants knew that the benefactor did not expect them to reciprocate, so we set E_B'' to zero. However, in the Repayment possible 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.

$$E_B'' = \begin{cases} 0 & \text{Repayment impossible condition} \\ D_A & \text{Repayment possible condition} \end{cases}$$

Eq. 2

The participant's perceived care ω_B in each trial was defined as a function of the benefactor's cost D_A and second-order belief E_B'' (Eq. 3). Specifically, we assumed that the perceived care from 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 κ ranges from [0, 1] and represents the degree to which the perceived strategic intention E_B'' reduces the perceived altruistic intention ω_B. This creates a nonlinear relationship between ω_B and E_B'' such that the relationship is negative when κ is high, positive when κ is low, and uncorrelated in the current dataset with κ = 0.32±0.01, β = -0.03±0.03, t = -1.23, p = 0.222 (Fig. S4).

$$\omega_B = \frac{D_A - \kappa_B * E_B''}{\gamma_A}$$

Eq. 3

To validate our computational model, we tested whether it accurately captured each proposed component process of our conceptual model and successfully predicted participant's behavior. First, we found that each term of our model was able to

accurately capture trial-to-trial variations in self-reported appraisals of second-order belief of the benefactor's expectation for repayment ($\beta = 0.68 \pm 0.03$, $t = 21.48$, $p < 0.001$; Fig. S5, A-B) and perceived care ($\beta = 0.72 \pm 0.03$, $t = 26.76$, $p < 0.001$; Fig. S5, C-D). Moreover, the average value of the model term for perceived care was correlated with the average self-reported perceived care across participants ($r = 0.27$, $p = 0.004$), indicating that κ successfully captured individual differences in perceived care. Our model assumes that appraisals produce their associated feelings, so the perceived care ω_B and second-order belief E_B'' appraisals should serve as representations of communal and obligation feelings. Supporting our predictions, the perceived care model terms significantly predicted guilt ratings ($\beta = 0.47 \pm 0.03$, $t = 17.21$, $p < 0.001$) as well as the Communal Factor scores obtained from EFA in Fig. 4D ($\beta = 0.81 \pm 0.03$, $t = 25.81$, $p < 0.001$), while the second-order belief model terms significantly predicted obligation ratings ($\beta = 0.38 \pm 0.03$, $t = 12.67$, $p < 0.001$) and the Obligation Factor scores ($\beta = 0.64 \pm 0.06$, $t = 15.97$, $p < 0.001$). Second, we found that our indebtedness model was able to successfully capture the patterns of participants' reciprocity behavior after receiving help ($r^2 = 0.81$, $p < 0.001$; Fig. 5C) and significantly outperformed other plausible models, such as: (a) models that solely included terms for communal concern or obligation, (b) a model that independently weighted communal concern and obligation with separate parameters, (c) a model that assumes participants reciprocate purely based on the benefactors helping behavior (i.e., tit-for-tat) [37,38], and (d) a model that assumes that participants are motivated to minimize inequity in payments [52,55] (see *Supplementary Materials*, and Table S7). Parameter recovery tests indicated that the parameters of the indebtedness model were highly identifiable (correlation between true and recovered parameters: reciprocity $r = 0.94 \pm 0.07$, $p < 0.001$; Table S9). The accept/reject help model was able to accurately capture decisions of whether to accept help (accuracy = 80.37%; Fig. 5D) but did not significantly outperform models that solely included terms for communal concern or obligation (Table S8). This likely stems a slight instability in the parameterization of

the model, which is confirmed by the moderate level of identifiability indicated by the parameter recovery tests (r = 0.43 ± 0.40, p < 0.001; and Table S10) (see detailed explanations in *Computational Modeling* in *Materials and Methods*). See Tables S11 and S12 for descriptive statistics, and Fig. S6 for distributions of model parameters.

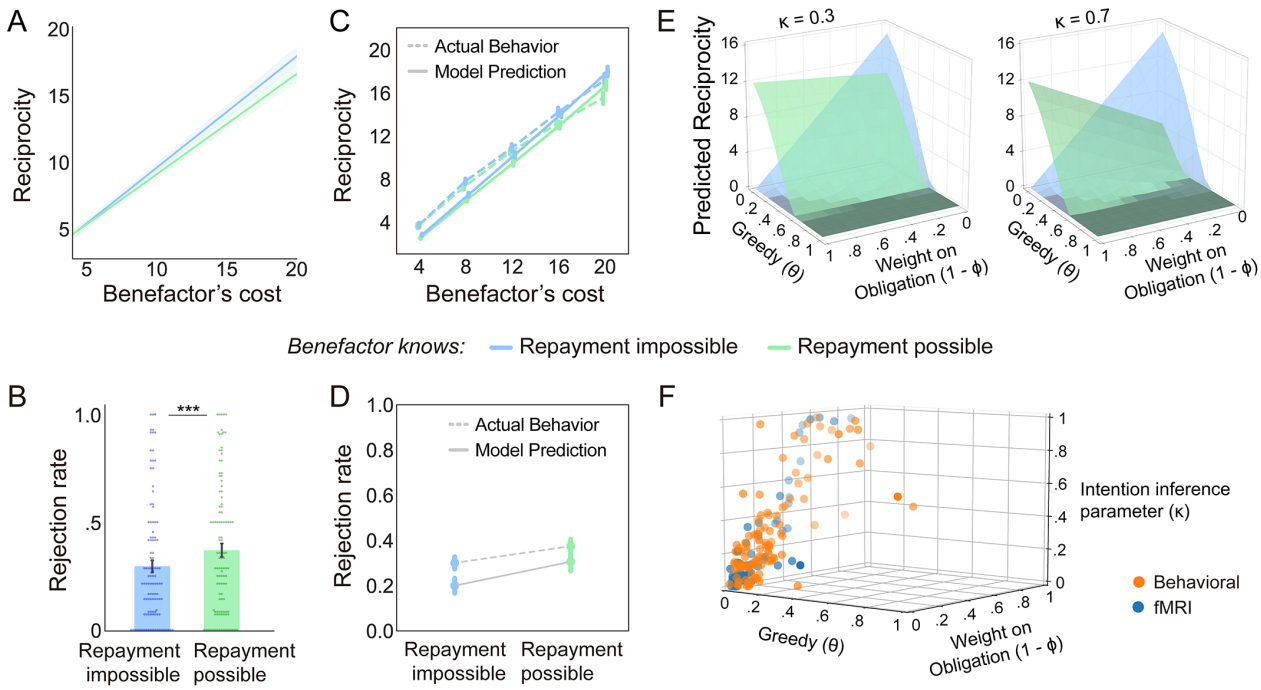


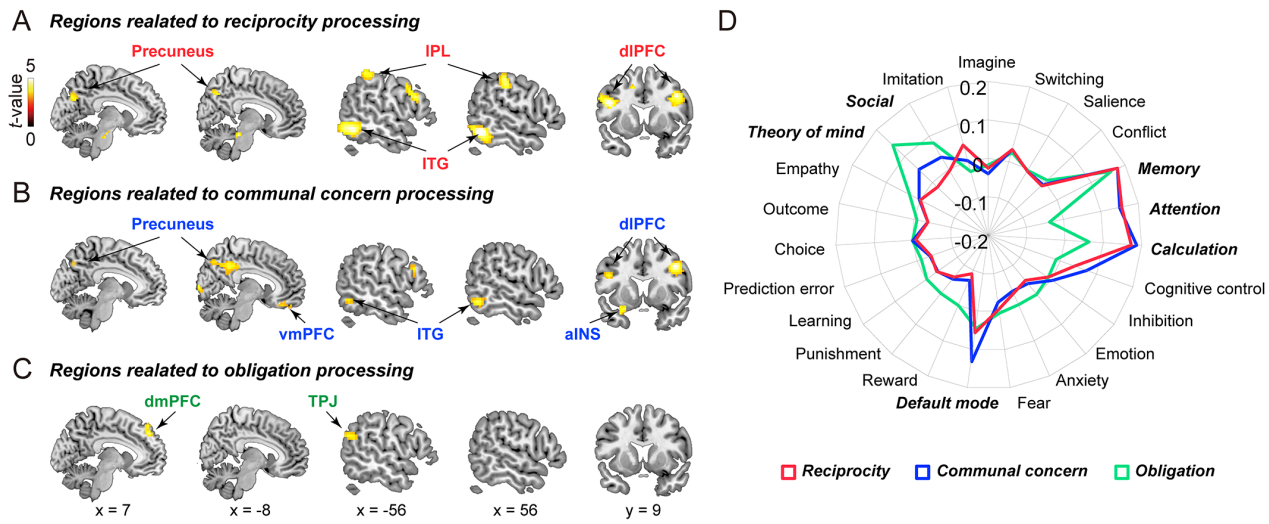
Fig. 5 Computational model of indebtedness. ***(A)*** *Participants' reciprocity behavior in each trial plotted as function of extra information about benefactor's intention and benefactor's cost.* ***(B)*** *Overall rate of rejecting help in Repayment impossible and Repayment possible conditions, *** p < 0.001. Each dot represents the average rejection rate in the corresponding condition for each participant.* ***(C)*** *The observed amounts of reciprocity after receiving help and predictions generated by computational model at each level of the benefactor's cost in Repayment impossible and Repayment possible conditions.* ***(D)*** *The observed rates of rejecting help and predictions generated by computational model in Repayment impossible and Repayment possible conditions.* ***(E)*** *Model simulations for predicted reciprocity behavior in Repayment impossible and Repayment possible conditions at different parameterizations.* ***(F)*** *Best fitting parameter estimates of the computational model of indebtedness for each participant. Error bars represent the standard error of means.*

A simulation of the model across varying combinations of the θ, ϕ and κ parameters revealed diverging predictions of the beneficiaries' response to favors in Repayment impossible and Repayment possible conditions (Fig. 5E). Not surprisingly, greedier individuals (higher θ) are less likely to reciprocate others' favors. However,

421 reciprocity changes as a function of the tradeoff between communal and obligation
422 feelings based on ϕ and interacts with the intention inference parameter κ. Increased
423 emphasis on obligation corresponds to increased reciprocity to favors in the
424 Repayment possible condition, but decreased reciprocity in the Repayment impossible
425 condition; this effect is amplified as κ increases. We found that most participants had
426 low θ values (i.e., greed), but showed a wide range of individual differences in κ and ϕ
427 parameters (Fig. 5F). Interestingly, the degree to which the perceived strategic
428 intention reduced the perceived altruistic intention during intention inference κ, was
429 positively associated with the relative weight on obligation (1 - ϕ) during reciprocity
430 (r = 0.79, p < 0.001). This suggests that the participants who cared more about the
431 benefactor's strategic intentions also tended to be motivated by obligation when
432 deciding how much money to reciprocate.
433
434 ***Communal and obligation feelings are associated with distinct neural processes***
435 Next, we explored the neural basis of indebtedness guided by our computational
436 model and behavioral findings. Participants in Study 3 (N = 53) completed the same
437 task as Study 2 while undergoing fMRI scanning, except that they were unable to
438 reject help. First, we successfully replicated all of the behavioral results observed in
439 Study 2 (see Tables S1 and S4, and Figs. S7 and S8). In addition, we found that the
440 two-factor EFA model we estimated using the self-report data in Study 2 generalized
441 well to the independent sample in Study 3 using confirmatory factor analysis (CFA;
442 Fig. S7G), with comparative fit indices exceeding the > 0.9 acceptable threshold (CFI
443 = 0.986, TLI = 0.970) and the root mean square error of approximation and the
444 standardized root mean squared residual were within the reasonable fit range of <
445 0.08 (RMSEA = 0.079, SRMR = 0.019) [56-58].
446
447 Second, we performed univariate analyses to identify brain processes during the
448 outcome period, where participants learned about the benefactor's decision to help.

449 Using a model-based fMRI analytic approach [59], we fit three separate general linear
450 models (GLMs) to each voxel's timeseries to identify brain regions that tracked
451 different components of the computational model. These included trial-by-trial values
452 for: (1) the amount of reciprocity, (2) communal concern, which depended on the
453 perceived care from the help (ω_B), and (3) obligation, which depended on the
454 second-order belief of the benefactor's expectation for repayment (E_B'') (for details,
455 see *Univariate fMRI Analyses* in *Materials and Methods*). We found that trial-by-trial
456 reciprocity behavior correlated with activity in bilateral dorsal lateral prefrontal cortex
457 (dlPFC), bilateral inferior parietal lobule (IPL), precuneus, and bilateral inferior
458 temporal gyrus (ITG) (Fig. 6A, Table S13). Trial-by-trial communal feelings tracked
459 with activity in the ventromedial prefrontal cortex (vmPFC), anterior insula,
460 precuneus, bilateral dlPFC, and bilateral ITG (Fig. 6B; Table S13). The processing of
461 obligation was associated with activations in dorsomedial prefrontal cortex (dmPFC)
462 and left temporo-parietal junction (TPJ) (Fig. 6C, Table S13).
463
464 To aid in interpreting these results, we performed meta-analytic decoding [60] using
465 Neurosynth [61]. Reciprocity-related activity was primarily associated with "Attention,"
466 "Calculation," and "Memory" terms. Communal feelings related activity was similar
467 to the reciprocity results, but was additionally associated with "Default mode" term.
468 Obligation activity was highly associated with terms related to "Social," "Theory of
469 mind (ToM)," and "Memory" (Fig. 6D). Together, these neuroimaging results reveal
470 differential neural correlates of feelings of communal concern and obligation and
471 support the role of intention inference in the generation of these feelings. The
472 processing of communal feelings was associated with activity in vmPFC, an area in
473 default mode network that has been linked to gratitude [62-64], positive social value and
474 kind intention, [65,66] as well as the insula, which has been previously related to guilt
475 [54,67,68]. In contrast, the processing of obligation was associated with activations of

476 theory of mind network, including dmPFC and TPJ, which is commonly observed
477 when representing other peoples' intentions or strategies [66,69,70].



478 ***Fig. 6 Neural processes associated with reciprocity, communal concern and obligation.*** ***(A)*** *Brain*
479 *regions responding parametrically to trial-by-trial amounts of reciprocity.* ***(B)*** *Brain regions*
480 *responding parametrically to trial-by-trial communal concern, which depended on the perceived care*
481 *from the help (ω_B).* ***(C)*** *Brain regions identified in the parametric contrast for obligation (E_B''), the*
482 *responses of which monotonically increased in the Repayment possible condition relative to the*
483 *Repayment impossible condition.* ***(D)*** *Meta-analytical decoding for the neural correlates of reciprocity,*
484 *communal concern and obligation, respectively. All brain maps thresholded using cluster correction*
485 *FWE $p < 0.05$ with a cluster-forming threshold of $p < 0.001$* [71].

486

487 ***Neural utility model of indebtedness predicts reciprocity behavior***

488 Having established that our computational model of indebtedness was able to
489 accurately capture the psychological processes underlying feelings of communal
490 concern and obligation, we next sought to test whether we could use signals directly
491 from the brain to construct a utility function and predict reciprocity behavior (Fig.
492 7A). Using brain activity during the outcome period of the task, we trained two
493 whole-brain models using principal components regression with 5-fold
494 cross-validation [72-74] to predict the appraisals associated with communal concern (ω_B)
495 and obligation (E_B'') separately for each participant. We have previously demonstrated
496 that this approach is effective in reliably mapping the independent contribution of

each voxel in the brain to a psychological state to identify the neural representations of affective states [73,75,76]. These whole-brain patterns were able to successfully predict the model representations of these feelings for each participant on new trials, though with modest effect sizes (communal concern pattern: average $r = 0.21 \pm 0.03$, $p < 0.001$; obligation pattern: average $r = 0.10 \pm 0.03$, $p = 0.004$; Fig. 7A). Moreover, these patterns appear to be capturing distinct information as they were not spatially correlated, $r = 0.03$, $p = 0.585$. These results did not simply reflect differences between the Repayment possible and Repayment impossible conditions as the results were still significant after controlling for this experimental manipulation (communal concern: average $r = 0.18 \pm 0.02$, $p < 0.001$; obligation: average $r = 0.04 \pm 0.02$, $p < 0.024$). Furthermore, we were unable to successfully discriminate between these two conditions using a whole brain classifier (*accuracy* = 55.0 ± 1.25%, permutation $p = 0.746$).

Next, we assessed the degree to which our brain models could account for reciprocity behavior. We used cross-validated neural predictions of communal concern (ω_B) and obligation (E_B'') feelings as inputs to our computational model of reciprocity behavior instead of the original terms (Eq. 4):

$$U(D_B) = \theta_B * \pi_B + (1-\theta_B) * (\phi_B * \vec{\beta}_{map} \cdot \vec{Communal}_{map} + (1-\phi_B) * \vec{\beta}_{map} \cdot \vec{Obligation}_{map}) \quad \textbf{Eq. 4}$$

where $\vec{\beta}_{map}$ refers to the pattern of brain activity during the Outcome phase of a single trial and $\vec{Communal}_{map}$ and $\vec{Obligation}_{map}$ refer to the multivariate brain models predictive of each participant's communal concern and obligation utilities respectively. We were able to reliably predict reciprocity behavior with our computational model informed only by predictions of communal and obligation feelings derived purely from brain responses (average $r = 0.19 \pm 0.02$, $p < 0.001$, AIC

= 317.70 ± 5.00). As a benchmark, this model numerically outperformed a whole-brain model trained to directly predict reciprocity (average $r = 0.18 \pm 0.03$, $p < 0.001$, AIC = 317.54 ± 5.00; Fig. 7A), but this difference only approached statistical significance, $t_{52} = 1.64$, $p = 0.108$.

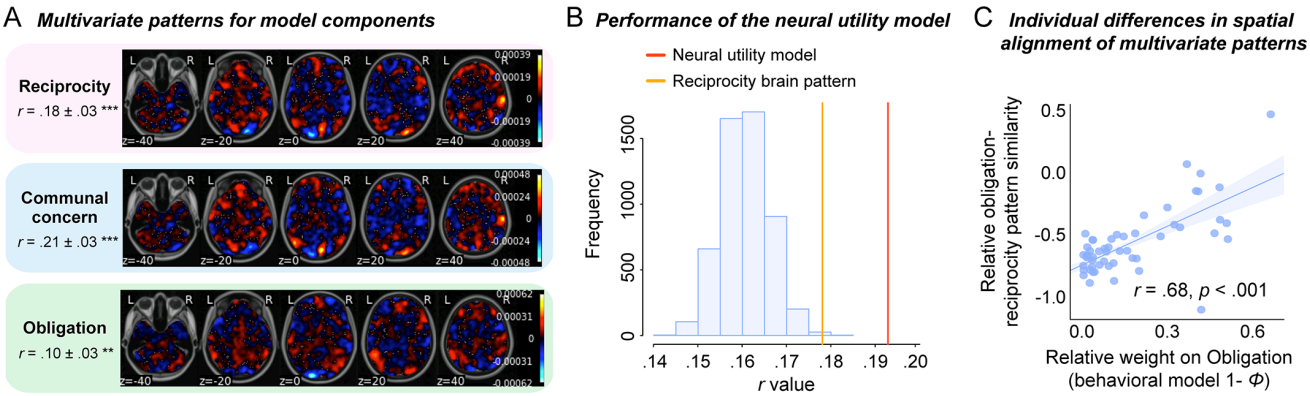


Fig. 7 Neural utility model of indebtedness. (A) *Unthresholded multivariate patterns used to predict the amounts of reciprocity, trial-by-trial communal concern (ω_B) and obligation (E_B'') separately.* ***(B)*** *We assessed the importance of the participant-specific model parameters estimated from the neural utility model (i.e., ϕ) by generating a null distribution of predictions after permuting the estimated ϕ parameter across participants 5,000 times. The red line indicates the performance of our neural utility model (r value of prediction), and the yellow line indicates the performance of the whole-brain model trained to directly predict reciprocity. The subject-specific weightings were important in predicting behavior as our neural utility model significantly outperformed a null model using parameters estimated for a different participant.* ***(C)*** *The relationship between the relative weight on obligation (1 – ϕ) derived from behavior and a neurally derived metric of how much obligation vs. communal feelings influenced reciprocity behavior (Eq. 14).*

We performed several additional validations of the neural utility model to demonstrate its overall performance. First, we compared the parameter ϕ, which reflects the tradeoff between guilt and obligation estimated from the neural utility model and found that it strongly correlated with the same parameter estimated from the behavioral computational model across participants, $r = 0.88$, $p < 0.001$. Second, we assessed the individual specificity of ϕ derived from the neural utility model, to test how uniquely sensitive individuals are to communal concern versus obligation.

548 To do so, we generated a null distribution of predictions after permuting the estimated
549 ϕ parameter across participants 5,000 times. We found that the participant-specific
550 weightings were highly important in predicting behavior as our neural utility model
551 significantly outperformed null models using randomly shuffled ϕ parameters, $p <$
552 0.001 (Fig. 7B). Third, we tested how well our neural-utility model reflected the
553 trade-off between an individual's feelings of communal concern or obligation
554 estimated from the behavioral model. We hypothesized that the relative influence of a
555 particular feeling on behavior should be reflected in the spatial alignment of their
556 corresponding brain patterns [77]. For example, if a participant weights obligation more
557 than communal concern during reciprocity (higher $1 - \phi$ estimated from the
558 behavioral model), then the spatial similarity between their obligation brain pattern
559 and the pattern that directly predicts their reciprocity behavior (reciprocity brain
560 pattern) should be relatively higher compared to the spatial similarity between their
561 communal concern pattern and reciprocity brain pattern (see *Neural Utility Model of*
562 *Indebtedness* in *Materials and Methods*). Our results support this hypothesis.
563 Participants who cared more about obligation relative to communal concern (higher
564 behavioral $1 - \phi$) also exhibited greater spatial alignment between their obligation and
565 reciprocity brain patterns relative to communal concern and reciprocity patterns, $r =$
566 0.68, $p < 0.001$ (Fig. 7C). These results provide evidence at the neural level indicating
567 that individuals appear to trade-off between feelings of communal concern and
568 obligation when deciding how much to reciprocate after receiving help from a
569 benefactor.
570

571 **Discussion**

572 Gift-giving, favor-exchanges, and providing assistance are behavioral expressions of
573 relationships between individuals or groups. While favors from friends and family
574 often engender reciprocity and gratitude, they can also elicit guilt in a beneficiary who
575 may feel that they have burdened a benefactor. Favors in more transactive

576 relationships, however, can evoke a sense of obligation in the beneficiary to repay the
577 favor. In this study, we sought to develop a comprehensive model of indebtedness that
578 outlines how appraisals about the intentions behind a favor are critical to the
579 generation of these distinct feelings, which in turn motivates how willing individuals
580 are to accept or reject help and ultimately reciprocate the favor.
581
582 We provide a systematic validation of this conceptual model of indebtedness across
583 three separate experiments by combining a large-scale online questionnaire,
584 behavioral measurements in an interpersonal game, computational modeling, and
585 neuroimaging. First, we used an open-ended survey to capture lay intuitions about
586 indebtedness based on past experiences. Overall, we find strong support that the
587 feeling of indebtedness resulting from receiving help from others can be further
588 separated into two distinct components – guilt from burdening the favor-doer and
589 obligation to repay the favor. Using topic modeling on lay definitions of indebtedness,
590 we find that guilt and gratitude appear to load on the same topic, while feeling words
591 pertaining to burden and negative body states load on a separate topic. Second, we
592 used a laboratory task designed to elicit indebtedness in the context of an
593 interpersonal interaction and specifically manipulated information intended to shift
594 the benefactor's perceptions of the beneficiary's intentions underlying their decisions.
595 Although our manipulation was subtle, we find that it was able to successfully change
596 participants' appraisals about how much the beneficiary cared about them and their
597 beliefs about how much money the benefactor expected in return. Consistent with
598 appraisal theory [28-33], these shifts in appraisals influenced participants' subjective
599 feelings and ultimately their behaviors. Intentions perceived to be altruistic led to
600 increased guilt and gratitude, while intentions viewed as more strategic increased
601 feelings of obligation. All three feelings were associated with increased monetary
602 reciprocation back to the benefactor after receiving help. However, only the feeling of

603 obligation increased the probability of rejecting help when that option was available
604 to the participant.
605
606 One of the most notable contributions of this work is the development and validation
607 of a computational model of indebtedness, which does not require self-reported
608 ratings of emotions. The majority of empirical research on indebtedness [21,46,47,78] and
609 other emotions [79,80] has relied on participants' self-reported feelings in response to
610 explicit questions regarding social emotions, which has significant limitations, such as
611 its dependence on participants' ability to introspect [81,82]. Formalizing emotions using
612 computational models is critical to advancing theory, characterizing their impact on
613 behavior, and identifying associated neural and physiological substrates [39,83,84].
614 However, the application of computational modeling to the study of social emotions is
615 a relatively new enterprise [39,54,85,86]. Our model demonstrates how emotion appraisal
616 theory [28-33] can be integrated with psychological game theory [36,37] to predict behavior
617 [39]. We model emotions as arising from appraisals about perceived care and beliefs
618 about the beneficiary's expectations, which both ultimately increase the likelihood of
619 the benefactor selecting actions to reciprocate the favor. This model contributes to a
620 growing family of game theoretic models of social emotions such as guilt [34,54],
621 gratitude [87], and anger [88,89], and can be used to infer feelings in the absence of
622 self-report providing new avenues for investigating other social emotions.
623
624 We provide a rigorous validation of our computational model using behaviors in the
625 interpersonal game, self-reported subjective experiences, and neuroimaging. First, our
626 model performs remarkably well at predicting participants' reciprocity behavior. It
627 also captures our theoretical predictions that participants would be more likely to
628 reject help when they perceived the benefactor to have strategic compared to altruistic
629 intentions. Second, the model's representations of communal concern and obligation
630 accurately captured participant's trial-to-trial self-reported appraisal and feeling

631 ratings. Third, our brain imaging analyses demonstrate that each feeling reflects a
632 distinct psychological process, and that intention inference plays a key role during this
633 process. Consistent with previous work on guilt [54,67,68,90] and gratitude [62-64], our model
634 representation of communal concern correlated with increased activity in the insula,
635 dlPFC, and default mode network including the vmPFC and precuneus. Obligation, in
636 contrast, captured participants' second order beliefs about expectations of repayment
637 and correlated with increased activation in regions routinely observed in mentalizing
638 including the dmPFC and TPJ [66,69,70].
639
640 We provide an even stronger test of our ability to characterize the neural processes
641 associated with indebtedness by deriving a "neural utility" model. Previous work has
642 demonstrated that it is possible to build brain models of preferences that can predict
643 behaviors [91,92]. Here, we trained multivoxel patterns of brain activity to predict
644 participants' communal and obligation utility. We then used these brain-derived
645 representations of communal concern and obligation to predict how much money
646 participants ultimately reciprocated to the beneficiary. Remarkably, we found that this
647 neural utility model of indebtedness was able to predict individual decisions entirely
648 from brain activity and numerically outperformed (but not significantly) a control
649 model that provided a theoretical upper bound of how well reciprocity behavior can
650 be predicted directly from brain activity. Importantly, the neural utility model was
651 able to accurately capture each participant's preference for communal concern
652 relative to obligation. We observed a significant drop in our ability to predict behavior
653 when we randomly shuffled the weighting parameter across participants. In addition,
654 we find that the more the pattern of brain activity predicting reciprocity behavior
655 resembled brain patterns predictive of communal concern or obligation, the more our
656 behavioral computational model weighted this feeling in predicting behavior,
657 demonstrating that these distinct appraisals/feelings are involved in motivating
658 reciprocity decisions.

This work provides a substantial advance to our theoretical understanding of social emotions. First, we highlight the complex relationship between gratitude and indebtedness. We propose that feeling cared for by a benefactor, which we call communal concern [44,45], is comprised of both guilt and gratitude. Each emotion diverges in valence, with gratitude being positive [6-9], and guilt being negative [40-42,44,54], but both promote reciprocity behavior. When faced with the offer of help, anticipated gratitude should motivate the beneficiary to accept help in order to establish or promote a relationship [6,7], whereas anticipated guilt should motivate the beneficiary to reject help out of concern to protect the benefactor from incurring a cost [44,54,93]. Although we observed some evidence supporting this prediction, our interactive task was not designed to explicitly differentiate guilt from gratitude, which limits the ability of our computational model to capture the specific contributions of guilt and gratitude to communal concern and likely impacted identifiability of the parameters of the model for accepting/rejecting help (see *Computational Modeling* in *Materials and Methods*). Future work might continue to refine the relationship between these two aspects of communal concern both in terms of behaviors in experiments and computations in models [54,62-64,67,68,90].

Second, our model provides a framework to better understand the role of relationships and contexts in generating feelings of indebtedness within a single individual. Different types of relationships (see Clark and Mills's theory of communal and exchange relationships [4,5], and Alan Fiske's Relational Models Theory [94]) have been theorized to emphasize different goals and social norms which can impact social emotions [95,96]. For example, communal relationships prioritize the greater good of the community and are more conducive to altruistic sharing, which can be signaled by altruistic favors [3-5]. In contrast, exchange relationships are more transactional in nature [2,4,5,10-12] and emphasize maintaining equity in the relationship, which can be

signaled by strategic favors [94]. Our model proposes that perceptions of the benefactor's intentions directly impact the feelings experienced by the beneficiary (e.g., guilt & obligation). Although we deliberately attempted to minimize aspects of the relationship between the benefactor and beneficiary by making players anonymous to control for reputational effects, future work might experimentally manipulate these relationships to directly test the hypothesis that relationship types differentially moderate the responses of gratitude and subcomponents of indebtedness.

Third, we present new evidence exploring the relationship between indebtedness and guilt. Guilt and indebtedness are interesting emotions in that they are both negatively valenced, yet promote prosocial behaviors. In previous work, we have operationalized guilt as arising from disappointing a relationship partner's expectations [39,54,55,97], which is conceptually related to the feeling of obligation in this paper. This feeling results from disappointing a relationship partner or violating a norm of reciprocity and is a motivational sentiment evoked by social expectations reflecting a "sense of should" that is associated with other negative affective responses such as feelings of pressure, burden, anxiety, and even resentment [49-51]. In other work, we have investigated how guilt can arise from causing unintended harm to a relationship partner [68,98]. This is conceptually more similar to how we frame guilt here, which arises from the feeling that one has unnecessarily burdened a relationship partner even though the help was never explicitly requested by the benefactor. We believe that continuing efforts to refine mathematical models of emotions across a range of contexts, will eventually allow the field to move beyond relying on the restrictive and imprecise semantics of linguistic labels to define emotions (e.g., guilt, gratitude, indebtedness, obligation, feeling, motivation, etc.).

Our study has several potential limitations, which are important to acknowledge. First, although 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 are 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 (East Asian population) often respond with "Thank you" or "I am sorry", indicating their higher experience of guilt after receiving favors [40,41]. Cultural differences may perhaps reflect how the two components of indebtedness are weighted, with guilt being potentially more prominent in East Asian compared to Western populations, reflecting broader cultural differences in collectivism and individualism. Second, our computational model may oversimplify the appraisal and emotion generating processes. Our model operationalizes the appraisals of perceived care and second order belief using information available to each participant in the task (i.e., benefactor's helping behavior and manipulation about the participants' ability to reciprocate). These appraisals are likely context-dependent and our model may not generalize to other experimental contexts without significant modification to how these appraisals are operationalized. Although our model performed well capturing the patterns of participants' reciprocity behaviors in this task, we believe it is important to continue to refine this model in future studies.

In summary, in this study we develop a comprehensive and systematic model of indebtedness and validate it across three studies combining large-scale online questionnaire, an interpersonal interaction task, and neuroimaging. A key aspect to this work is the emphasis on the role of appraisals about the intentions behind a favor in generating distinct feelings of guilt and obligation, which in turn motivates how willing beneficiaries are to accept or reject help and ultimately reciprocate the favor.

742 Together these findings highlight the psychological and neural mechanisms
743 underlying the hidden costs of receiving favors [22-24].

Materials and Methods

Study 1 - Online Questionnaire

Participants. Participants (1,808 graduate and undergraduate students) were recruited from Zhengzhou University, China to complete an online questionnaire. None of the participants reported any history of psychiatric, neurological, or cognitive disorders. Participants were excluded if they filled in information irrelevant (e.g., this question is boring, or I don't want to answer this question) to the question or experiment in the essay question (189 participants), leaving 1,619 participants (812 females, 18.9 ± 2.0 (SD) years). While 98.7% participants reported the events of receiving help, 24.4% participants reported the events of rejecting help within the past one year, which resulted in 1,991 effective daily events. To extract the words related to emotions and feelings in the definition of indebtedness, 80 additional graduate and undergraduate students (45 females, 22.6 ± 2.58 years) were recruited from different universities in Beijing to complete the word classification task. This experiment was carried out in accordance with the Declaration of Helsinki and was approved by the Ethics Committee of the School of Psychological and Cognitive Sciences, Peking University. Informed written consent was obtained from each participant prior to participating.

Experimental Procedures. Participants reported their responses on the Questionnaire Star platform (https://www.wjx.cn/) using their mobile phones. The questionnaire consisted of two parts (see Appendix S1 for full questionnaire). Each participant was asked to recall a daily event in which they **received help** (part 1) or **rejected help** (part 2) from others, and to answer the questions regarding their appraisals, emotions, and details of this event. Events were required to be clearly recalled and to have occurred within the past year. Appraisal questions included: "To what extent do you think the benefactor cared about your welfare? (i.e., perceived care)", and "To what extent do you think the benefactor expected you to repay? (i.e., second-order belief)". Emotion ratings included: indebtedness, guilt, obligation, and gratitude. The questions

for guilt [40-43] and obligation [13,14,21,46,47] were designed according to the operational definitions used by previous research. For events in which participants accepted help (Part 1), questions for behaviors included: "To what extent did you think you needed to reciprocate?", "To what extent are you willing to reciprocate a favor to this benefactor?", "To what extent do you want to accept/reject this offer?", and "To what extent are you willing to interact with this benefactor in the future?" Questions were the same for Part 2 (i.e., events in which participants rejected help), except that participants were asked to *imagine* how they would feel or behave if they accepted this help.

To explore how participants defined indebtedness, participants answered the following two multiple-choice questions about the definition of indebtedness after recalling the event: (1) In the context of helping and receiving help, what is your definition of indebtedness? (2) In daily life, what do you think is/are the source(s) of indebtedness? With four options "Negative feeling for harming the benefactor", "Negative feeling for the pressure to repay caused by other's ulterior intentions", “Both” and “Neither” (see details in Appendices S1 in *Supplementary Material*).

Study 2 - Interactive Task

Participants. *For Study 2a (behavioral study)*, 58 graduate and undergraduate Chinese Han students were recruited from Zhengzhou University, China, and 7 participants were excluded due to equipment malfunction, leaving 51 participants (33 females, 19.9 ± 1.6 years) for data analysis. *For Study 2b (behavioral study)*, 60 graduate and undergraduate Chinese Han students were recruited from Zhengzhou University, China, and 3 participants were excluded due to failing to respond in more than 10 trials, leaving 57 participants (45 females, 20.1 ± 1.8 years) for data analyses. None of the participants reported any history of psychiatric, neurological, or cognitive disorders. This experiment was carried out in accordance with the Declaration of

Helsinki and was approved by the Ethics Committee of the School of Psychological and Cognitive Sciences, Peking University. Informed written consent was obtained from each participant prior to participating.

Experimental Procedure. In Study 2a and Study 2b, seven participants came to the experiment room together. An intra-epidermal needle electrode was attached to the left wrist of each participant for cutaneous electrical stimulation [99]. The first pain stimulation was set as 8 repeated pulses, each of which was 0.2 mA and lasted for 0.5 ms. A 10-ms interval was inserted between pulses. Then we gradually increased the intensity of each single pulse until the participant reported 6 on an 8-point pain scale (1 = not painful, 8 = intolerable). Participants reported that they would only experience the whole pulse train as a single stimulation, rather than as separate shocks. The final intensity of pain stimulation was calibrated to a subjective pain rating of "6", which was a moderate punishment for the participants.

Both Study 2a and Study 2b consisted of two sessions. All stimuli were presented using PsychToolBox 3.0.14 (www.psychtoolbox.org) in Matlab 2016a (Mathworks, Natick, MA, USA). Participants were instructed as following:

"In this experiment, you will play an interpersonal game, which is composed of two roles: the Decider and the Receiver. The Receiver will be in some trouble and the Decider can decide whether to help the Receiver at the cost of his/her own interests. Several previous participants have come to our lab during Stage 1 of our study and made decisions as the Deciders. Now this experiment belongs to Stage 2 of this study. In the two sessions of the experiment, you will perform as the Receiver, facing the decisions made by each previous Decider in Stage 1 and make your own decisions."

During Session 1 (the main task), each participant played multiple single-shot rounds of this interpersonal game as a Receiver with unique same-sex anonymous Deciders (the co-player) (Fig. 3). The participant was instructed that the co-player in each trial was distinct from the ones in any other trials and only interacted with the participant once during the experiment. In each round, the participant was to receive a 20-second pain stimulation with the intensity of 6. Each co-player was informed of the participant's situation in Stage 1 and was endowed with 20 yuan (~ 3.1 USD). The co-player could decide whether to spend some of their endowment to reduce the duration of the participant's pain – more money resulted in shorter durations of pain. The maximum pain reduction was 16 seconds to ensure that participants felt some amount of pain on each trial.

Each trial began by informing the participant which Decider from Stage 1 was randomly selected as the co-player for the current trial with a blurred picture of the co-player and their subject id. The co-player's decision on how much they chose to spend to help the participant was presented. Next, the participant indicated how much he/she thought this co-player expected him/her to reciprocate (i.e., second-order belief of the co-player's expectation for repayment; continuous rating scale from 0 to 25 using mouse, step of 0.1 yuan). In half of the trials, the participant had to accept the co-player's help; in the other half, the participant could decide whether or not to accept the co-player's help. If the participant accepted the help, the co-player's cost and the participant's pain reduction in this trial would be realized according to the co-player's decision; if the participant did not accept the help, the co-player would spend no money and the duration of participant's pain stimulation would be the full 20 seconds. At the end of each trial, the participant was endowed with 25 yuan (~ 3.8 USD) and decided how much they wanted to allocate to the co-player as reciprocity in this trial from this endowment (continuous choice from 0 to 25 using mouse, step of 0.1 yuan).

We manipulated the perceived intention of the co-player (i.e., the benefactor) by providing participants with extra information regarding the co-player's expectation of reciprocity (i.e., **extra information about benefactor's intention**) below the co-player's subject id at the beginning of each trial. Each participant was instructed that before making decisions, some co-players were informed that the participant would be endowed with 25 yuan and could decide whether to allocate some endowments to them as reciprocity (i.e., Benefactor knows repayment possible, ***Repayment possible condition***). The other co-players were informed that the participant had no chance to reciprocate after receiving help (i.e., Benefactor knows repayment is impossible, ***Repayment impossible condition***). In fact, participants could reciprocate in both conditions during the task. The endowment of the co-player (γ_A) was always 20 yuan, and the endowment of the participant (γ_B) in each trial was always 25 yuan. The endowment of the participant was always larger than the endowment of the co-player to make the participant believe that the co-player expected repayments in Repayment possible condition. Unbeknownst to the participant, the co-players' decisions about how much of their endowment to allocate to help reduce the participant's pain (i.e., **Benefactor's cost**) were uniformly sampled from the available choices from an unpublished pilot study on helping behaviors. See Table S2 for details about differences across experiments.

In Study 2b, to dissociate the effect of the benefactor's cost and participant's benefit (i.e., pain reduction), we manipulated the exchange rate between the co-player's cost and participant's pain reduction (i.e., **Efficiency**, 0.5, 1, and 1.5), whereas Efficiency always 1 in Study 2a. Thus, the participant's pain reduction was calculated by: Pain reduction = co-player's cost / co-player's endowment × Efficiency × Maximum pain reduction (16s). For both Study 2a and Study 2b, each condition included one trial for

each Benefactor's cost – Efficiency combination. Therefore, there were 48 trials in Study 2a and 56 trials in Study 2b (Table S2).

During Session 2, all of the decisions in the first session were displayed again in a random order. After being shown the co-player's information and his/her decision, the participant was asked to recall their feelings when they received the help of the co-player. The rating order was counter-balanced across trials. The questions for self-reported ratings on guilt [40-43] and obligation [13,14,21,46,47] were designed according to the operational definitions built by previous research.

- "How much gratitude do you feel for this co-player's decision?" (Gratitude)
- "How much indebtedness do you feel for this co-player's decision?" (Indebtedness)
- "How much do you think this decider cares about you?" (Perceived care)
- "How much pressure did you feel for the decider's expectation for repayment?" (Obligation)
- "How much guilt do you feel for this co-player's decision?"(Guilt)

At the end of the experiment, five trials in Session 1 were randomly selected to be realized. The participant received the average pain stimulation in these five trials. The participant's final payoff was the average amount of endowment the participant left for him/herself across the chosen trials. The participant was instructed that the final payoff of each co-player was the amount of endowment the co-player left plus the amount of endowment the participant allocated to him/her. Participants were informed of this arrangement before the experiment began. After the experiment, participants were further debriefed that the co-players' decisions they were faced with during the experiment were actually pre-selected from participants' decisions in a previous

experiment by experimenters, and the co-players' decisions did not necessarily reflect the natural distributions of others' helping behaviors.

Study 3 - FMRI Study

Participants. For Study 3, 57 right-handed healthy graduate and undergraduate Chinese Han students from Beijing, China took part in the fMRI scanning. Four participants with excessive head movements (>2mm) were excluded, leaving 53 participants (29 females, 20.9 ± 2.3 years) for data analysis. None of the participants reported any history of psychiatric, neurological, or cognitive disorders. This experiment was carried out in accordance with the Declaration of Helsinki and was approved by the Ethics Committee of the School of Psychological and Cognitive Sciences, Peking University. Informed written consent was obtained from each participant prior to participating.

Experimental Procedure. Each participant came to the scanning room individually. The pain-rating procedure and the two sessions of the task in the fMRI study were identical to Study 2a, except that participants always had to accept their co-player's help. Session 1 (the main task) was conducted in the fMRI scanner, while Sessions 2 was conducted after participants exited the scanner. The scanning session consisted of three runs (in total 54 trials) and lasted for approximately 39 min. Each run lasted for 13 min and consisted of 18 trials (including the 9 levels of the benefactor's cost in Repayment possible condition and Repayment impossible conditions respectively), trial order was pseudorandomized. See Table S2 for additional details about the experimental design.

Each trial began with a 4 sec Information period, which showed the randomly selected co-player's subject id, blurred picture, and information of whether this co-player knew that the participant could or could not repay. This was followed by the

5 sec Outcome period, which included the co-player's decision on how much they spent to help the participant. Participants then had up to 8 sec to report how much he/she thought this co-player expected him/her to reciprocate (i.e., second-order belief of the co-player's expectation for repayment; rating scale from 0 to 25 using left and right buttons to move the cursor, step of 1 yuan). Next, participants had 8 sec to decide how much of their 25 yuan endowment (~ 3.8 USD) to reciprocate to the co-player (from 0 to 25 using left and right buttons to move the cursor, step of 1 yuan). Before and after each period, a fixation cross was presented for a variable interval ranging from 2 to 6 s, which was for the purpose of fMRI signal deconvolution.

Data Analyses in Study 1 (Online Questionnaire)

Validating Conceptual Model with Emotion Ratings. We first attempted to validate the conceptual model using the emotional ratings for daily-life events of receiving and rejecting help obtained from online-questionnaire in Study 1. We conducted between-participant linear regressions predicting indebtedness from guilt and obligation ratings. We additionally examined the degree of multicollinearity between guilt and obligation ratings using the variance inflation factor (VIF). The VIF reflects the degree that any regressor can be predicted by a linear combination of the other regressors (VIF = 5 serves as informal cutoff for multicollinearity – lower numbers indicate less collinearity). Results demonstrated an acceptable level of multicollinearity between guilt and obligation ratings (Table S1). To rule out the possibility that these emotion ratings might covary with other related factors in Study 1 (e.g., benefactor's cost, the participant's benefit and the social distance between the participant and the benefactor), we estimated a model with these additional variables, which did not appreciably change the results (Table S1).

Validating Conceptual Model with Self-Reported Appraisals. Next, we summarized participants' self-reported sources of their feelings of indebtedness. We

calculated the frequency that participants selected each of the four options in the question "In daily life, what do you think is/ are the source(s) of indebtedness?" in Study 1 (Fig, S1A), as well as how often that participants attributed "Negative feeling for harming the benefactor" and "Negative feeling for the pressure to repay caused by other's ulterior intentions" as the sources of indebtedness (i.e., the frequency of choosing each single option plus the frequency of choosing "Both of the above").

Validating Conceptual Model with Topic Modeling. We also attempted to validate the conceptual model by applying topic modeling to participant's open-ended responses describing their own definition of indebtedness in Study 1. We used the "Jieba" (https://github.com/fxsjy/jieba) package to process the text and excluded Chinese stopwords using the stopwords-json dataset (https://github.com/6/stopwords-json). Because Chinese retains its own characters of various structures, we also combined synonyms of the same word as an additional preprocessing step [100]. Next, we computed a bag of words for each participant, which entailed counting the frequency that each participant used each word and transformed these frequencies using Term Frequency-Inverse Document Frequency (TF-IDF) [101,102]. This method calculates the importance of a word in the whole corpus based on the frequency of its occurrence in the text and the frequency of its occurrence in the whole corpus. The advantage of this method is that it can filter out some common but irrelevant words, while retaining important words that affect the whole text. Using this method, the 100 words with the highest weight/frequency in the definitions of indebtedness were extracted (Appendices S2). Words beyond these 100 had TF-IDF weights < 0.01 (Fig. S1B), indicating that the words included in the current analysis explained vast majority of variance in the definition of indebtedness. These 100 words were then classified by an independent sample of participants (N = 80) into levels of appraisal, emotion, behavior, person and other (see *Supplementary Materials*). We conducted Latent Dirichlet Allocation (LDA) based topic modeling on the emotional

words of indebtedness using collapsed Gibbs sampling implemented in "lda" package (https://lda.readthedocs.io/en/latest/) [103]. LDA is a generative probabilistic model for collections of discrete data such as text corpora, which is widely used to discover the topics that are present in a corpus [53]. It finds latent factors of semantic concepts based on the co-occurrence of words in participant's verbal descriptions without constraining participants' responses using rating scales, which currently dominates emotion research [104]. We selected the best number of topics by comparing the models with topic numbers ranging from 2 to 15 using 5-fold cross validation. Model goodness of fit was assessed using perplexity [105], which is a commonly used measurement in information theory to evaluate how well a statistical model describes a dataset, with lower perplexity denoting a better probabilistic model. We found that the two-topic solution performed the best (Fig. S1C).

Validating Conceptual Model with Self-Reported Behaviors. We next sought to test the predictions of the conceptual model using the self-reported behaviors from Study 1. First, we used data from Part 1 of the questionnaire and used linear regression to predict self-reported need to reciprocate from self-reported feelings of indebtedness, guilt, obligation and gratitude. Second, we combined the data of the events associated with receiving (Part 1) and rejecting help (Part 2) and used logistic regression to classify reject from accept behavior using self-reported counterfactual ratings of indebtedness, guilt, and obligation, and gratitude.

Data analyses in Study 2 (Interactive Task)

Validating Conceptual Model with Emotion Ratings. Similar to Study 1, we tested whether guilt and obligation contribute to indebtedness using the trial-by-trial emotional ratings in Study 2. We fit mixed effects regressions using lme4 predicting indebtedness ratings from guilt and obligation ratings with random intercepts and slopes for participants and experiments (e.g., 2a, 2b). Hypothesis tests were conducted

using the lmerTest package [106] in R. We additionally examined the degree of multicollinearity between guilt and obligation ratings using VIF (Table S1). To rule out the possibility that these emotion ratings might covary with other related factors the experimental variables in Studies 2 and 3 (e.g., benefactor's cost, extra information about the benefactor's intention and efficiency), we fit additional models controlling for these factors. Results of Study 2 replicated those in Study 1, and did not change after controlling for these variables (Table S1).

The Effects of Experimental Conditions on Participants' Appraisal, Emotional and Behavioral Responses. To test the effects of the benefactor's cost and extra information about benefactor's intention on beneficiary's appraisals (i.e., second-order belief and perceived care), emotions (i.e., gratitude, indebtedness, guilt, and obligation) and behaviors (reciprocity and whether reject help), in Study 2a we conducted LMM analyses for each dependent variable separately with participant as a random intercept and slope [107] (Table S3).

Relationships between Appraisals and Emotions. To reveal the relationships between appraisals (i.e., second-order belief and perceived care) and emotions (i.e., indebtedness, guilt, obligation, and gratitude), we estimated the correlations between these variables at both within-participant and between-participant levels. For within-participant analysis, for each pair of these six variables, we estimated the pearson correlation for each participant, transformed the data using a fisher r to z transformation, and then conducted a one-sample test using z values of all participants to evaluate whether the two variables were significantly correlated at the group level. This analysis captured the variability of appraisals and emotions across trials within participants (Fig. S3A). For between-participant analysis, for each of the six variables, we computed the average value of the variable across all trials for each participant.

1048 We then estimated the correlations between each pair of variables based on variability
1049 across participants (Fig. S3B).
1050
1051 Given the strong correlations between appraisals and emotions (Fig. S3, A-B, Tables
1052 S5 and S6), we conducted a factor analysis to examine the relationship between
1053 appraisals and emotions [108]. The Kaiser-Meyer-Olkin (KMO) Measure of Sampling
1054 Adequacy [109] and Bartlett's test of sphericity [110] showed that the current data sets in
1055 Studies 2 and 3 were adequately sampled and met the criteria for factor analysis
1056 (Study 2: KMO value = 0.76, Bartlett's test $\chi^2 = 8801.85$, $df = 15$, $p < 0.001$; Study 3:
1057 KMO value = 0.77, Bartlett's test $\chi^2 = 2970.53$, $df = 15$, $p < 0.001$). All the variables
1058 were centered within participant to exclude the influences of individual differences in
1059 the range of ratings. We first applied exploratory factor analysis (EFA) in Study 2 to
1060 identify the number of common factors and the relationships between appraisals and
1061 emotions. To determine the number of components to retain, the correlation matrix
1062 between the 6 variables was submitted to a parallel analysis using the "psych"
1063 package [111] for R. Parallel analysis performs a principal factor decomposition of the
1064 data matrix and compares it to a principal factor decomposition of a randomized data
1065 matrix. This analysis yields components whose eigenvalues (magnitudes) are greater
1066 in the observed data relative to the randomized data. The nScree function was used to
1067 determine the number of factors to retain. The result pointed to a two-factor solution
1068 (Fig. S2E). Factors were then estimated and extracted by combining ML factor
1069 analysis with oblique rotation using the "GPArotation " package for R [108]. Next, we
1070 conducted confirmatory factor analysis (CFA) using the data of Study 3 to test the
1071 two-factor model built by Study 2 in an independent sample. CFA was conducted
1072 using "lavaan" package [112] for R. Results remained the same after controlling for the
1073 experimental variables.
1074

To test whether the two appraisals mediated the observed effects of experimental variables on emotional responses, we conducted a multivariate mediation analysis using structural equation modeling using the 'lavaan' package in R [112]. In this analysis, experimental variables (extra information about benefactor's intention, benefactor's cost, information-cost interaction, and efficiency) were taken as independent variables, ratings of second-order belief and perceived care were taken as mediators, and ratings of guilt, gratitude and the sense of obligation were taken as dependent variables. First, we built a full model that included all pathways between variables. Then, non-significant pathways in the full model were excluded from the full model to improve the fitness of the model. In the final model, experimental variables included extra information about the benefactor's intentions, the benefactor's cost, and their interaction; efficiency was excluded due to the non-significant effects. Moreover, in the final model, second-order beliefs mediated the effects of the experimental variables on obligation, whereas perceived care mediated the effects of experimental variables on guilt and gratitude. This model performed well (RSMEA = 0.023, SRMR = 0.004, CFI = 1.000, TLI = 0.997, BIC = 27496.99) and explained participants' responses better than the full model (RSMEA = 0.046, SRMR = 0.004, CFI = 1.000, TLI = 0.986, BIC = 27543.52).

Using Communal and Obligation Factors as Predictors for Behaviors. To investigate how participants' appraisals and emotions influenced their behavioral responses, we conducted two separate LMMs to predict participants' reciprocity behavior, and decisions of whether or not to accept help. Each model included the scores for Communal and Obligation Factors estimated from the factor analysis as fixed effects and random intercepts and slopes for participants. See detailed results in the *Supplementary Material*.

Computational Modeling. We built separate models predicting participant's reciprocity and rejection behaviors based on the conceptual model of indebtedness (see Table S14 for all model object definitions). The utility of each reciprocity behavior for player B $U(D_B)$ was modeled using Eq. 1 (Model 1.1), where self-interest π_B is the percentage of money kept by player B out of their endowment γ_B.

$$\pi_B = \begin{cases} \frac{\gamma_B - D_B}{\gamma_B} & \text{Reciprocity} \\ \frac{D_A * \mu}{\max(D_A * \mu)} & \text{Accept/Reject help} \end{cases} \qquad \textbf{Eq. 5}$$

Based on our conceptual model (Fig. 1), we define $U_{Communal}$ as a mixture of feelings of gratitude $U_{Gratitude}$ and guilt U_{Guilt}, in which the parameter δ_B ranges from [0,1] and specifies how much player B cares about gratitude relative to guilt. As the focus of this paper is on indebtedness, we set δ_B to zero and leave it to future work to build a model of gratitude $U_{Gratitude}$ and explore its relationship with guilt (see also *Discussion*). Thus, for this paper $U_{Communal}$ is synonymous with $U_{Guilt.}$

$$U_{Communal} = \delta_B * U_{Gratitude} + (1 - \delta_B) * U_{Guilt} \qquad \textbf{Eq. 6}$$

We separately modeled the appraisals of second-order beliefs E_B'' of the benefactor's expectation for repayment (Eq. 2) and perceived care ω_B (Eq. 3), and used them to capture guilt and obligation feelings (Eq. 7 and Eq. 8). We defined the appraisal/feelings of U_{Guilt} *and* $U_{Obligation}$ as:

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

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

Participants maximized U_{Guilt} by minimizing the difference between the benefactor's reciprocity D_B and their perception of how much they believed the benefactor cared about them ω_B, scaled by the endowment size γ_B. In contrast, participants maximized $U_{Obligation}$ 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''). We note our mathematical operationalization of obligation here is more akin to how we have previously modeled guilt from disappointing others in previous work [34,39,54,55] (see also *Discussion*).

We modeled the utility U associated with the participants' amounts of reciprocity D_B after receiving help in Eq. 1 (Model 1.1), where ϕ is a free parameter between 0 and 1, which captures the trade-off between feelings of communal concern and obligation. The model selects the participant's decision D_B associated with the highest utility. We estimated the model parameters for Eq. 1 by minimizing the sum of squared error of the percentages that the model's behavioral predictions deviate actual behaviors over all the trials that participants had to accept help using Matlab's fmincon routine. More formally, for each participant we minimized the following objective function:

$$SSE = \sum_{t=1}^{n} \left(\frac{D_B(t) - max(U(D_B(t)))}{\gamma_B} * 100 \right)^2 \qquad \textbf{Eq. 9}$$

with t indicating trial number. To avoid ending the fitting procedure at a local minimum, the model-fitting algorithm was initialized at 1000 random points in theta-phi-kappa parameter space for each participant.

We created a separate model for decisions to accept or reject help. Self-interest π_B for accepting help was defined as the percentage of pain reduction from the maximum amount possible, 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 (see Eq.

5). U_{Guilt} and $U_{Obligation}$ were defined as functions of ω_B and E_B'' respectively (Eq. 7 and Eq. 8). We model the utility of accepting and rejecting help as:

$$\begin{cases} U(Accept) = \theta_B * \pi_B + (1 - \theta_B) * (\phi_B * U_{Communal} - (1 - |\phi_B|) * U_{Obligation}) \\ U(Reject) = 0 \end{cases}$$

Eq. 10 (Model 2.1)

In this model, *U(Reject)* was set to zero, because the situation would remain and the participant's emotional responses would not change if the participant did not accept help. Increased obligation reduces the likelihood of accepting help to avoid being in the benefactor's debt [13,14,113]. In contrast, $U_{Communal}$ has a more complex influence on behavior, with guilt decreasing the likelihood of accepting help to avoid burdening a benefactor [34,54], and gratitude motivating accepting help to build a communal relationship [6,7]. However, because $U_{Communal} = U_{Guilt} = U_{Guilt} = \omega_B$ in this formulation, there is no variability in the design for the model to be able to disentangle the effect of gratitude from that of guilt. To address this complexity, we constrain ϕ to be within the interval of [-1, 1], and explicitly divide up the parameter space such that $\phi > 0$ indicates a preference for gratitude and motives the participants to accept the help, while $\phi < 0$ indicates a preference for guilt and motives the participants to reject the help.

$$\begin{cases} \phi_B > 0 & Gratitude \\ \phi_B < 0 & Guilt \end{cases}$$

Eq. 11

Regardless of whether the participant is motivated primarily by guilt or gratitude, participants can still have a mixture of obligation captured by $1 - |\phi|$, which ranges from [0,1]. Unfortunately, if participants are equally sensitive to gratitude and guilt, ϕ will reduce to zero and the weight on obligation increases, which decreases the model fit and leads to some instability in the parameters (see *Results* and *Discussion*).

We computed the probability of the decision of whether to accept or reject help using a softmax specification with inverse temperature parameter λ, which ranges from [0,1]. In each trial, the probability of the participant choosing to accept help is given by

$$P(Accept) = \frac{e^{U(Accept)/\lambda}}{e^{U(Accept)/\lambda} + e^{U(Reject)/\lambda}} \qquad \textbf{Eq. 12}$$

We then conducted maximum likelihood estimation at the individual level by minimizing the negative log likelihood of the decision that the participant made (D_B = Accept or Reject) over each trial t with 1000 different starting values:

$$LLE = -\sum_{t=1}^{n} log(P(D_B(t))) \qquad \textbf{Eq. 13}$$

Covariance between model terms implies that there might be multiple configurations of parameters that can produce the same predicted behavior. This means that, in practice, the more that these constructs covary, the less identifiable our parameters will become. We conducted parameter recovery analyses to ensure that our model was robustly identifiable [114]. 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 refit 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.

We compared the indebtedness model with both communal and obligation feelings with other plausible models, such as: (a) models that solely included $U_{Communal}$ and $U_{Obligation}$ terms, (b) a model that independently weighted $U_{Communal}$ and $U_{Obligation}$ with

separate parameters, (c) a model that assumes participants reciprocate purely based on the benefactors helping behavior (i.e., tit-for-tat) [37,38], and (d) a model that assumes that participants are motivated to minimize inequity in payments [52,55]. See *Supplementary Materials* for details.

To validate the model representations of appraisals/feelings, we predicted participants self-reported appraisals, emotions and the two factors extracted from EFA using the trial-to-trial model representations using LMMs that included random intercepts and slopes for each participant.

Data analyses in Study 3 (FMRI Experiment)

fMRI Data Acquisition and Preprocessing. Images were acquired using a 3T Prisma Siemens scanner (Siemens AG, Erlangen, Germany) with a 64-channel head coil at Peking University (Beijing, China). T2-weighted echoplanar images (EPI) were obtained with blood oxygenation level-dependent (BOLD) contrast. Sixty-two transverse slices of 2.3 mm thickness that covered the whole brain were acquired using multiband EPI sequence in an interleaved order (repetition time = 2000 ms, echo time = 30 ms, field of view = 224×224 mm^2, flip angle = 90°). The fMRI data preprocessing and univariate analyses were conducted using Statistical Parametric Mapping software SPM12 (Wellcome Trust Department of Cognitive Neurology, London). Images were slice-time corrected, motion corrected, resampled to 3 mm × 3 mm × 3 mm isotropic voxels, and normalized to MNI space using the EPInorm approach in which functional images are aligned to an EPI template, which is then nonlinearly warped to stereotactic space [115]. Images were then spatially smoothed with an 8 mm FWHM Gaussian filter, and temporally filtered using a high-pass filter with a cutoff frequency of 1/128 Hz.

1238 **Univariate fMRI Analyses.** We used a model-based fMRI analytic approach [59] to
1239 identify brain regions that parametrically tracked different components of the
1240 computational model during the Outcome phase of the task (5s). GLM 1 predicted
1241 brain responses based on the participant's reciprocity behavior D_B. GLM 2 predicted
1242 brain responses based on communal concern, which we modeled as the participant's
1243 appraisal of the co-player's perceived care ω_B. GLM 3 predicted brain responses
1244 based on obligation, which we modeled as a linear contrast of the participant's
1245 second-order belief of the benefactor's expectation for repayment E_B''. We chose to
1246 use the appraisals rather than the $U_{Communal}$ and the $U_{Obligation}$ terms, as those terms
1247 create costs based on the squared deviation from reciprocity behavior, which results in
1248 a large proportion of trials where the deviations are near zero as a result of
1249 participant's decisions, making them inefficient for parametric analysis to capture
1250 how successfully participants behaved in accordance with their feelings. Instead, ω_B
1251 and E_B'' better captured the inferences that comprised participants' feelings and were
1252 more suitable for testing our hypotheses about brain responses. Regressors of no
1253 interest for GLM1 and GLM 2 included: (a) Outcome phase (onset of the presentation
1254 of the benefactor's decision, 5s), (b) Information period (onset of the presentation of
1255 the benefactor's picture and extra information regarding intention, 4s), (c)
1256 Second-order belief rating period (starting from the time the rating screen presented
1257 and spanning to the time that the participant made choice), (d) Allocation period
1258 (starting from the time the rating screen presented and spanning to the time that the
1259 participant made choice), (e) Missed responses (the missing decision period for
1260 second-order belief or allocation, 8s), and (f) six head motion realignment parameters.
1261 Contrasts were defined as the positive effect of the parametric modulator of interest.
1262
1263 For GLM3, because our computational model's representation of second order beliefs
1264 E_B'' had a very non-normal distribution, we constructed a piecewise linear contrast.
1265 This entailed creating four separate regressors modeling different parts of the function

during the Outcome phase: (1) Repayment impossible, (2) Repayment possible and low benefactor's cost (i.e., 4, 6, or 8), (3) Repayment possible and medium benefactor's cost (i.e., 10, 12, or 14), (4) Repayment possible and high benefactor's cost (i.e., 16, 18, or 20). Subsequently, for each participant, we constructed a contrast vector of c = [-6, 1, 2, 3]. This piecewise linear contrast ensures that brain responses to the Repayment impossible trials are lower than all of the Repayment possible trials. We have successfully used this approach in previous work modeling guilt using similar psychological game theoretic utility models [54].

For all GLMs, events in each regressor were convolved with a double gamma canonical hemodynamic response function. Second-level models were constructed as one-sample *t* tests using contrast images from the first-level models. For whole brain analyses, all results were corrected for multiple comparisons using cluster correction $p < 0.05$ with a cluster-forming threshold of $p < 0.001$, which attempts to control for family wise error (FWE) using Gaussian Random Field Theory. This approach attempts to estimate the number of independent spatial resels or resolution elements in the data necessary to control for FWE. This calculation requires defining an initial threshold to determine the Euler Characteristic of the data. It has been demonstrated that an initial threshold of $p < 0.001$ does a reasonable job of controlling for false positives at 5% using this approach [71].

Meta-analytical Decoding. To reveal the psychological components associated with the processing of reciprocity, communal concern and obligation, we conducted meta-analytic decoding using the Neurosynth Image Decoder [61] (http://neurosynth.org). This allowed us to quantitatively evaluate the spatial similarity [60] 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 concern and

obligation 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) [116], social cognition (Empathy, Theory of mind, Social, and Imitation) [117] and decision-making (Reward, Punishment, Learning, Prediction error, Choice, and Outcome) [118].

Neural Utility Model of Indebtedness. We constructed a neural utility model of indebtedness by combining our computational model of indebtedness with multivariate pattern analysis (MVPA) [119]. First, using principal components regression with 5-fold cross-validation, we trained two separate multivariate whole-brain models predictive of communal concern (ω_B) and obligation (E_B'') terms in our behavioral model separately for each participant [72-74]. This analysis was carried out in Python 3.6.8 using the NLTools package [120] version 0.3.14 (https://nltools.org/). This entailed first performing temporal data reduction by estimating single-trial beta maps of the Outcome period for each participant. Then for each participant, we separately predicted ω_B and E_B'' from a vectorized representation of the single trial beta maps. Because these models have considerably more voxel features (~328k) then trial observations, we performed a principal components analysis to reduce the feature space and used the principal components to predict the model appraisal representations (e.g., ω_B and E_B''). We then back-projected the estimated beta components from the regression back into the full voxel feature space, and then back to 3-D space. 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 significantly predict the corresponding term.

We used the cross-validated models to generate predictions for each trial for each participant and then input the brain-predicted communal concern and second-order beliefs into our neural utility model (Eq 4. in main text). We estimated the θ values (i.e., weight on greed) and ϕ weighting parameters (i.e., relative trade-off between on communal concern and obligation) using the same procedure described in the behavioral computational modeling section by fitting the neural utility model directly to participant's reciprocity behavior by minimizing the SSE (Eq. 9).

As a benchmark for our neural utility model, we were interested in determining how well we could predict participant's reciprocity behavior directly from brain activity. We used the same training procedure described above, but predicted trial-to-trial reciprocity behavior using principal components regression separately for each participant. In theory, this should provide a theoretical upper bound of the best we should be able to predict reciprocity behavior using brain activity. If our neural utility model is close, then it means that we are able to predict reciprocity behavior using brain representations of communal concern and obligation as well as the optimal weighting of brain weights that can predict trial-to-trial reciprocity behavior. To determine the importance of the participant-specific model parameters, we ran a permutation test to determine how well we could predict reciprocity behavior for each participant using parameters from a randomly selected different participant. We ran 5,000 permutations to generate a null distribution of average prediction accuracy after randomly shuffling the participant weights. The empirical *p*-value is the proportion of permutations that exceed our average observed correlation.

Finally, we were interested in evaluating how well we could estimate how much each participant had a relative preference for communal concern or obligation by computing the relative spatial alignment of their communal and obligation predictive

spatial maps with their reciprocity predictive spatial map. We operationalized this relative pattern similarity as:

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

Eq. 14

The intuition for this analysis is that if the optimal brain map for predicting a participant's decision is relatively more similar to their communal concern or obligation map, then we would expect that the participant cared more about that particular component of indebtedness during behavioral decision-making. For example, if a participant weights obligation more than communal concern during reciprocity (higher $1 - \phi$ estimated from the behavioral model), then the spatial similarity between their obligation brain pattern and the pattern that directly predicts their reciprocity behavior (reciprocity brain pattern) should be relatively higher compared to the spatial similarity between of their communal concern pattern and reciprocity brain pattern. We tested the correlation between this relative pattern similarity and the (1- ϕ) parameters estimated by fitting the computational model (Eq. 1) directly to the participants' behaviors.

Software

Behavioral data analyses were carried out in RStudio Version 1.1.383 [121] and IPython/Jupyter Notebook (Python 3.6.8) [122], and was plotted using matplotlib [123], and seaborn 0.9.0 (https://seaborn.pydata.org/index.html). The fMRI data preprocessing and univariate analyses were conducted using Statistical Parametric Mapping software SPM12 (Wellcome Trust Department of Cognitive Neurology, London). Unless otherwise noted, all of fMRI multivariate analyses were performed with our open source Python NLTools package [120] version 0.3.14 (https://nltools.org/).

Data availability

Behavioral data from all the three studies is available on github (https://github.com/xiaoxuepsy/Indebtedness_Gao2021). First and second level maps from the fMRI study is available on OSF (https://osf.io/k8rxh/). Raw imaging data is available from the corresponding author upon reasonable request.

Code availability

The codes used in the current study are available on github (https://github.com/xiaoxuepsy/Indebtedness_Gao2021).

Acknowledgements

We thank Dr. Matthew Rushworth and Dr. Christian C. Ruff for their comments and suggestions on this article, Ms. Wan Wang, Mr. Shuaiqi Li and Mr. Sensen Song for their assistances in data collection, Ms. Yunyan Duan's for her advice in topic modeling, and Ms. Zhewen He for the preparation of the manuscript. This work was supported by National Natural Science Foundation of China (31900798, 31630034, 71942001), National Basic Research Program of China (973 Program: 2015CB856400), China Postdoctoral Science Foundation (2019M650008), the National Science Foundation of USA (CAREER 1848370), and the National Institute of Health (R01MH116026). We also acknowledge support from the Graduate School of Peking University to fund Dr. Gao's training at Dartmouth College.

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