Covert Contracts

RELATIONSHIPS · EXPECTATIONS · SAYING WHAT WE NEED

A covert contract is *a deal only one person knows about*: "I'll do this for you, so you'll do that for me." We rarely say it out loud, and sometimes we don't notice it ourselves. Many people do this at times. It isn't a sign of being selfish; it often reflects a need that hasn't been put into words.



HOW IT TENDS TO PLAY OUT

I give
something kind, generous or helpful

I quietly expect
something back, but never say what

It doesn't come
they didn't know the deal existed

I feel hurt
resentful, unseen, or let down

Meanwhile, the other person never saw the receipt.

01 How it can sound

- *"After everything I've done..."*
- *"If I'm nice enough, they'll love me."*
- *"I shouldn't have to ask."*
- *"They should just know."*
- *"It's fine." (it isn't)*
- *"I always give more than I get."*

02 Why we do it

Asking feels risky
Saying what we want can feel exposing. A hidden deal protects us from hearing "no".

Early lessons
If our needs weren't welcome growing up, we may have learned to earn care instead of asking for it.

Fairness is human
Most of us expect kindness to be returned. The problem is only when the deal stays secret.

Wanting to be "good"
Giving can become a way to feel worthy, liked or safe, not just a way to be kind.

03 Three cleaner choices

GIVE FREELY

No strings
Give only what you'd be happy to give if nothing came back.

"I'd like to do this for you, just because."

ASK DIRECTLY

Name the need
Say what you'd like, kindly and clearly, and let them choose.

"Would you ask me about my day tonight?"

AGREE OPENLY

Make it a real deal
An exchange is fine when both people know and say yes.

"If I cook, could you do the dishes?"

WHAT THE RESEARCH SUGGESTS

Expecting kindness to be returned is a widespread social norm (Gouldner, 1960). In close relationships, though, people often give in response to each other's needs, and keeping score can feel out of place (Clark & Mills, 1979). "Covert contracts" is a popular-psychology term (Glover, 2003) rather than a research measure; it's offered here as a helpful way of noticing.

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04 Reading my own receipts

MY RECEIPT *no. ____*

WHAT I GAVE

WHAT I HOPED FOR IN RETURN

DID I SAY IT?

◯ yes ◯ hinted ◯ no

WHAT HAPPENED, AND HOW I FELT

MY RECEIPT *no. ____*

WHAT I GAVE

WHAT I HOPED FOR IN RETURN

DID I SAY IT?

◯ yes ◯ hinted ◯ no

WHAT HAPPENED, AND HOW I FELT

05 Signs I recognise

- ☐ I feel resentful when thanks doesn't come
- ☐ I hint instead of asking
- ☐ I give hoping it will stop them leaving
- ☐ I feel used, but never said what I wanted
- ☐ I keep a quiet tally of what I've done
- ☐ I say “it's fine” when it isn't
- ☐ I find it hard to receive without owing
- ☐ I give most when I feel unsure of someone

06 The no-strings test

Would I still do this if nothing came back?

circle one, then choose your next step

◯ Yes	give it freely
◯ Partly	ask for what I'd like
◯ Only if...	agree it openly
◯ No	it's okay not to give

Turn the hidden deal into words

kind, clear, and with room for their answer

THE HIDDEN VERSION

WHAT I COULD SAY INSTEAD

A note of care. If you give mainly to keep someone calm or to avoid their anger, this may be about safety rather than a covert contract. Your safety comes first. If you need support, please reach out to someone you trust or a health professional.

SOURCES

Clark, M. S., & Mills, J. (1979). Interpersonal attraction in exchange and communal relationships. *Journal of Personality and Social Psychology, 37*(1), 12–24.

Glover, R. A. (2003). *No more Mr. Nice Guy.* Running Press.

Gouldner, A. W. (1960). The norm of reciprocity: A preliminary statement. *American Sociological Review, 25*(2), 161–178.

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