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## Can mutualistic morality predict how individuals deal with benefits they did not deserve?

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**Abstract:** An individual obtains an unfair benefit and faces the dilemma of either hiding it (to avoid being excluded from future interactions) or disclosing it (to avoid being discovered as a deceiver). In line with the target article, we expect that this dilemma will be solved by a fixed individual strategy rather than a case-by-case rational calculation.

The mutualistic approach to morality chiefly explains the choices that people make in order to avoid unfair distributions of benefits, and the choices that people make when they realize that another agent has received unfair benefits. We propose to extend these considerations to the choices made by the very individual who received an unfair benefit, once this benefit is acquired.

Imagine an individual who came into the possession of goods that she did not deserve, not necessarily through her own actions. She may or may not agree about the claim that she did not deserve what she got, but she knows for a fact that other people will think so ... if they find out about the benefits. The critical point is indeed that people do not know yet about the unfair benefits she obtained. It is entirely up to her to disclose the unfair benefits, or to hide them.

This individual is in a tough spot, according to authors Baumard et al. If people select interaction partners based on their reputation for not acquiring goods in an unfair manner, then the individual faces the bleak prospect of losing future interaction partners (even if she did nothing wrong, but simply got more than she deserved). It could thus appear safer to just conceal the unfair benefits, so that no one will know about them. This is, however, a dangerous choice. Someone could discover the deception, and the individual concealing the unfair benefits would then incur high costs, either in terms of blackmail or reputation (as she would then be considered a cheater *and* a deceiver).

Baumard et al. chiefly consider how individuals avoid being put in such a situation by eschewing the unfair acquisition of resources. Mutualistic morality arguably drives down the frequency with which unfair benefits are acquired, but it cannot eliminate them entirely. For example, there are situations in which a benefit is almost automatically collected, while its deservedness is disputable: Think of academics who accumulate frequent flyer miles for personal use when they travel to professional conferences at the expense of their institution.

We believe that the key elements of Baumard et al.'s analysis apply to the dilemma that occurs when unfair benefits are received (i.e., is it better to hide or to disclose these benefits?). More precisely, we believe that individuals faced with this dilemma will be guided by moral considerations rather than just self-serving motivations, precisely as they are when making

decisions aimed at avoiding this dilemma in the first place, and for the reasons laid bare by Baumard et al.

What would Economic Man do when confronted by the dilemma? At its simplest core, solving the dilemma implies comparing the sure costs associated with the disclosure of benefits to the probable costs of being discovered hiding the benefits. Economic Man would therefore make this comparison for every instance of the dilemma, and decide to hide or to disclose unfair benefits as per the result of the calculation.

There are several problems with this approach, though, some of which are identified by Baumard et al. Critically, an individual who would consistently apply this self-serving calculation would end up sending inconsistent signals to her community. Successfully hiding her undeserved benefits would increase the chances of earning or maintaining a reputation for fairness, but this reputation would be hurt every time she decides to disclose a given benefit. Furthermore, a single instance of being discovered would greatly increase the chances of earning or maintaining a reputation for deceitfulness. The risk of being discovered would thus need to be assessed very precisely, but that seems to be hardly achievable. For example, the risk of being discovered would typically be negligible in one-shot interactions, but the very fact that an interaction is one-shot is itself tricky to assess (Delton et al. 2011).

Overall, the difficulty in achieving an accurate assessment of the probabilities and utilities of the potential outcomes, together with the inefficiency of sending mixed signals to other agents, would favor a decision mode based on moral rules rather than cost-benefit analysis (Bennis et al. 2010). That is, the decision would be made based on a single moral criterion – namely, whether or not the individual adopts transparency as a moral value in her dealings with others. Now, as pointed out by Baumard et al., the proximal mechanism involved in, and evolved for, this kind of situation might arguably be a genuine moral sense, insulated from contingent costs and benefits considerations.

This last statement points to a strong prediction. If individuals solve the dilemma based on their moral sense of transparency, rather than on a cost-benefit analysis, then their strategy should be fixed and independent of local incentives to hide or to disclose benefits. In other words, a given individual would be no more inclined to disclose, if she had to pay for secrecy, and no more inclined to hide, if she had to pay for disclosure. One would then expect that the proportions of individuals opting for secrecy and disclosure would remain stable, whatever the incentives offered to sway people in one direction or the other. The authors of the present commentary are currently testing this prediction.

Note that individuals would exhibit the predicted tendency as if transparency (applied to the acquisition of undeserved benefits) were a protected value, which would be resistant to monetary trade-offs (Baron & Spranca 1997). Note also that, in such a case, transgressions of transparency would hurt an individual's self-image, and would presumably have to be justified through self-deception (Dana et al. 2007). The dilemma faced by individuals acquiring undeserved benefits would then offer promising grounds for integrating the mutualistic approach to morality with the rich literature on taboo trade-offs, sacred values, and self-deception in economic interactions.

## “Fair” outcomes without morality in cleaner wrasse mutualism

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