

Covert Contracts: The Unspoken Expectations That Undermine Consent

SEO Title Tag: *What Is a Covert Contract in Relationships? | Love Psychotherapy*

Meta Description: *A covert contract is an unstated expectation one partner holds and expects the other to meet. Learn to spot the pattern and repair it with real negotiation.*

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Target Keyword: *covert contract relationship*

Quick Takeaways

- A covert contract is an unspoken expectation treated as an agreement — except only one person knows the terms.
- Resentment about something a partner 'should have known' is a strong sign a covert contract was in play.
- In kink, covert contracts often hide inside unspoken aftercare expectations or assumed relationship escalation.
- Naming the expectation out loud, even after the fact, turns it into something actually negotiable.
- A repeated pattern of covert contracts — not just an occasional slip — is worth naming directly as a pattern.

Some of the most damaging dynamics in a relationship never get spoken aloud. A covert contract is an unstated expectation — often about reciprocity, obligation, or behavior — that one person holds and expects the other to fulfill, without ever actually negotiating it out loud. It looks like an agreement. It functions like a trap, because only one person knows the terms.

How Covert Contracts Form

They tend to grow out of assumption rather than malice, at least at first: "if I do X for them, they'll obviously do Y for me," held as an internal certainty rather than something ever discussed. In kink specifically, this can show up as an unspoken expectation that aftercare, deference, or specific relationship behaviors will follow from certain activities — without those expectations ever being named during negotiation.

Why They're Different From Real Negotiation

Explicit negotiation — the kind covered by CABINS, FRIES, or any other consent framework — puts expectations on the table where both people can agree, modify, or decline them. A covert contract skips that step entirely. The other person is bound by terms they never consented to, because they never knew the terms existed until they were accused of breaking them.

- **The tell:** resentment or disappointment that arrives seemingly out of nowhere, tied to an expectation that was never actually voiced. "I can't believe you didn't—" followed by something that was never discussed is a strong signal a covert contract was in play.
- **The harm:** the person on the receiving end is set up to fail a test they didn't know they were taking, and often absorbs blame for a mismatch that was actually a communication failure on the other side.

Covert Contracts in Kink Dynamics Specifically

- **Unspoken aftercare expectations:** assuming a partner will provide a specific kind of aftercare because "any good top would know that," rather than naming the actual need during negotiation.

- **Assumed relationship escalation:** expecting that certain scenes or activities imply a deeper commitment level, without ever discussing what those activities were meant to signify.
- **Silent scorekeeping:** tracking who has "earned" trust, deeper play, or relationship milestones based on private, unstated criteria the other person never agreed to be measured against.

How to Spot One in Yourself

Covert contracts aren't always someone else's doing — most people have run at least one without realizing it. A useful check: if you're feeling resentment about something a partner "should" have known, ask honestly whether you ever actually said it out loud, in plain language, at a time when they could respond. If the answer is no, that's a covert contract, not a broken promise.

Repairing the Pattern

- **Name the expectation retroactively:** even after the fact, saying "I realize I was expecting X and never told you" turns a covert contract into an actual negotiable request — late, but real.
- **Separate the disappointment from the accusation:** it's fair to feel disappointed that a need wasn't met. It's not fair to treat a partner as having broken an agreement they were never party to.
- **Build the habit of stating expectations before they matter:** the fix isn't perfect prediction — it's a practice of voicing assumptions early enough that they can actually be discussed.

If a Partner Runs Covert Contracts Repeatedly

An occasional covert contract is a common communication slip. A repeated pattern — especially one that consistently ends with you being blamed for expectations you were never told about — is worth naming directly as a pattern, not just addressing incident by incident. If naming it doesn't change anything, that's useful information about whether this dynamic can actually become one built on explicit, mutual agreement.

Want support with this in your own relationship or practice?

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Well wishes. 🙏

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Pronouns: They/Them

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