For years she hid the credit card bills from her husband: The $2,500 embroidered coat from Neiman Marcus. The $900 beaded scarf from Blake in Chicago. A $600 pair of Dries van Noten boots. All beautiful items, and all perfectly affordable if she had been a hedge fund manager or a Google executive.

Friends at first dropped hints to go easy or rechannel her creative instincts. Her mother grew concerned enough to ask pointed questions. But sales clerks kept calling with early tips on the coming season’s fashions, and the seasons kept changing.

“It got so bad I would sit up suddenly at night and wonder if I was going to slip up and this whole thing would explode,” said the secretive shopper, Katharine Farrington, 46, a freelance film writer living in Washington, who is now free of debt. “I don’t know how I could have been in denial about it for so long. I guess I was optimistic I could pay, and that I wasn’t hurting anyone.

“Well, of course that wasn’t true.”

Everyone is in denial about something; just try denying it and watch friends make a list. For Freud, denial was a defense against external realities that threaten the ego, and many psychologists today would argue that it can be a protective defense in the face of unbearable news, like a cancer diagnosis.

In the modern vernacular, to say someone is “in denial” is to deliver a savage combination punch: one shot to the belly for the cheating or drinking or bad behavior, and another slap to the head for the cowardly self-deception of pretending it’s not a problem.

Yet recent studies from fields as diverse as psychology and anthropology suggest that the ability to look the other way, while potentially destructive, is also critically important to forming and nourishing close relationships. The psychological tricks that people use to ignore a festering problem in their own households are the same ones that they need to live with everyday human dishonesty and betrayal, their own and others’. And it is these highly evolved abilities, research suggests, that provide the foundation for that most disarming of all human invitations, forgiveness.

In this emerging view, social scientists see denial on a broader spectrum — from benign inattention to passive acknowledgment to full-blown, willful blindness — on the part of couples, social groups and organizations, as well as individuals. Seeing denial in this way, some scientists argue, helps clarify when it is wise to manage a difficult person or personal situation, and when it threatens to become a kind of infectious silent trance that can make hypocrites of otherwise forthright people.

“The closer you look, the more clearly you see that denial is part of the uneasy bargain we strike to be social creatures,” said Michael McCullough, a psychologist at the University of Miami and the author of the coming book “Beyond Revenge: The Evolution of the Forgiveness Instinct.” “We really do want to be moral people, but the fact is that we cut corners to get individual advantage, and we rely on the room that denial gives us to get by, to wiggle out of speeding tickets, and to forgive others for doing the same.”

The capacity for denial appears to have evolved in part to offset early humans’ hypersensitivity to violations of trust. In small kin groups, identifying liars and two-faced cheats was a matter of survival. A few bad rumors could mean a loss of status or even expulsion from the group, a death sentence.

In a series of recent studies, a team of researchers led by Peter H. Kim of the University of Southern California and Donald L. Ferrin of the University of Buffalo, now at Singapore Management University, had groups of business students rate the trustworthiness of a job applicant after learning that the person had committed an infraction at a previous job. Participants watched a film of a job interview in which the applicant was confronted with the problem and either denied or apologized for it.

If the infractions were described as mistakes and the applicant apologized, viewers gave him the benefit of the doubt and said they would trust him with job responsibilities. But if the infractions were described as fraud and the person apologized, viewers’ trust evaporated — and even having evidence that he had been cleared of misconduct did not entirely restore that trust.

“We concluded there is this skewed incentive system,” Dr. Kim said. “If you are guilty of an integrity-based violation and you apologize, that hurts you more than if you are dishonest and deny it.”

The system is skewed precisely because the people we rely on and value are imperfect, like everyone else, and not nearly as moral or trustworthy as they expect others to be. If evidence of this weren’t abundant enough in everyday life, it came through sharply in a recent study led by Dan Ariely, a behavioral economist at the Massachusetts Institute of Technology.
Dr. Ariely and two colleagues, Nina Mazar and On Amir, had 326 students take a multiple-choice general knowledge test, promising them payment for every correct answer. The students were instructed to transfer their answers, for the official tally, onto a form with color-in bubbles for each numbered question. But some of the students had the opportunity to cheat: they received bubble sheets with the correct answers seemingly inadvertently shaded in gray. Compared with the others, they changed about 20 percent of their answers, and a follow-up study demonstrated that they were unaware of the magnitude of their dishonesty.

“What we concluded is that good people can be dishonest up to the level where conscience kicks in,” said Dr. Ariely, author of the book “Predictably Irrational: The Hidden Force that Shape Our Decisions,” due out next year. “That essentially you can fool the conscience a little bit and make small transgressions without waking it up. It all goes under the radar because you are not paying that much attention.”

It is a mistake to underestimate the power of simple attention. People can be acutely aware of what they pay attention to and remarkably blind to what they do not, psychologists have found. In real life, to be sure, casual denials of bad behavior require more than simple mental gymnastics, but inattention is a basic first ingredient.

The second ingredient, or second level, is passive acknowledgment, when infractions are too persistent to go unnoticed. People have adapted a multitude of ways to handle such problems indirectly. A raised eyebrow, a half smile or a nod can signal both “I saw that” and “I’ll let this one pass.”

The acknowledgment is passive for good reasons: an open confrontation, with a loved one or oneself, risks a major rupture or life change that could be more dire than the offense. And more often than is assumed, a subtle gesture can be enough of a warning to trigger a change in behavior, even one’s own.

In an effort to calculate exactly how often people overlook or punish infractions within their peer groups, a team of anthropologists from New Mexico and Vancouver ran a simulation of a game to measure levels of cooperation. In this one-on-one game, players decide whether to contribute to a shared investment pool, and they can cut off their partner if they believe that player’s contributions are too meager. The researchers found that once players had an established relationship of trust based on many interactions — once, in effect, the two joined the same clique — they were willing to overlook four or five selfish violations in a row without cutting a friend off. They cut strangers off after a single violation.

Using a computer program, the anthropologists ran out the simulation over many generations, in effect speeding up the tape of evolution for this society of players. And the rate of overlooking trust violations held up; that is, this pattern of forgiving behavior defined stable groups that maximized the survival and evolutionary fitness of the individuals.

“There are lots of way to think about this,” said the lead author, Daniel J. Hruschka of the Santa Fe Institute, a research group that focuses on complex systems. “One is that you’re moving and you really need help, but your friend doesn’t return your call. Well, maybe he’s out of town, and it’s not a defection at all. The ability to overlook or forgive is a way to overcome these vicissitudes of everyday life.”

Nowhere do people use denial skills to greater effect than with a spouse or partner. In a series of studies, Sandra Murray of the University of Buffalo and John Holmes of the University of Waterloo in Ontario have shown that people often idealize their partners, overestimating their strengths and playing down their flaws.

This typically involves a blend of denial and touch-up work — seeing jealousy as passion, for instance, or stubbornness as a strong sense of right and wrong. But the studies have found that partners who idealize each other in this way are more likely to stay together and to report being satisfied in the relationship than those who do not.

“The evidence suggests that if you see the other person in this idealized way, and treat them accordingly, they begin to see themselves that way, too,” Dr. Murray said. “It draws out these more positive behaviors.”

Faced with the high odor of real perfidy, people unwilling to risk a break skew their perception of reality much more purposefully. One common way to do this is to recast clear moral breaches as foul-ups, stumbles or lapses in competence — because those are more tolerable, said Dr. Kim, of U.S.C. In effect, Dr. Kim said, people “reframe the ethical violation as a competence violation.”

She wasn’t cheating on him — she strayed. He didn’t hide the losses in the subprime mortgage unit for years — he miscalculated.
This active recasting of events, built on the same smaller-bore psychological tools of inattention and passive acknowledgment, is the point at which relationship repair can begin to shade into willful self-deception of the kind that takes on a life of its own. Everyone knows what this looks like: You can’t talk about the affair, and you can’t talk about not talking about it. Soon, you can’t talk about any subject that’s remotely related to it.

And the unstated social expectations out in the world often reinforce the conspiracy, no matter its source, said Eviatar Zerubavel, a sociologist at Rutgers and the author of “The Elephant in the Room: Silence and Denial in Everyday Life.”

“Tact, decorum, politeness, taboo — they all limit what can be said in social domains,” he said. “I have never seen tact and taboo discussed in the same context, but one is just a hard version of the other, and it’s not clear where people draw the line between their private concerns and these social limits.”

In short, social mores often work to shrink the space in which a conspiracy of silence can be broken: not at work, not out here in public, not around the dinner table, not here. It takes an outside crisis to break the denial, and no one needs a psychological study to know how that ends.

In Ms. Farrington’s case, the event was a move out of the country for her husband’s job. Unable to earn much money from her own work, she kept buying but had no way to cover the credit card payments.

“Basically,” she said, “I had to fess up. It was terrible, but I fessed up to my husband, I fessed up to my mother and to another friend who was getting the bills while I was away. This whole web of intrigue, and in the end it just had to crash.” She now hunts for better bargains on eBay.