



accountabili-buddy

— CLARITY. COMMITMENT. FOLLOW THROUGH. —



CASE
STUDIES

CASE STUDY 59

THE CHANGING-EXPLANATION CLIENT

1. TRAINING OBJECTIVE

Recognize when changing surface explanations coexist with a stable behavioral outcome and determine whether a broader maintaining factor should be investigated.

2. CLIENT PROFILE

Client: Monique

Goal: Begin a consistent savings plan

Current Commitment: Transfer a fixed amount into savings each Friday

3. RELEVANT BACKGROUND

For six weeks the transfer has not occurred.

Reasons given:

- Week 1: unexpected car expense;
- Week 2: forgot;
- Week 3: needed money for a birthday;
- Week 4: account balance felt too low;

- Week 5: planned to do it Saturday instead;
- Week 6: bought concert tickets.

Each explanation is individually plausible.

INTERACTION 1

Accountabili-Buddy: Another week without the transfer.

Monique: I know. The concert tickets kind of killed it this week.

Accountabili-Buddy: Looking across the six weeks, the reason has changed every time but the result has not. What do you make of that?

Monique: I guess there is always something.

4. PROVISIONAL EVIDENCE ANALYSIS

FACTS

- The outcome is stable: no transfer;
- the immediate explanation varies;
- some explanations involve necessities; others involve discretionary spending;
- no week has protected the savings commitment against competing use of the money.

ACCOUNTABILI-BUDDY INFERENCE

The stable issue may involve:

- low actual priority;
- insufficient margin in the budget;
- discomfort with reduced discretionary funds;
- commitment amount too high;
- savings being treated as residual rather than protected.

5. PROVISIONAL FORMULATION

Variable immediate explanations may coexist with a stable structural or priority problem.

6. INITIAL INTERVENTION

The Accountabili-Buddy should stop evaluating each week as an independent exception.

“I do not think we need to keep solving each week separately. We need to know why savings is consistently the thing that gives way.”

INTERACTION 2

Monique: Honestly, I keep saying savings is important, but when something comes up I would rather use the money.

Monique: The amount we picked also feels big once Friday arrives.

7. UPDATED EVIDENCE

Two stable factors emerge:

1. savings has lower enacted priority than initially stated;
2. the selected amount may be poorly calibrated.

8. REVISED FORMULATION

Priority conflict plus possible commitment miscalibration.

The changing explanations were real but secondary.

9. RECOMMENDED RESPONSE

“That gives us a more stable explanation than the individual weeks. You are choosing other uses when they compete, and the amount feels harder to release than it did when we set it. We need to decide whether the savings goal, the amount, or both should change.”

INTERACTION 3

Monique chooses a smaller automatic transfer and states that discretionary purchases should come after it.

Over the next four weeks, three transfers occur.

10. FINAL FORMULATION

The problem was not six unrelated exceptions. It was a recurring priority and calibration issue expressed through different weekly events.

11. WHY THIS CASE MATTERS

A changing reason does not necessarily mean the client is dishonest.

The immediate explanations may all be true.

Longitudinal accountability asks whether they adequately explain the stable outcome.

12. WEAK ACCOUNTABILITY-BUDDY RESPONSES

WEAK RESPONSE A

"You always have an excuse."

Problem: Converts variable real events into a character accusation.

WEAK RESPONSE B

"Let's troubleshoot each week better."

Problem: Misses the stable pattern.

WEAK RESPONSE C

"You clearly do not care about saving."

Problem: Too broad; goal value and amount calibration both require examination.

13. RECORD / UPDATE

Goal: Weekly savings

Outcome: Six consecutive missed transfers

Surface Explanations: Variable

Stable Factors Identified: Lower enacted priority; amount feels too high

Intervention: Monique chooses a smaller automatic transfer and gives it priority over discretionary purchases

Outcome: Improved follow-through

14. SCORING CRITERIA

Full-credit responses should:

- distinguish immediate causes from stable maintaining factors;
- avoid accusing the client of excuse-making;
- use longitudinal repetition;
- identify multiple stable factors where appropriate;
- preserve client ownership when adjusting the commitment based on evidence.