



# Level 5 Accountability

## Developing a Trusted Relationship

By James C. Galvin



**M**ichelle serves in the finance department of a large ministry. One of her duties is checking staff expense reports, and she's noticed something unusual about the CEO's travel expenses.

The new CEO spends three times as much as the previous CEO did to go to the same cities. It wasn't just her imagination because she went back and checked the figures herself. She questioned some of the items being reimbursed but her boss routinely signed his approval without mentioning anything to the CEO. So, she was surprised when the CEO gave a talk to the staff about the importance of accountability.

"Everyone needs to be accountable," he asserted. "For example, I'm held accountable by our board of directors." Michelle wondered how a board that only met three times a year could ever provide the kind of accountability this leader needed in his life.

Michelle has also been concerned for her friends in the development department. The director, Richard, has been talking more about the importance of accountability and pressuring his staff to be more accountable to him. Her friends felt this was unnecessary and intrusive.

One day on her break, Michelle sat by Sally, the receptionist. Sally said, "I'm in an excellent small group for singles. We all enjoy being together but I'm frustrated because they won't go deeper. I need help

with some issues in my life and I can't seem to find any help from others in the group. I don't know where to turn."

"What is it with accountability?" Michelle wondered. "Those who need it aren't being held accountable by anyone. Those who offer it don't have any takers. Those who are seeking it can't seem to find it."

### Getting Past the Negative Connotation

There's a lot of confusion surrounding accountability. Is it something that happens naturally in a relationship, or do you have to set up a structure to make it happen? Is this something you do one-on-one or in an accountability group? It's clearly a biblical concept. In Romans 3:19, Paul says, "Now we know that whatever the law says, it says to those who are under the law, so that every mouth may be silenced and the whole world held accountable to God."

This is the ultimate accountability. Everyone will have to

**I have a friend** that I make a point of visiting two or three times a year. We understand each other deeply and trust each other implicitly. Typically, we will take an afternoon or evening for a “gut check.” This is where I share what’s really happening in my work, my life and my family. I open up parts of my life to him and ask for advice and help as a brother in Christ. He helps me come up with concrete actions to help me move forward. I’m able to return the favor for him.

give an account to God one day. So we seek to be accountable now because we’re living before the face of God and we know he sees everything we do. Yet accountability is steadfastly avoided by some and recklessly abused by others. What is it with accountability?

Don Cousins, a church consultant and speaker, identifies the core of the problem as a basic misunderstanding about what the word means. “Accountability carries a negative connotation,” he says. “It creates the image of somebody being a watchdog in your life. When we say somebody needs accountability, it’s usually because they’ve messed up in a big way and we think they need closer supervision. When someone asks for accountability, we think they’re asking somebody to hover over them and tap them on the shoulder when they start doing something unacceptable. Joining an accountability group sounds like volunteering to live your life in a fishbowl. Who’d want that?”

At its root, accountability means giving an account to someone or being held responsible for our actions. Ultimately, God will hold us all accountable.

Until then, we have the ability to ask for a lesser form of accountability from fellow believers. Generally, we don’t pursue accountability unless we decide we need it. When we need it and pursue it, we’re essentially asking for protection. We don’t want to engage in self-destructive behavior and we don’t want to do things that destroy others. We want to break old habits and start new habits. When someone invites you to hold him accountable, in essence he’s asking, “Will you please protect me? Protect me from doing that which I don’t want to do and protect from not doing that which I want to do.”

### The Sin Issue

Why do we need protection? Satan is roaming the world looking to deceive believers. Jesus made this clear in John 8:44, “When he lies, he speaks his native language, for he is a liar and the father of lies.” This is one of the few tools Satan has to use against us and he uses it continually. Satan would want us to believe prayer isn’t important, that little sins don’t matter. It’s easy to start believing the lies.

In addition, many of us underestimate the power of sin and the weakness of the flesh. Even though God implants

ourselves! Of course, we have the Word of God and the Holy Spirit working mightily in us to overcome temptation, but a friend who’s willing to help us be accountable in an area of need gives us yet another dose of protection.

### Discovering the Five Levels

Once we get beyond the negative connotation of accountability and view it as something desirable and positive, we still miss each other on levels of accountability. Some people talk about accountability in a general way and oth-

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a new nature in us at the moment of salvation, we retain a capacity to sin. In Romans 7:18-19, Paul says, “I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out. For what I do is not the good I want to do; no, the evil I do not want to do—this I keep on doing.” I don’t know about you, but sometimes I find myself wondering, “Why am I doing this?” When we find ourselves doing what we don’t want and not doing what we want, we can decide to be accountable and ask for help from another believer.

So we need protection against the lies and deceit of Satan and also from

ers in a deeply personal way. We can get some clarity by viewing accountability on five different levels.

■ **Level 1: Imitation Accountability** is essentially having very little accountability in the sense of protection. Even though people operating on this level may be around others, they are going it alone. They don’t develop deep relationships of trust with others. They only let the relationship go so far and then they back away. Even though they are around other believers, they have cut themselves off. They may want others to believe they are living under accountability, but make excuses to avoid it. Those with no true accountability (e.g.,

protection) are in a dangerous place.

■ **Level 2: Conceptual Accountability** is where people think it's a good idea to be accountable, but they never act on it. They don't have any evidence of applying the principle.

■ **Level 3: Potential Accountability** is working to establish the possibility of accountability. People at Level 3 know they don't have close friends who could help bear their burdens. They feel a need to be connected with others in a deeper way and so they will form a small group, join an accountability group, or spend more time with a few close friends. They are working to establish accountability and they have hope.

■ **Level 4: Initial Accountability** is experiencing true accountability. People at this level are asking for and getting practical help with life issues, such as: eating too much junk food, getting enough exercise, arriving at work on time, reading the Bible, and finding time for prayer. They are asking for and getting protection in areas of life that hold them back. They experience the joy of making progress and seeing growth.

■ **Level 5: Intense Accountability** is the same but deeper. People at this level are asking for and receiving practical help with heart issues such as spending quality time with family, breaking addictive habits, avoiding pornography, becoming a better steward, or learning spiritual disciplines. They are able to ask for protection in an area difficult to discuss with others. They are experiencing victory in challenging areas of life.

So back to Michelle in accounting. She understood accountability to mean authentic accountability at Level 4 or 5. The CEO didn't have that. He seemed more interested in the image of being held accountable than in the reality of it. He was saying it but living at Level 1 or 2.

Richard was using the word accountability, but his real goal was compliance. He wanted more control over the behavior of others and is using the word accountability to obtain it. He wasn't doing anything to create an atmosphere where people could safely ask for or receive practical help from others. He wasn't even on the scale. To get there,

he'd need to begin by humbling himself and asking his staff for help with his over-controlling tendencies. Sally was in a small group and reaching out for deeper relationships. She was at Level 3 and trying to move to Level 4.

Even Level 4 accountability can be powerful and very beneficial. When I started a full-time position in youth evangelism, I was fortunate to be invited to a small group Bible study with a few friends my age who lived in the area. On the first night they asked how they could best pray for me during the week. I told them I really needed to be more consistent in my personal Bible study. I welcomed their concern and prayers, and really wanted to get on top of this area.

After all, I was telling young people they needed to have quiet times, and yet I wasn't reading my Bible consistently. The next week when we got together they asked, "How's your Bible reading going?" They were smiling and expectant. I was mortified. I hadn't done a thing about it. I said, "Thank you for asking and caring. I haven't done a thing

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**Don Cousins felt the Holy Spirit** urging him to go deeper in prayer. He wanted to get up earlier in the morning to be able to spend an extended time of prayer at the beginning of each day. Not being a morning person, he was having a difficult time establishing this routine. He talked with a good friend, who happened to be a morning person, about his desire and how he desperately wanted to spend time in prayer in the early morning. He asked his friend if he would call him at a specific time each morning to make sure he was up and had completed his prayer time. Don never resents the call. "When the alarm rings, I get up so that I'm ready to give him an answer. After an hour of prayer, I'm really glad when he calls."

## The 5 Levels of Accountability

■ **Level 5: Intense Accountability.** Asking someone to help you with heart issues, areas in your life difficult to discuss, and habits where you're seemingly unable to control yourself. You have the right person for the issue. You're being humble and vulnerable, and seeing progress.

■ **Level 4: Initial Accountability.** Asking someone to help in an area of need, such as ending a bad habit, getting started on a project, or being more consistent. You have the right friend or accountability group to help, and it's making a difference.

■ **Level 3: Potential Accountability.** Surrounding yourself with others you can turn to in a time of need. Building relationships with people who can hold you accountable in the future as you need it. You may join a small group or meet consistently with a certain friend.

■ **Level 2: Conceptual Accountability.** Thinking you have a level of accountability in your life but never acting on it. You have other people in your life but not the right people to help you with personal issues. You like the idea of accountability but haven't actually done much with it.

■ **Level 1: Imitation Accountability.** Claiming you have accountability in your life while working hard to avoid it. You don't ask for anyone's help on personal issues, yet you want to give the impression you do. You may have isolated yourself from others and insulated yourself from feedback.

on this, but because you asked, this is never going to happen again." Bible reading became an immediate priority for me.

### Realizing Authentic Accountability

So how do you get to Level 5 accountability? Don Cousins asserts that for authentic accountability to happen, you must have five conditions in place.

**1. The Right Motive.** You need to have the right motive of wanting to be protected from being deceived, from being undisciplined, or from falling to temptation. We can't be protected from being tempted, only from falling to it. It should be something specific you're genuinely worried about, not just a surface issue. "The heart is deceitful above all things" (Jeremiah 17:9), so recognize your need for help and protection.

**2. The Right Result.** You have to articulate the right result. What are you after that you seem unable to do on your own? What do you want to stop doing? What do you want to start doing? How will you know when you're doing better?

**3. The Right Person.** You have to find the right person. It has to be someone with judgment and wisdom. It has to be someone who loves you and has your best interest at heart. It has to be someone big enough to speak the truth to you. It works best if this person is around you regularly and can easily observe if you're on track or not.

**4. The Right Information.** You have to share the right information. Level 5 accountability requires you to be humble and vulnerable. You can't ask for general accountability and expect specific results. You have to share what's really going on in your life. You have to give the other person the real goods on yourself. This can be difficult.

**5. The Right Plan.** You need to create the right plan. You can't stop with

empathy. A simple plan of action is required so your friend will know how to help. You might not know what you need your friend to do before you talk, but together you can come up with a simple plan that will work.

This is what you need for authentic accountability. If any of these five conditions are missing, you won't experience the benefits.

### Practical Application

If you are serious, consider two questions. 1) Based on the five levels of accountability, what level am I currently experiencing? 2) According to the five conditions for accountability, what's my next step?

Warning: Don't show up at your next couples' Bible study and expect an enthusiastic reception for authentic accountability. It's highly unlikely that a mixed group of men and women will allow for a deep level of sharing. Generally, men need accountability from other men and women from women. Sometimes your spouse can provide this level of accountability for you. An evangelistic Bible study welcoming new seekers is not a good place to find authentic accountability. You need a small accountability group or a mature believer you respect and trust.

*Credit belongs to Don Cousins, president of Team Development, Inc., Holland, Mich., for developing the five-level accountability concept. You may contact him at [dcousins@egl.net](mailto:dcousins@egl.net).*

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