# **Global Counterfactual Explanations:** Investigations, Implementations and Improvements

# Abstract

Counterfactual explanations have been widely studied in explainability, with a range of application dependent methods emerging in fairness, recourse and model understanding. However, the major shortcoming associated with these methods is an inability to yield explanations beyond a local level. While some works touch upon the notion of a global explanation, typically suggesting to aggregate masses of local explanations in the hope of ascertaining global properties, few provide frameworks that are reliable or computationally tractable. Meanwhile, practitioners are requesting efficient and interactive explainability tools. We investigate existing global methods, implementing and improving Actionable Recourse Summaries (AReS), the only known global counterfactual explanation framework for recourse.

# **Investigations:** Existing Methods

Counterfactual explanations (CEs) identify input perturbations that result in desired predictions from machine learning (ML) models. A key benefit of these explanations is their ability to offer recourse to affected individuals in certain scenarios (e.g., automated credit decisioning). However, the research efforts so far have largely centred around local analysis, generating explanations for individual inputs. Such analyses can help vet model behaviour at an instance-level, though it is seldom obvious if the insights gained therein would generalise globally.

#### **Implementations: AReS**

[1] investigates this problem, proposing Actionable Recourse Summaries (AReS), a framework that constructs global counterfactual explanations (GCEs). AReS adopts an original, interpretable structure of triples of the form If/If/Then conditions, pictured in Figure 1, Left. However, there exist shortcomings that limit its real-world use. Specifically, we find that AReS is a) computationally expensive and b) sensitive to continuous features. We propose amendments to the algorithm and demonstrate that these lead to significant performance improvements on two benchmarked financial datasets.

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#### (Stage 1) **Ground Set Generation**

Ground Set  $V \subset S\mathcal{D} imes \mathcal{RL}^2$  (Valid Triples) Evaluate all triples in  $V \subset \mathcal{SD} imes \mathcal{RL}^2$ Frequent Itemsets SD, RLInitialise the solution  $\mathcal{R}$  as the Foreign-Worker = True If Foreign-Worker = True: singleton set with the largest If Sex = Male and  $20 \le Age \le 30$ , Foreign-Worker = False objective function value: Then Sex = Male and 30 <= Age < 40 0 <= Years-At-Current-Home < 1 1 <= Years-At-Current-Home < 2 *If* Sex = Male and 20 <= Age < 30:  $v_{i+1}$ Sex = Male, 20 <= Age < 30 *If* 0 <= Years-At-Current-Home < 1, Sex = Male, 30 <= Age < 40 *Then* 1 <= Years-At-Current-Home < 2  $- \log \log f$  $\mathcal{V}$  -

Figure 1: Workflow for our AReS implementation (without improvements).  $\mathcal{SD}$  and  $\mathcal{RL}$  are assigned to the same set generated by apriori.  $\mathcal{SD} \times \mathcal{RL}^2$  is iterated over to compute valid triples (If/If/Then conditions) for the ground set V (Stage 1). Each item in V is evaluated (Stage 2), and the optimisation procedure in [2] is applied (Stage 3), returning the smaller two level recourse set, R.

### **Improvements:** Stage 1

 $\mathcal{RL}$ -Reduction Iterating over  $\mathcal{SD} \times \mathcal{RL}^2$  is wasteful, as many items in  $\mathcal{RL}$  will never form valid "If-Then" conditions. We iterate instead over  $\mathcal{RL}$  and remove items that contain a feature combination that only occurs once, yielding a reduced  $\mathcal{RL}$ .

**Then-Generation** (q) Instead of searching  $\mathcal{SD} \times \mathcal{RL}^2$  for triples, we search  $\mathcal{SD} \times \mathcal{RL}$  for If conditions, and re-apply apriori, with threshold q, on a filtered dataset to generate Then conditions.



#### **Improvements:** Stage 2

V-Reduction (r, r') We propose to evaluate a fixed number of triples and form a new ground set by



either adding each new triple, or by only adding triples that increase the accuracy of the new set (i.e. vertical blue steps in Figure 3), which we de-Figure 3: Redundancy in V. note r and r' respectively.

**V-Selection** (s) We achieve speedups by further shrinking the ground set pre-optimisation, by sorting the ground set by recourse accuracy (already calculated), and select the s highest-performing triples. If s = r (or s = r') then no sorting occurs.

In Stage 1, we demonstrate that  $\mathcal{RL}$ -Reduction is capable of generating an equivalent ground set Vorders of magnitude faster than the original method,

(Stage 2) **Ground Set Evaluation** 

$$v_{\max} = \operatorname*{arg\,max}_{v \in V} f(\{v\})$$
  
 $\mathcal{R} = \{v_{\max}\}$ 

(Stage 3) **Ground Set Optimisation** 

While there exists a delete, add or exchange operation that increases the value of the solution set  $f(\mathcal{R})$ , and satisfies constraints, perform it:

**Delete**: remove a triple from  $\mathcal{R}$ Add: move a triple from V to  $\mathcal{R}$ Exchange: swap a triple in  $\mathcal{R}$ with one from V





#### **Improvements:** Stage 3





#### **Experimental Results**

and *Then Generation* also constructs (different) ground sets rapidly (Figure 2). In Stage 2, the saturation of ground set performance after only 1 to 2 percent of full evaluation (Figure 3), causes shrinking (r = 5000) to perform significantly better than full evaluation, and *Then Generation* also erases many of the limitations surrounding continuous features (Figure 4). In Stage 3, we finally observe vast speedups, owing to the generation of very small yet high-performing ground sets: r, r' and s restrict the size of V yet retain a near-optimal V (Figure 5).

This work studies the current state of global counterfactual explanations (GCEs), and addresses in detail the scalability issues in the recently proposed AReS framework [1]. We propose improvements to the AReS framework that speed up the generation of GCEs by orders of magnitude, also witnessing significant accuracy improvements on continuous data.

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We thank the original authors Kaivalya Rawal and Himabindu Lakkaraju for their helpful discussion of the proposed AReS framework in [1]. Poster: Computational Physics and Biophysics Group, Jacobs University **Disclaimer** This poster was prepared for informational purposes by the Artificial Intelligence Research group of JPMorgan Chase & Co. and its affiliates ("JP Morgan"), and is not a product of the Research Department of JP Morgan. JP Morgan makes no representation and warranty whatsoever and disclaims all liability, for the completeness, accuracy or reliability of the information contained herein. This document is not intended as investment research or investment advice, or a recommendation, offer or solicitation for the purchase or sale of any security, financial instrument, financial product or service, or to be used in any way for evaluating the merits of participating in any transaction, and shall not constitute a solicitation under any jurisdiction or to any person, if such solicitation under such jurisdiction or to such person would be unlawful.

#### Conclusion

#### References

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