



AI in Legal Services

Research Report

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Executive summary

Background, objectives and methodology

This comprehensive research explores how consumers might respond to potential future developments in AI within legal services over the next 5 to 15 years. Drawing on expert interviews, deliberative workshops, an online community and a quantitative survey, it provides a detailed view of public expectations, concerns and trade-offs. The findings highlight strong support for the potential of AI to improve access to justice, alongside clear and consistent expectations around consumer protection.

This research was conducted with the Legal Services Board's Public Panel members. These members drawn from legal service users, consisting of around 13,000 individuals across England and Wales. Throughout this report, we refer to this group as 'Public Panel members'. A total of 60 Public Panel members took part in face-to-face deliberative events and a further 40 took part in an online community. Finally, an online survey was conducted with 1,000 Public Panel respondents, selected to be representative of the population of England and Wales.

Research findings

The findings indicate that fostering innovation has the potential to increase access to justice, as long as consumers are sufficiently protected. The evidence gathered helps to identify public perceptions of the safeguards required and inform the LSB's focus on supporting innovation and improving access to justice whilst ensuring consumer protection.

Across the research, consumer views are shaped by a set of core trade-offs. Participants are broadly supportive of innovation, but only where risks are appropriately managed.

Key trade-offs include:

- Expanding access to justice through low-cost or free tools versus ensuring protection from harm.
- Encouraging innovation and availability of tools versus enforcing minimum regulatory standards.
- Providing fast, automated support versus maintaining user control and consent.
- Allowing differences in service quality versus preventing unfair or harmful outcomes.

These trade-offs cannot be resolved by consumers, but instead define the conditions under which the use of AI in legal services is considered acceptable.

A summary of the key themes emerging from the research is provided below, mapped back to the overall objectives of the research.

Objective: How do consumers understand, experience and expect AI-enabled and online legal tools to behave across common legal problems? Where do they draw the line in terms of what is appropriate?

- Public Panel perceptions are shaped by current experiences of using general chatbot-style AI tools such as ChatGPT, CoPilot and Gemini.
 - Looking five to ten years ahead, experts working in technology and legal services predict a wide range of future applications, both consumer-facing and professional, which autonomously monitor information and take action.
- Public Panel members are deeply uncomfortable with the idea of autonomous tools, expressing concerns around privacy and lack of control, even where their actions result in positive outcomes for the user.
- Expectations around the impact of AI on legal services are mixed. There is a widespread sense that these technologies can improve accuracy, affordability, protection and ease of use. However, this is balanced against privacy concerns, risks of jurisdictional irrelevance and out of date law, as well as risks around accountability and redress.
- Consumers expect and accept differences in quality and user experience, particularly between free and paid services. However, there is a clear and consistent rejection of any model in which lower cost or free services result in increased risk of harm. Safety is seen as a non-negotiable baseline, not a premium feature.

Objective: What level of transparency, accountability and redress do consumers expect?

- Expectations around transparency, accountability and redress are high and often exceed what is currently offered by unregulated AI tools. In particular, consumers expect clear routes to challenge incorrect advice which leads to negative outcomes, access support, and obtain compensation where harm occurs. The absence of these protections is seen as unacceptable, even where services are free.
- Public Panel members expect companies to be transparent about how their tools work, how they protect user data, and any potential bias within the tools.
- There are strong concerns about limited routes for protection and redress when things go wrong.
- Consumers expect a gap between paid and free services in terms of protection and compensation but are uncomfortable with this where it exposes users to harm.

Objective: Where do expectations diverge from current regulatory protections or market practice?

- There is a clear gap between consumer expectations around transparency, accountability and redress, and what is realistic under current regulatory arrangements.
- There is strong support for clear minimum standards to protect safety, in relation to:
 - **Privacy risks**, in which sensitive personal or financial information is used or held in a way that they would not be comfortable with.
 - **Action without consent**, in which action taken autonomously leads to negative outcomes.
 - **Accuracy**, in which inaccurate information (e.g. biased or based on out of date or jurisdictionally irrelevant law) leads to negative outcomes.

- **Lack of escalation and responsibility**, in which something goes wrong and there is insufficient ability to escalate the issue or get them to take responsibility.

Conditions for trust: clear consumer “red lines”

Across all stages of the research, a consistent set of non-negotiable expectations emerged. These represent the conditions under which consumers are willing to accept AI in legal services. These are:

1. A minimum guarantee for accuracy
2. Not take consequential action without informed prior consent
3. Ensure some level of human oversight
4. Consumers to access redress for harm caused
5. Consumer’s personal information to be protected

While these expectations are widely shared, the research highlights a significant gap between these expectations and what may be feasible in practice. Specifically, there are tensions between maintaining affordability and meeting expectations around accuracy, accountability and oversight. This “expectation-reality gap” presents a key challenge for regulators and providers.

Several subgroup differences emerged throughout the research:

While some differences exist between subgroups, the overall pattern is one of broad consensus.

Younger, more digitally confident users, ethnic minorities and those with experience using AI tend to be more optimistic about its potential benefits. In contrast, older and less digitally confident users are more cautious and place greater emphasis on regulation and protection.

However, these differences are primarily in strength of opinion, rather than opposing views. Across all groups, there is strong agreement on the importance of safety, accountability, and user control.

We also looked at differences between those who are in principle more accepting or more sceptical about consumer protection regulation. Perhaps unexpectedly, even those who are more sceptical about regulation feel that there is a role for mandatory regulation in keeping consumers of AI legal tools safe.

In contrast, those who are younger, from ethnic minorities or use AI regularly are significantly less likely than the average to welcome mandatory regulation. As such, it appears that in shaping stances on consumer protection:

- Ideological stance on regulation is a less important factor
- Appetite for the benefits of tools, and personal confidence in using them safely appear to be more important factors.

Overall, consumers take a pragmatic view of AI in legal services. They recognise its potential to improve access, reduce costs and simplify processes, but are clear that this should not come at the expense of safety or fairness. Where safeguards are in place, AI has the potential to increase trust and engagement. Where they are absent, there is a risk of harm, loss of confidence, and widening inequalities in access to justice.

1. Context, background and objectives

1.1 Market context

Artificial intelligence (AI) is reshaping the way consumers access and experience legal services in England and Wales. Until recently, most innovation in the sector involved online forms, standardised templates, or platforms that connected clients with human lawyers. Today, people are increasingly using AI tools instead of talking to a lawyer for legal help. This includes both **general-purpose generative AI assistants** (such as ChatGPT, Microsoft Copilot or Google Gemini) and **legal-specific platforms** designed to handle discrete matters like parking fines, small claims, debt recovery, and wills.

For many consumers, general AI assistants now serve as a **first port of call** when facing a legal problem. They can provide draft complaint letters, explain procedures, or summarise documents in plain English. There is some evidence from academic research¹, and public polling that consumers sometimes trust these tools as much as, or more than, professional lawyers. However, this carries serious risks, given AI's well-documented tendency to 'hallucinate' (i.e. generate incorrect or misleading results).²

At the same time, a wave of **specialist AI-enabled legal tools** has emerged. Examples include *CaseCraft.AI*, which supports individuals through the small claims process; *Garfield AI*, which generates low-cost debt recovery letters; and *LawConnect*, which provides instant advice across a range of areas including immigration, family and employment issues.

The promise of these tools lies in their potential to **reduce cost, increase convenience, speed up processes, and empower people** who might otherwise struggle to navigate the legal system. But they also raise critical challenges around **accuracy, accountability, and consumer protection**, particularly when used in complex or high-stakes areas such as family, housing, or employment disputes.

1.2 Legal Services Board context

The Legal Services Board (LSB) is the statutory oversight regulator for the regulators of legal services in England and Wales. It was created by the 2007 Legal Services Act (the Act).

Legal services regulation primarily applies to authorised persons (i.e. regulated legal professionals and entities). However, The Act also confers broader functions on the LSB. These include the ability to recommend that the Lord Chancellor amend the list of reserved legal activities, i.e. those that only regulated legal professionals are permitted to carry out.³ In addition, section 163 of the Act provides that the LSB can:

¹ [University of Southampton \(2025\) ChatGPT vs lawyers: which would you choose?](#)

² [Surani, F. and Ho, D.E. \(2024\) AI on Trial: Legal Models Hallucinate in 1 out of 6 \(or more\) Benchmarking Queries](#)

³ [UK Parliament \(2007\) Legal Services Act, section 24](#)

...enter into arrangements with any person under which the Board is to provide assistance for the purpose of improving standards of service and promoting best practice in connection with the carrying on of any legal activity' (which is not limited to reserved legal activities).⁴

In April 2024, the LSB provided an update to the Department for Science, Innovation and Technology (DSIT) and the Ministry of Justice (MOJ) on its planned approach to AI in overseeing regulation in the legal services sector. The key principles of this approach include:

- An outcomes-based, non-prescriptive and technology neutral approach: the LSB does not wish to focus on specific technologies, but rather on the outcomes of good regulation. This allows for flexibility as technology evolves.
 - A focus on three outcomes for regulation of technology and innovation: improving access to legal services, balancing risks and benefits in a way that protects consumers, and fostering an open environment.
- Providing oversight and accountability of the eight legal services regulators, monitoring how they incorporate providers' use of AI and tech into their regulatory processes, and intervening if required.
- Managing the risks and challenges presented by AI in legal services, including accountability, transparency and explainability.

Recent exploratory work by the LSB⁵ has indicated that unregulated services are a key risk for consumers, and a critical evidence gap exists in current understanding. Research is therefore needed to inform the LSB's broader strategic aim of supporting innovation, whilst ensuring consumer protection. This research complements the current research study being conducted by the Solicitors Regulation Authority (SRA) on consumer experiences of AI tools.

1.3 Research objectives

The overall focus of this research is to understand consumer response to possible future developments in AI within legal services, within the next 5 to 15 years.

The specific objectives of this research are:

- To explore how consumers understand, experience and expect AI-enabled and online legal tools to behave across common legal problems, and understand where they draw the line in terms of what is appropriate.
- To identify what transparency, accountability and redress consumers expect when things go wrong, and what would feel fair and trustworthy in the future.
 - To surface where expectations diverge from current regulatory protections or market practice (the expectation-reality gap), including services that sit outside the Legal Services Act remit. This would inform proportionate regulatory and policy options.
- To dovetail with the SRA's work on technology and AI adoption so that insights are complementary and actionable for frontline regulators.

⁴ [UK Parliament \(2007\) Legal Services Act, section 163](#)

⁵ [Huma, M. & Morrison, R. \(2025\) Consumer Protection Project initiation](#)

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- To include a focus on the legal circumstances where people may be vulnerable, or in complex and high stakes situations.
- To support the LSB in engaging with the public, providers and partners.

2. Methodology overview

The research involved the following stages:

Figure: Methodology overview

1. Foundational stage	2. Deliberative stage	3. Developing stage	4. Quantitative stage
Initial literature review and interviews with 5 experts to build a strong foundation and inform scenario and research design throughout	Extended deliberative workshops with 48 legal service users in Cardiff, Manchester and London for in-depth exploration	Online community with 30 legal service users across the country, building on what came out of the deliberative research (e.g. key priorities and 'red lines')	Online survey with 1,000 legal service users from the Public Panel, testing key hypotheses and looking to quantitatively validate emerging findings

Each stage of qualitative and quantitative sample engaged with legal service users from the M·E·L Research Public Panel, designed to include a broad representation of different demographics, viewpoints and experiences around legal services and technology.

The three stages of fieldwork allowed for a range of complementary forms of engagement to take place with this sample:

- **Deliberative research:** Focused on extended dialogue, reflection and information sharing. Participants were given the time and space to build their understanding and perspective, and challenge their initial, instinctive understandings.
- **Online community:** Focused on testing instinctive responses to a range of scenarios and getting perspectives fresh perspectives on some of the key information that came out of the deliberative research.
- **Quantitative survey:** Focused on quantifying the key questions and tensions that emerged during qualitative research. With relatively less context and information shared, represents a 'cold read' on these key issues which is supplemented by the in-depth discussions and reflections in qualitative research.

Further information about each stage of the research and the sample can be found in appendix 9.1.

3. Context: views from experts

Given the nature of the research, we sought to engage experts working in legal technology, academia, regulation, consumer advocacy, ethics and governance. Based on the expert interviews, the following themes emerged. These provided context for development of the consumer research phase.

1. AI as a first step in the legal journey

The experts interviewed in the research noted that consumers are already using general AI systems as an initial point of reference for legal questions. People increasingly turn to general-purpose tools such as ChatGPT to check contracts, research rights, draft letters or complaints, and explore possible legal options.

As a result, lawyers are encountering clients who arrive with AI-generated documents or assumptions about the law. This is reshaping the client-lawyer relationship and may contribute to a broader trend of ‘unbundling’ of legal services. In this context this means potentially, rather than a single provider delivering a complete legal service, the process may involve a combination of consumers using AI tools themselves and legal representatives at different stages of the legal journey.

Over time, this trend could lead to legal services being embedded within everyday digital platforms rather than accessed through traditional law firms.

“I think AI is now become almost the public's first port of call. I mean, certainly for legal curiosity. What we're witnessing is a sort of unbundling of law... programmes like ChatGPT or CoPilot are teaching people to expect personalised justice.” - Expert

2. AI has the potential to expand access to justice

As noted above, AI systems are already enabling consumers to research legal issues, draft documents, and understand their rights before consulting a lawyer. In the future, AI tools could be used by lawyers to continue to automate routine legal processes, enabling them to make services available at a lower cost and therefore accessible to individuals and small businesses who previously could not afford them.

Several experts suggested that AI may help address the large proportion of unresolved legal problems experienced by the public, particularly where the cost of traditional legal advice is prohibitive.

These benefits are most immediately evident in early-stage triage, information provision, and routine administrative tasks. However, several experts also identified a growing role for AI in providing tailored advice and supporting the execution of legal processes in more structured areas of law. The extent of this

role is likely to depend on the complexity and risk of the issue, with human oversight remaining important for higher-stakes or more ambiguous cases.

“I think it will increase access to justice because people will be able to understand their rights better and they’ll be able to obtain the initial guidance whether they decide to take it further or not. I think there’s a huge potential for efficiency in terms of documents, review and triage.”

- Expert

3. A two-tier legal ecosystem may emerge

Many experts predicted the emergence of a two-tier system of AI-enabled legal support. Free or low-cost tools may offer basic guidance, while more reliable services combine AI with professional oversight and insurance.

While this model could broaden access to legal help, it also risks creating new inequalities if lower-income users rely primarily on automated advice while wealthier clients retain access to human expertise.

The experts interviewed warned that without safeguards, this dynamic could reinforce existing disparities in access to justice.

4. Accuracy and reliability are major risks, with additional concerns around inappropriate use of AI

Despite optimism about AI’s potential, the experts repeatedly highlighted the risk of incorrect or misleading outputs. Large language models can produce convincing but inaccurate responses, particularly when used outside specialist, regulated systems.

Examples already exist of [litigants submitting AI-generated legal arguments](#) (in court, or in legal documents) containing incorrect citations or misunderstandings of the law.

While accuracy and reliability are significant concerns, the experts highlighted a broader set of risks associated with AI in legal services. These include the potential for users to rely on tools beyond their intended scope, particularly for complex or high-stakes issues; the inability of AI systems to fully recognise emotional, social, or situational context; and the risk that individuals may not be prompted to seek professional advice when needed. Additional concerns relate to data privacy, bias, fragmentation of services, and unclear accountability where harm occurs.

5. Accountability and responsibility are unresolved, and crucial to driving consumer trust

The experts consistently raised questions about where responsibility lies when AI systems provide legal advice or carry out legal tasks. Responsibility could potentially sit with developers, law firms, platforms, or users, creating uncertainty for consumers seeking redress. Clarifying the lines of accountability and establishing appropriate steps of redress including regulatory frameworks were widely seen as essential steps for building trust.

“Who is going to kite mark the inevitable wave of AI powered services? You know, when for your holiday, you want ABTA [industry body protection] for your legal services. And who is going to provide that backup and support and reassurance for an AI powered legal service? And I don't know the answer to that.” Expert

6. Human lawyers will remain essential, but must adapt

AI is expected to complement rather than replace lawyers. Human professionals will remain essential for complex judgement, ethical decision-making, negotiation, multi-faceted and emotionally sensitive matters.

Future legal practice may involve lawyers supervising AI systems and focusing on higher-value advisory roles.

4. Expectations of the future role of AI in legal services

4.1 Perceptions of roles that AI may play in legal services

Experts interviewed in this research outline a wide range of potential roles that generative AI may play in the legal services market of the future (see section 2),

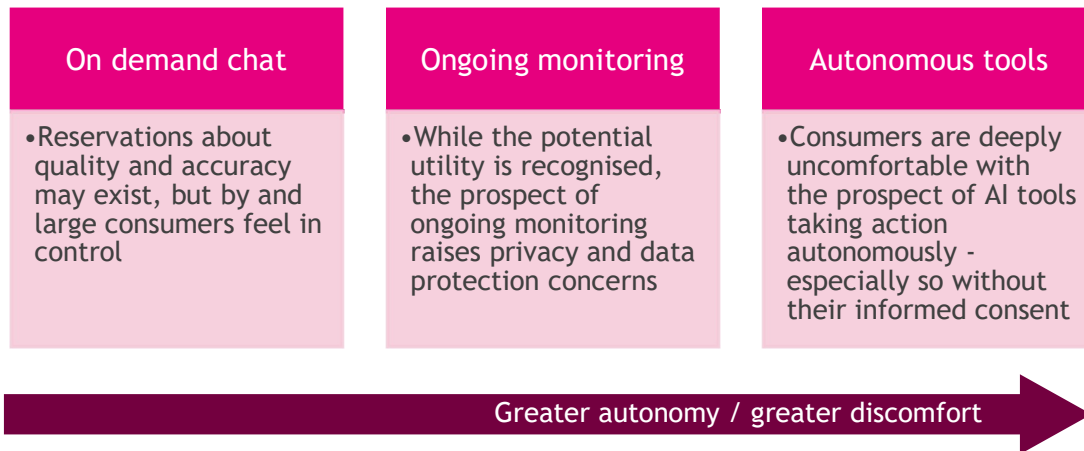
- **Increased use of general purpose AI chatbots:** As public use of existing AI chatbot services continues to grow, these tools are increasingly being used by consumers for legal purposes. As penetration continues to grow, this is likely to continue further (while some experts expect these to lose ground to sector-specific tools).
- **Growth of legal-specific AI advice tools:** In addition to these general-purpose tools, tools designed specifically for offering advice in the legal sector are likely to emerge. These may include free or paid services, and those that respond to user queries, continuously monitor or even autonomously take action.
- **Increasing use of AI tools by legal professionals:** As with other professions, AI assistants are increasingly being used by some legal professionals. Experts expect this trend to continue, including adoption of specialist tools developed for the sector.

Today's dominant generative AI tools primarily function 'on demand' (i.e. triggered by a user request), particularly among consumer-facing assistants. However, the experts interviewed indicate that AI assistants across each of the above categories may increasingly take on:

- **Monitoring functions:** in which information is continuously observed, to trigger in response to certain information
- **Autonomous functions:** in which after a monitoring tool is triggered it will automatically take action

Public Panel members were united in their strong reservations about using AI tools that would monitor situations or act autonomously. These autonomous actions raise concerns around privacy and feel like a dangerous loss of control.

Figure: Public Panel members' comfort with different functions



In order to explore Public Panel members' expectations of the roles that AI assistants may play, and how they would feel about a range of roles, we tested the following scenario.

Scenario: Jon's helpful but invisible assistant (full scenario in appendix 9.6)

Across the deliberative workshop, online community and quantitative survey, Public Panel members were presented with a scenario set in the 2030s. Jon, a 42-year-old delivery driver, uses an AI assistant that monitors everyday life including housing, work, benefits and contracts. After his landlord proposes a rent increase that appears to be illegally high, the assistant detects this.

Jon's assistant drafts and sends a formal legal letter challenging the rent increase to his landlord and their solicitor. Jon only discovers this after he receives an irritated phone call from his landlord.

However, Jon's landlord agrees to cancel their planned rent increase as a result.

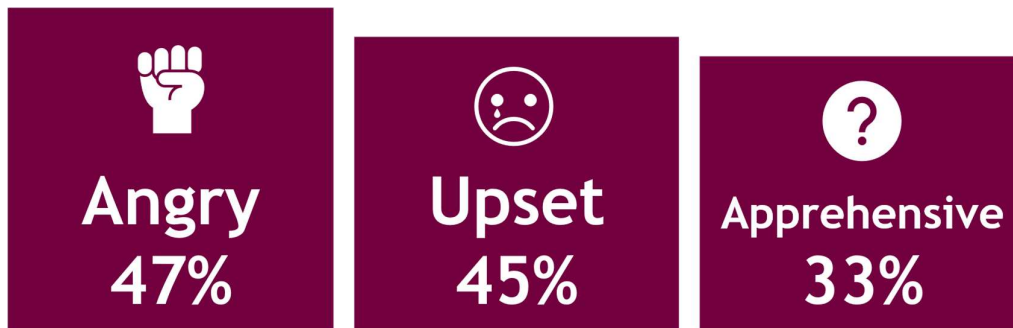
At the point where Jon's assistant detects an issue, expectations of what Jon's AI assistant will do vary significantly.



During the deliberative workshops, Public Panel members also questioned exactly how Jon's assistant would monitor these varied areas of his daily life. They voiced concerns about how information about such a wide range of intimate aspects of his life would be kept safe.

"It feels like invading your privacy and your autonomy and that right to sort of make your own decisions and inform decisions." Online community, 18-34, East Midlands

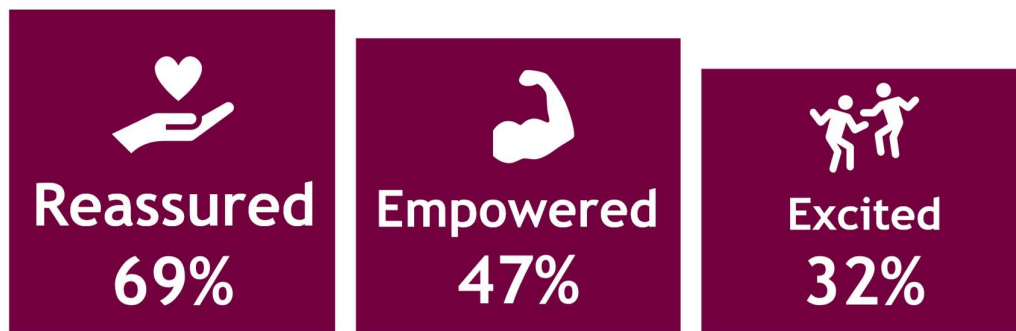
As outlined, in the second stage of this scenario, Jon discovers that his assistant sent a letter to his landlord without his consent. In response to this, participants expressed a deep sense of discomfort throughout both the qualitative and quantitative research. Quantitatively, Public Panel members express that they would feel angry, upset and apprehensive in this scenario.



QD2. If you were Jon in this situation, how would you feel? You may pick up to 3 options. Base size: n=1,000

In the final part of the scenario tested, it emerges that despite the uncomfortable situation, Jon's landlord has decided not to increase his rent. In response to this positive

outcome, Public Panel members emphasise positive emotions as the risk of harm is averted.



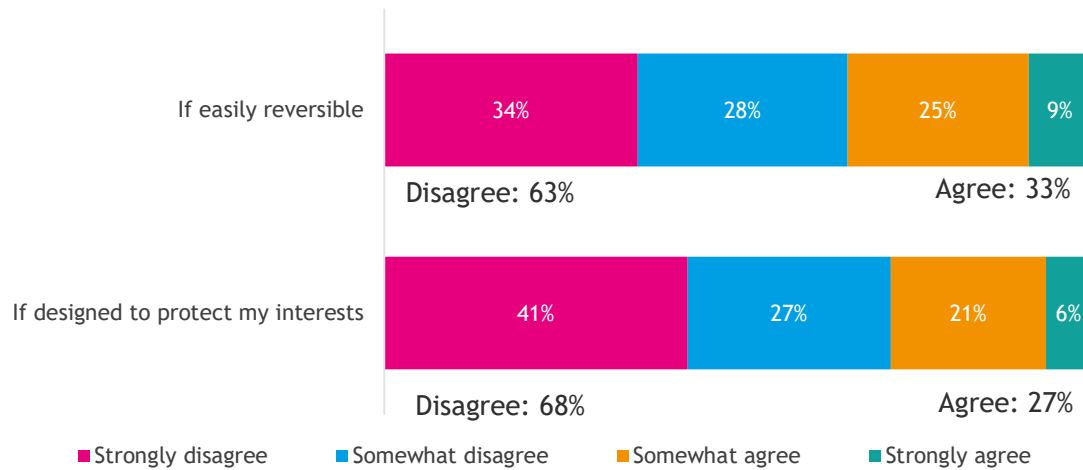
QD2. If you were Jon in this situation, how would you feel? You may pick up to 3 options. Base size: n=1,000

Despite the positive outcome, Public Panel members still feel deeply uncomfortable with the prospect of action being taken on their behalf which they feel that they have not given their consent to. This is especially the case when serious risks are involved (e.g. to housing or employment situations). No ends are felt to justify these means.

“If the tool wants to take action, I expect full consent as a landlord/tenant relationship is often fragile and legal grounds surrounding it can be extremely fragile.” - Online community, 18-34, London

In fact, overall, Public Panel members say that AI acting without their knowledge or consent emerges as the single most urgent concern to address (56%). Even when it is designed to protect their interests, this strong rejection is consistent.

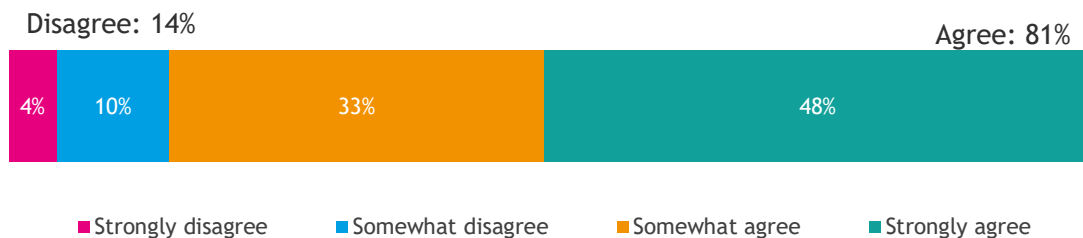
Acceptability of AI action without consent



Q2a/b. To what extent do you agree or disagree with the following statements? I would be happy for an AI legal tool to act without my explicit consent if I could easily undo the action. I would be happy for an AI legal tool to act without my explicit consent if it is designed to protect my interests. Base size: n=1,000

The Public Panel members strongly feel that protection is not an acceptable trade-off for the loss of consent. This even applies if it involves a vulnerable person in a high-stakes situation (e.g. a housing or employment issue).

An AI legal tool should **never** act automatically for a vulnerable person in high-stakes situations



QG2b. To what extent do you agree or disagree with the following statements? An AI should never act for me automatically in high-stakes situations. Base size: n=1,000

This is consistent across demographic profile, albeit with small but significant increases in disagreement among male (17%) and 18-34 (18%) respondents vs. the overall sample.

5. Expectations of the impact of AI on legal services

5.1 Expected impact on key aspects of legal services

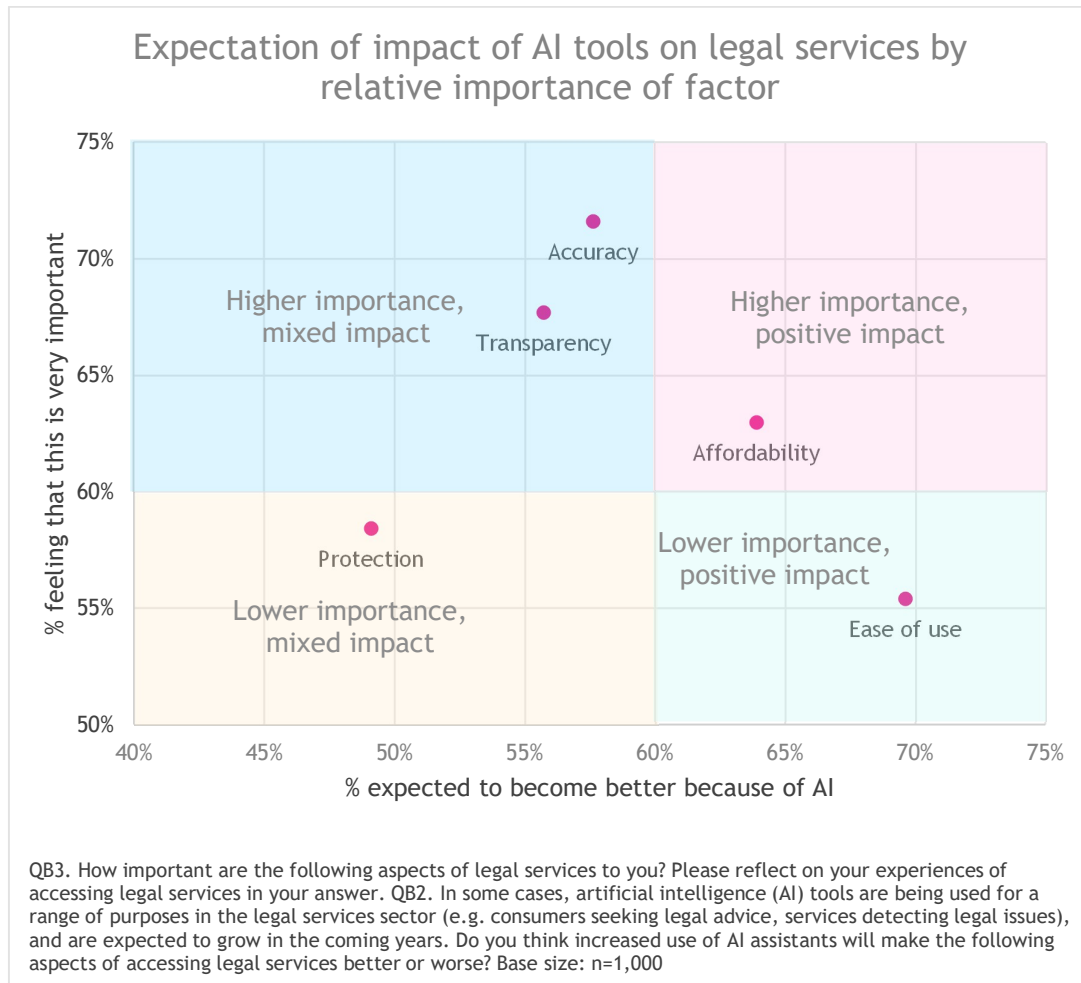
5.1.1 Summary of key aspects explored

Given the ever-changing nature of AI, it's difficult for people to confidently predict its impact on the legal services market. However, through the course of extended deliberation Public Panel members reached a strong sense of the wide-ranging potential benefits. They explored the expected impact on six key aspects of legal service provision:

- Accuracy (i.e. how accurate and up-to-date advice and information that legal service users receive is).
- Transparency (i.e. how clear providers are with legal service users about the service, advice and costs involved).
- Affordability (i.e. how affordable legal services are for legal service users)
- Protection (i.e. how reassured legal service users are that they will not be harmed by service issues, and providers will take responsibility for any harm).
- Ease of use (i.e. how easy it is for legal service users to access legal services and manage their providers).
- Accessibility (i.e. how easy it is to overcome non-financial barriers to services).

For each of these aspects, Public Panel members were asked 1) how important they feel this aspect is as a legal services user, 2) whether they expect increased use of AI assistants will make this aspect better or worse for consumers.

The following chart considers the importance of these aspects and the expected impact of AI on them. The vertical axis shows the percentage stating that each aspect is 'very important' to them. The horizontal axis shows the percentage who expect each aspect to become better because of the impact of AI.



Expectations of AI’s impact on legal services are broadly positive, particularly for more practical, user-facing aspects. Ease of use and affordability stand out as areas where AI is most expected to deliver improvements, with relatively high proportions anticipating better outcomes—especially for ease of use, despite it being seen as less critical overall. Affordability, meanwhile, combines both relatively high importance and positive expected impact, positioning it as a key area of perceived benefit.

In contrast, more fundamental service qualities such as accuracy and transparency are considered highly important but show more mixed expectations regarding AI’s impact. While many still anticipate improvements, confidence is less strong than for more functional benefits. Protection sits in the lower importance and mixed impact quadrant, suggesting it is both less of a priority for users and an area where AI’s benefits are less clearly defined. Overall, the pattern indicates optimism about AI enhancing accessibility and usability, but some caution around its ability to improve core service integrity.

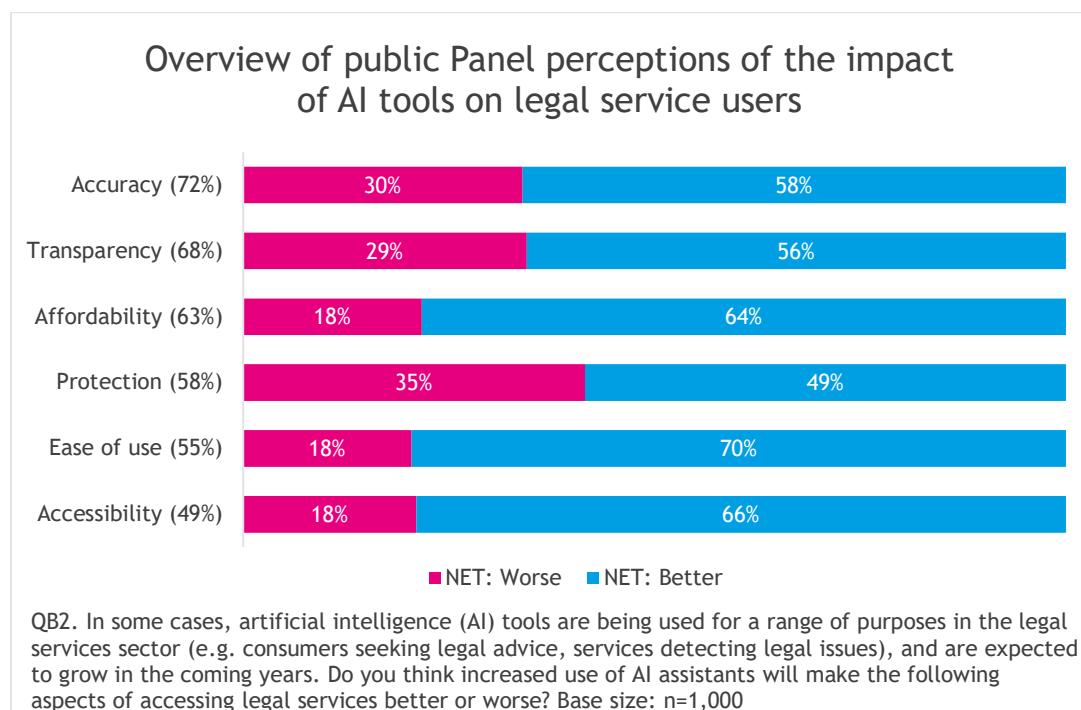
Across each of these aspects, optimism about the impact of AI tools tends to be higher among:

- Consumers aged under 50
- Ethnic minorities
- The more digitally confident

- Those who regularly use AI tools, feel more confident using AI

Conversely, those with lower digital confidence and those who are less familiar and confident with AI tools express more concern about being excluded from any benefits, or being subject to risks from trying to keep pace with change. This is consistent across qualitative (deliberative workshops and online community) and quantitative (survey) research.

The following chart summarises Public Panel members’ perceptions on whether these aspects of legal services would be made better or worse for consumers by AI tools. The % saying this factor is very important to them as a legal service user is in brackets after each aspect.

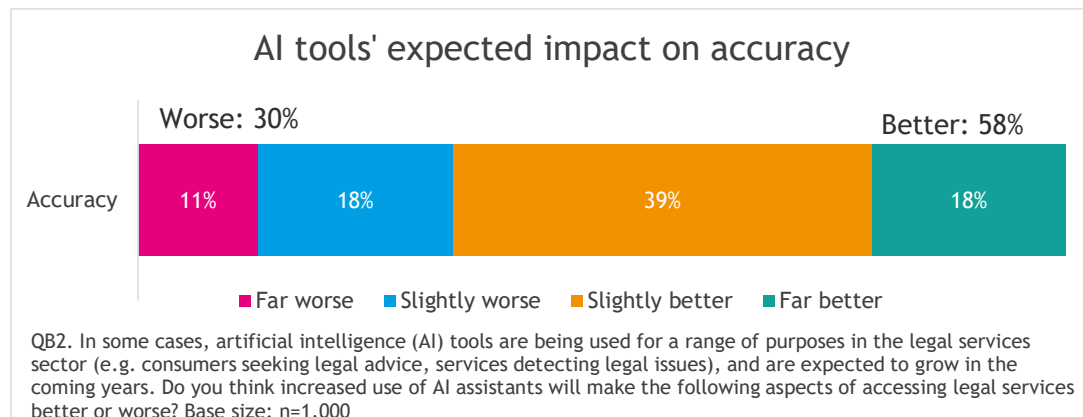


5.1.2 Accuracy

Accuracy (including how up-to-date and jurisdictionally relevant advice and information is) is felt to be the most important of these aspects by Public Panel members, with 72% saying it’s very important.

58% of Public Panel members expect AI tools to lead to better accuracy for legal service users (20% far better), while 28% expect worse accuracy.⁶ Optimism about better accuracy is higher for ethnic minorities (73%), younger people (70% 18-34s, 71% 35-49s) and the more digitally confident (59%).

⁶ On the impact on accuracy, 15% select don’t know / prefer not to say. In the survey, tested with (i.e. how accurate and up-to-date advice and information that consumers receive is).



Within this overall picture, qualitative deliberation with Public Panel members highlights nuance in their expectations. Some Public Panel members expect that AI tools may help overcome legal practitioners' time or fatigue barriers that might limit accuracy or cause errors in today's legal services market. This is seen as relevant particularly for routine, high-volume work.

“AI could absorb the whole encyclopaedia of law and catch details that even solicitors miss, such as specific clauses about sewage coverage when buying a house.” - Deliberative workshop, Cardiff

“Have you seen sometimes on television they talk about cases... they'll say there's 150,000 documents that have to be looked through. Now an AI could do that in minutes” - Deliberative workshop, Cardiff

This optimism is tempered by concerns about the potential negative impacts on accuracy. Experiences or second-hand accounts of AI hallucinations are particularly concerning when applied to legal services given the potentially high stakes for consumers. Similarly, concerns about AI sycophancy (wherein models are overly agreeable at the risk of detriment to accuracy) raise concerns.

Legal-specific issues rooted in training data such as jurisdictionally irrelevant or outdated law are less spontaneously front of mind for Public Panel members. However, when scenarios are shared in which these are mentioned, they are highly concerning.

“From my perspective, from my usage, it's very good at making stuff up, right? [...] Lawyers have got so much work, and even when you're going through it to see cases, the next thing you know someone looks it up and actually, no, it's not right.” - Deliberative workshop, London

“The AI really doesn't want to disappoint you, and it will always tell you kind of what you want to hear, right?” - Deliberative workshop, Cardiff

Given the serious real-world consequences of inaccuracies, Public Panel members feel that human oversight remains crucial. They are generally comfortable with the prospect of trained legal professionals using AI tools for efficiency and accuracy checking purposes. However, many feel they would not have the confidence to personally identify and remedy accuracy issues if they were using tools themselves.

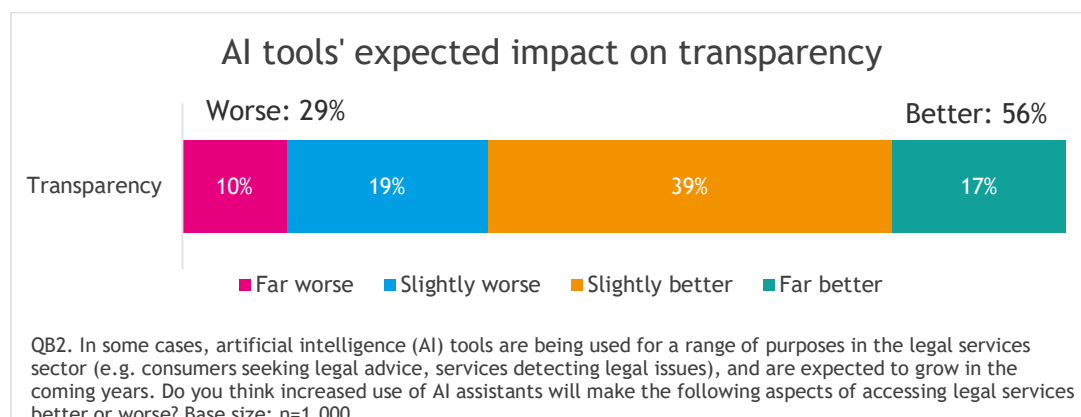
5.1.3 Transparency

Transparency (including how clear providers are with consumers about the service, advice and costs involved) is also felt to be a crucial aspect of legal services, with over two thirds (68%) saying that it’s very important. In some cases, Public Panel members raise concerns about the transparency of today’s legal services market. These concerns include information barriers related to technical terminology, costing and the exact nature of the services provided.

56% of Public Panel members say they expect AI to lead to better transparency in legal services (17% far better)⁷, rising to:

- 75% of those currently using AI monthly or more (for any task)
- 74% of ethnic minorities
- 68% of 35-49s and 67% of 18-34s

Conversely, 29% say they expect worse transparency (10% far worse), higher for those with low digital confidence (45%) and over 65s (39%).



Qualitatively, Public Panel members see several areas where AI tools could improve transparency: helping to triage where legal advice is required, explaining complicated processes and costs, and communicating legal advice in plain English.

“Like with the NHS Chatbot [...] I feel it should have the big red box that says, yeah, you need to seek legal advice on this matter.” - Deliberative workshop, Cardiff

⁷ On the impact on transparency, 15% select don’t know / prefer not to say. In the survey, tested with (i.e. how clear providers are with consumers about the service, advice and costs involved).

However, AI tools in legal services are felt to bring their own transparency risks. Privacy issues (e.g. data being commercialised or insufficiently protected), are particularly pertinent because of the personal and financial sensitivity of information relevant to legal matters. This concern is particularly acute about AI tools that would monitor aspects of everyday life. Less frequently, Public Panel members also demand transparency about risk of bias and the quality and source of training data.

“I would need it to be absolutely transparent about where it got information from, what information it chose not to include and why, with precise citations (double checked in specified databases) for references and case law and direct quotes of legislation.” - Online community, 35-49, London

Public Panel members expect companies to be transparent about how their tools work, protect their privacy and any potential bias. In some instances, they recognise that detailed, technical descriptions may make it hard to interpret this information. There is appetite for trusted external assurances or even mandatory regulation for some groups.

“The issue with AI is that they’re what’s called a black box, so we don’t know how they work [...] Where is the line where we can fully trust it? We generally can’t fully trust because we can’t see its faults.” - Deliberative workshop, London

“I think what I would like to know is actually what they’re using it [personal information] for but I don’t think it needs to go very technical.” - Deliberative workshop, London

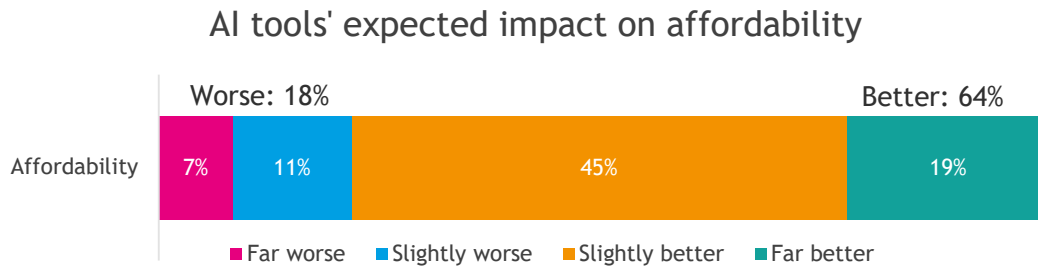
5.1.4 Affordability

The Public Panel recognised affordability as a barrier to accessing justice in today’s legal services market. The cost of legal services is often perceived to be prohibitively or excessively high. Even those that can afford legal services may feel at a disadvantage against other consumers who are able to afford more expensive legal service providers.

“That’s it. It’s like Jeff’s going to win against me because he can afford to pay more.” - Deliberative workshop, Cardiff

Sixty-four percent of Public Panel members say they expect AI to lead to better affordability for consumers (19% far better), which is the second highest of the six aspects. This is higher among 18-34s (74%), 35-49s (73%), ethnic minorities (81%), those who use AI more than once a month (83%).

Relatively few feel that AI tools will lead to worse affordability (18%, 7% much worse) but this rises to 24% of those aged 65+ and 38% of those with low digital confidence.⁸



QB2. In some cases, artificial intelligence (AI) tools are being used for a range of purposes in the legal services sector (e.g. consumers seeking legal advice, services detecting legal issues), and are expected to grow in the coming years. Do you think increased use of AI assistants will make the following aspects of accessing legal services better or worse? Base size: n=1,000

The potential for AI tools to improve the affordability of legal services was the aspect that the Public Panel were most optimistic about in the deliberative research. They envision this happening through a few possible ways:

- AI tools directly providing free or relatively affordable legal advice.
- Assistants making it easier to identify appropriate cost-efficient providers.
- Existing legal service providers making efficiency gains and charging lower costs for consumers.

I would hope that AI would actually bring down the cost of legal [support] because they charge huge amounts of money. I recall that I went through something and I paid £10,000 in legal costs only because the lawyers were charging £200 to £400 an hour. But if there was legal AI involved, I would hope that they would think about it and bring the cost down. - Deliberative workshop, Manchester

This perception does not mean that Public Panel members expect AI to solve the cost challenges in legal services entirely. In their realistic expectations, questions remain about potential quality and outcome gaps that may emerge across different AI assistants and the price spectrum in this area (see section 3.4). This may limit the likelihood for this technology to address existing inequalities of service quality driven by cost.

5.1.5 Protection from and responsibility for harm

Regulations such as the Legal Services Act 2007 exist to limit the risk of harm to consumers of legal service.

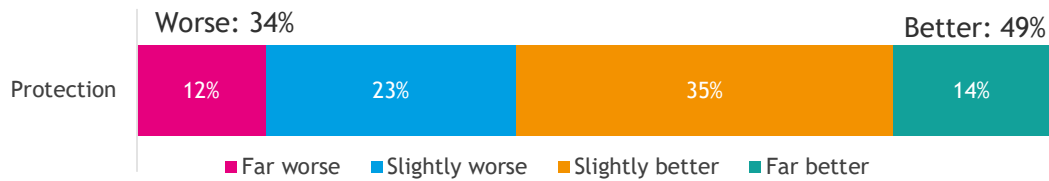
(i.e. how reassured consumers are that they will not be harmed by service issues, and providers will take responsibility for any harm)

Almost half (49%) of Public Panel members in the survey said that they expect AI to lead to better protection from and responsibility for harm, the lowest of any aspect. In

⁸⁸On the impact on affordability, 18% select don't know / prefer not to say. In the survey, tested with (i.e. how affordable legal services are for consumers).

deliberative discussions participants did not identify mechanisms through which protections from harm may increase. Thirty-four percent of Public Panel members say they expect protection to get worse, rising to 49% of 65s+ and 53% with low digital confidence.⁹

AI tools' expected impact on protection from and responsibility for harm



QB2. In some cases, artificial intelligence (AI) tools are being used for a range of purposes in the legal services sector (e.g. consumers seeking legal advice, services detecting legal issues), and are expected to grow in the coming years. Do you think increased use of AI assistants will make the following aspects of accessing legal services better or worse? Base size: n=1,000

In deliberative discussions, realistic fears about the risks caused by inaccurate responses were compounded by concerns around a relative lack of protection if people might take action on the basis of them. These may be rooted in previous experiences with customer services chatbots, or a perception of technology companies' resistance to taking responsibility for harm associated with their services.

*“If the advice turns out to be incorrect, surely they ought to be held responsible. I would only [use] a company that backs up the AI.” -
Deliberative workshop, Manchester*

5.1.6 Ease of use

Ability to easily access current legal services is closely tied to knowledge and confidence. Where these are lacking, consumers can find it harder to identify when they need legal help, or to navigate the market.

Across their journey, Public Panel members identify a range of touchpoints at which AI may make the market easier to understand, navigate and use, including:

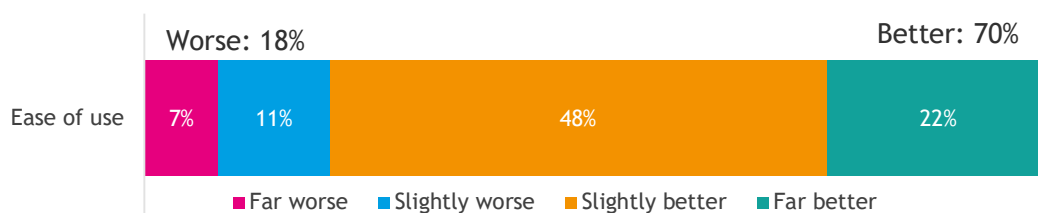
- Identifying the need or benefit to accessing a legal service
- Identifying the most suitable form of legal service and suitable providers
- Understanding the service offered and any jargon better
- Understanding the costs, risks and benefits of this service

As a result, 70% of Public Panel members say that AI will lead to better ease of use for consumers, including 22% far better ease of use. Consequently, ease of use is one of the aspects of legal service delivery that respondents are most optimistic about the impact of

⁹ For protection and responsibility from harm, 16% select don't know / prefer not to say. In the survey, tested with (i.e. how reassured consumers are that they will not be harmed by any service users, and providers will take responsibility for harm).

AI tools on. Eighteen percent expect ease of use to be made worse, with 31% of 65s+ and 37% of those with low digital confidence expecting a negative impact.¹⁰

AI tools' expected impact on ease of use



QB2. In some cases, artificial intelligence (AI) tools are being used for a range of purposes in the legal services sector (e.g. consumers seeking legal advice, services detecting legal issues), and are expected to grow in the coming years. Do you think increased use of AI assistants will make the following aspects of accessing legal services better or worse? Base size: n=1,000

This pattern is reflected in the deliberative research. AI tools are seen to have promise in helping to overcome convenience issues (e.g. in organising support from a legal professional) and helping to demystify legal services (e.g. jargon and costs). However, access to any potential benefits is perceived as likely to be concentrated among the most digitally capable.

5.1.7 Accessibility

Accessibility barriers in this report refer to non-financial barriers to accessing justice. These barriers contribute to unmet legal need in legal services, as identified in the LSB's Individual Legal Needs Survey¹¹ and include:

- Inability to find someone able or willing to help
- Difficulty or convenience (e.g. due to time or distance)
- Inability to make contact or an appointment, or obtain reply

AI tools are seen to have the potential to help overcome key accessibility barriers rooted in challenges finding a suitably available and convenient provider. Sixty-six percent of Public Panel members expect AI tools to lead to better accessibility in legal services (18% worse).¹²

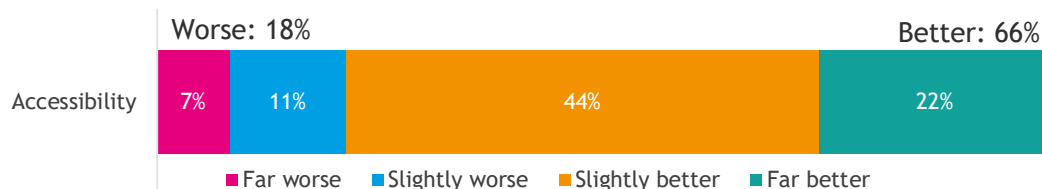
Those aged 65+ (29%) and the less digitally confident (36%) are more likely to expect it to lead to worse accessibility. However, even within these groups more select better than worse: 41% of 65s+ and 44% of the less digitally confident expect better accessibility.

¹⁰ For ease of use, 13% select don't know / prefer not to say. In the survey, tested with (i.e. how easy it is for consumers to access legal services and manage their providers).

¹¹ [Legal Services Board \(2024\) Individual Legal Needs Survey: Exploring Unmet Legal Needs](#)

¹² For accessibility, 16% select don't know / prefer not to say. In the survey, tested with (i.e. how easy it is to overcome non-financial barriers to services).

AI tools' expected impact on accessibility



QB2. In some cases, artificial intelligence (AI) tools are being used for a range of purposes in the legal services sector (e.g. consumers seeking legal advice, services detecting legal issues), and are expected to grow in the coming years. Do you think increased use of AI assistants will make the following aspects of accessing legal services better or worse? Base size: n=1,000

Compared to knowledge and confidence barriers, the potential for self-service AI tools to help some consumers' geographical and professionals' capacity barriers is less front of mind, although a handful refer to the potential convenience of being able to access advice at any time.

*“Some people might not have the time, they’re busy working or they’ve got families. They might not have time to go and see a solicitor [...] but they can just ask it [AI tool] in the evening when they get home.” -
Deliberative workshop, Cardiff*

5.2 Impact of expected differences between paid and free services

Public Panel members widely perceive there to be a clear stratification in the quality of service provision in today's market: those with more resources are more likely to be able to afford and access high quality traditional legal services. While regrettable, most accept this as difficult to change, or may even be inevitable.

*“And, you know, it's been true for centuries and will continue to be true for centuries because nothing free is better than something paid.” -
Deliberative workshop, Cardiff*

In the deliberative research, Public Panel members engaged in extended discussions around the potential impact AI services might have on this picture. They are expected to offer new routes to access legal services in a lower-cost or even free way. However, this raises questions around the quality of these services.

Participants are broadly accepting that a distinction in quality between free and paid tools is inevitable. In some cases, these differences are broadly seen as tolerable and acceptable. Public Panel members often expect a 'freemium' model where free and paid services have convenience and user experience differences such as:

- No advertisements in paid tools

- Faster response or faster escalation for paid for tools
- Greater range of functions for paid for tools

“There should be a base level of everything. But then if you pay extra, you can get more benefits.” - Deliberative workshop, Cardiff

“Free AI tools aren’t going to give you amazing help, they are going to be basic with less support. They’ll convince you to purchase the paid tool.” - Online community, 18-34, East Midlands

Participants are far less accepting of differences between paid and free services which they feel are likely to lead to harm or detriment, or drive sharp differences in outcomes such as:

- Major accuracy differences (e.g. in-date and jurisdictionally relevant law)
- Levels of bias
- Basic transparency about use of personal information and
- Access to human oversight and escalation

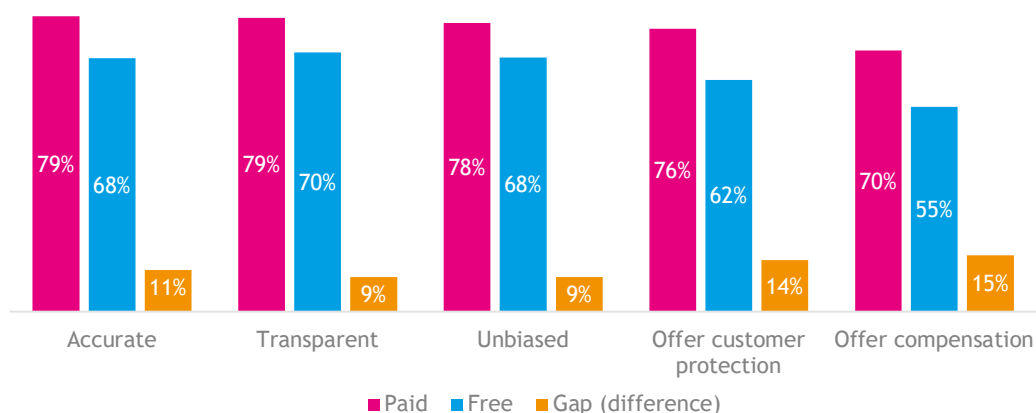
“I would like to expect in my perfect world for those fundamental principles of things like accuracy and transparency to be of the same standard because they’re just too important to have to put behind a paid barrier.” - Online community, 18-34, East Midlands

“It’s the same power imbalance, the small guy gets beat[en] by the powerful AI.” - Deliberative workshop, London

Realistic expectations are more mixed. The majority expect free tools to be relatively unbiased, accurate, transparent and compensated at least most of the time. However, given how important accuracy, transparency about privacy and protection are (see chapter 6), any limitations risk harming public trust in tools.

The gap between expectations between paid and free services is widest for customer protection (14%) and compensation (15%). This is in line with concerns in the deliberative research about AI tools limiting accountability.

Expected performance for AI assistants % selecting usually or always



QDC1. How would you expect free AI assistants to perform in the following areas? Please think about free tools only. QDC2. How would you expect paid AI assistants to perform in the following areas? Please think about paid tools only. Base size: n=1,000

In order to explore Public Panel members’ expectations of the quality of free services against practical examples, they were shown a version of the following scenario.

Scenario: David’s experience with free AI employment rights advice (full scenario in appendix 9.6)

Across the deliberative workshop, online community and online survey Public Panel members were presented with a scenario set in 2035:

David is a warehouse worker who is refused sick pay. As he can’t afford a solicitor, he downloads WorkMateAI, a free employment rights assistant.

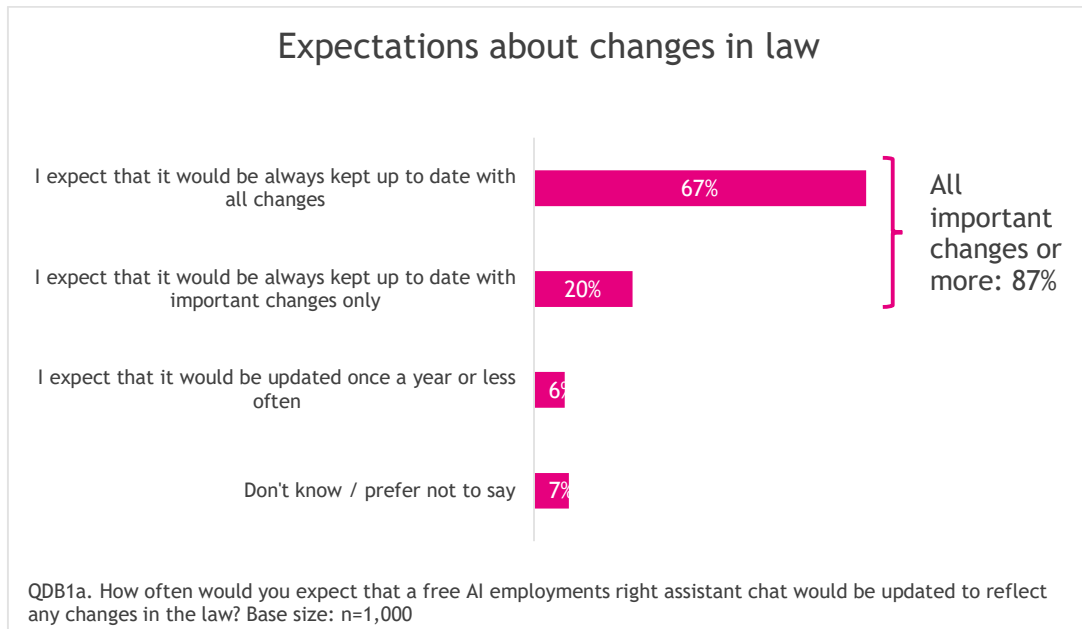
David receives quick, confident, reassuring advice. It summarises his rights, and drafts legal letters for him, which David submits to the tribunal. However, this advice is partially based on out-of-date information and parts of American and Australian law, which lead his claim to be rejected.

David loses his case and is ordered to pay some of his employer’s costs. When he tries to complain, he finds that there is no complaints process, and the app store listing simply states that users “retain full responsibility for all decisions made” as a result of advice.

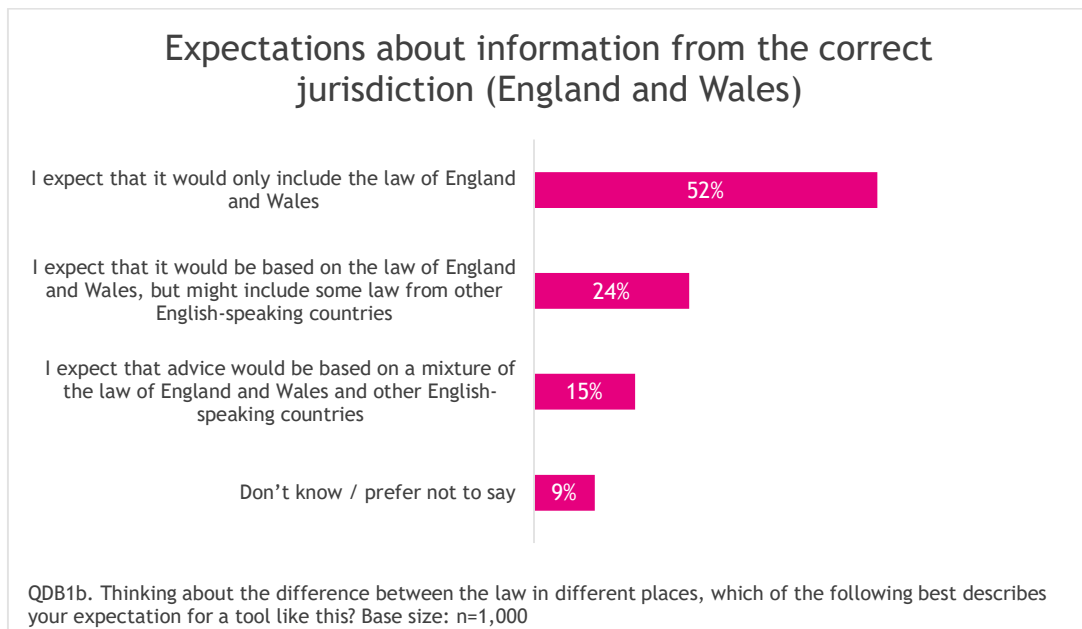
At the point where David has just downloaded WorkMateAI, Public Panel members were asked a series of questions about what they would expect from this platform to explore these expectations.

In summary, the accuracy and protection in this scenario falls short of Public Panel members’ expectations even for free tools.

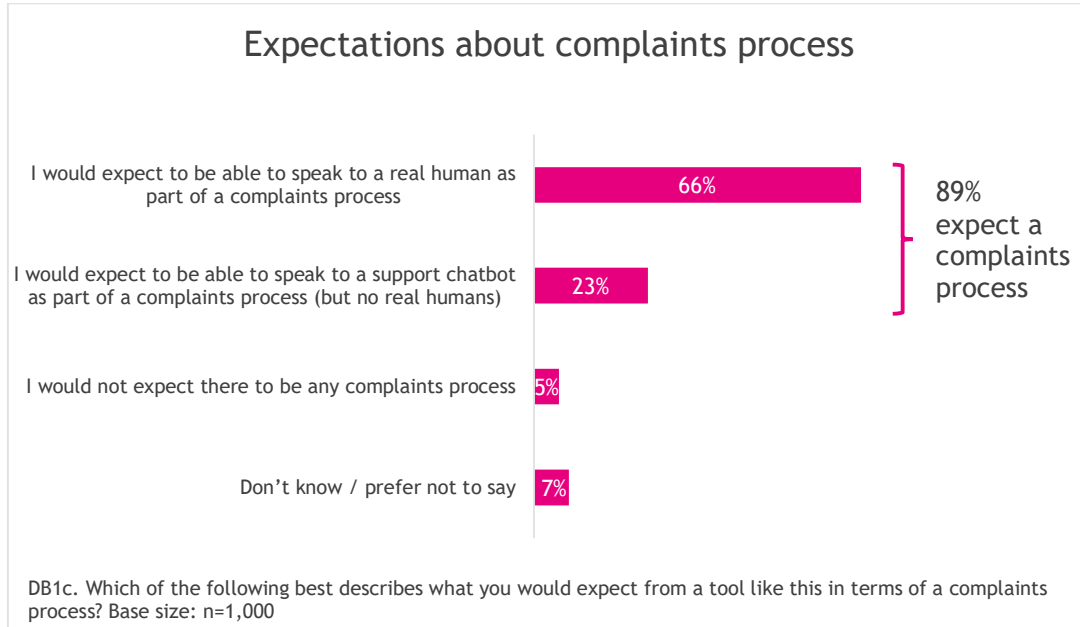
Eighty-seven percent expect the AI tool to be kept up to date with all or important changes to the law. While they are generally more sceptical about the promise of AI tools, those aged 65+ (73%) are significantly more likely to expect AI tools to always be kept up to date with all changes in the law, presenting a potential risk of over-confidence.



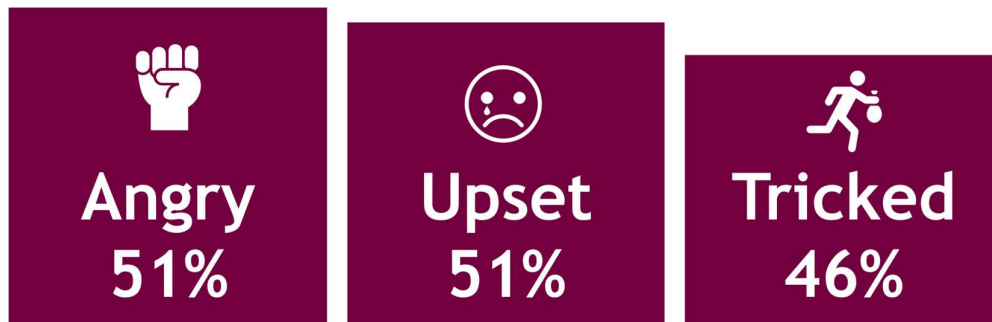
Over half (52%) of Public Panel members expect AI tools to refer to the law and include only legal advice relevant to the appropriate jurisdiction (in this case, England and Wales). This rises to 57% of 50-64s, 60% of 65s+, and 56% of those who don't use currently use AI tools regularly. In qualitative discussions, it is clear that the use of out-of-date or irrelevant information as occurred in the scenario, is deemed unacceptable given the risks involved.



Eighty-nine percent of Public Panel members expect some form of complaints process (66% with a real human, 23% with a chatbot). The expectation of being able to speak to a real human is highest among 50-64s (71%), 65s+ (76%), those who don't use AI tools regularly (71%).



Survey respondents were asked how they would feel in David's situation after issues with the accuracy of advice led to him losing his tribunal, and no complaints process was available. The most commonly selected options reflect the emotional impact where these expectations are not met.



QB3. If you were David in this situation, how would you feel? You may pick up to 3 options. Showing % selecting in their top 3 emotions. Base size: n=1,000

“I feel really angry about this happening to the person seeking advice. It’s unfair and wrong that an AI that’s available in the UK has information relating to [other jurisdictions].” - Online community, 50-64, Wales

“I’d be embarrassed, angry, upset and looking for someone to blame.” - Online community, 65+, Scotland

6 Approach to consumer protection

6.1 Key risks for consumer protection

As outlined in the previous chapter, Public Panel members feel that AI tools have the potential to create more affordable and convenient legal services. However, they also recognise risks of serious detriment to consumers where tools are introduced without sufficient safeguards and standards.

When discussing these standards, the key theme that emerges is user safety. Public Panel members accept that there may be varying levels of service and quality provided (particularly among free or less expensive tools, see section 3.4). They are overwhelmingly not comfortable with the prospect of significant compromises to consumer safety. At worst, they fear a ‘wild west’ in which a proliferation of flawed or inappropriate tools open up new risks of detriment for consumers.

The Public Panel demand an approach to consumer protection in which there is a minimum standard that puts consumer safety at its core. Compromises affecting user experience are acceptable, but Public Panel members’ minimum expectation is that they are protected from key risks:

1. **Privacy risks:** Questions around privacy safeguards and information handling are felt to be particularly crucial given the personal and financial sensitivities that legal matters may have. This is particularly pronounced in scenarios in which tools continuously monitor for potential legal issues.

“Privacy and confidentiality and GDPR rules [are important]. Giving people the ability to be able to accept what they want being used how. I wouldn’t want it, say, five years down the line to be using something that happened personally to me.” - Deliberative workshop, Manchester

“There’s something the ICO did for subscriptions. Some countries they just put you on a subscription by default [...] they actually made it a standard now that you have to explicitly give consent [to use personal information].” - Deliberative workshop, London

2. **Action without consent risks:** Public Panel members are deeply uncomfortable with AI tools taking consequential action on their behalf without their informed consent. The idea of being subject to risks because of such actions is a clear red line that they find unacceptable.

“Even if you’ve consented right at the start as you’ve downloaded the app or whatever, I think before it does anything productive it should give you the option to say yes or no.” - Deliberative workshop, Cardiff

“It’s totally wrong [risks from autonomous action], and it’s to be opposed vehemently.” - Deliberative workshop, London

3. **Serious accuracy risks:** Negative legal outcomes can have life-changing consequences. As such, Public Panel members are sensitive to the risk of inaccurate (e.g. out-of-date or jurisdictionally irrelevant law) or biased advice in high-consequences areas. There is a recognition that absolute accuracy in every case may not be achievable, but that protection from significantly inaccurate advice and its potential consequences is a must.

With it being a legal AI platform I would expect there to be a high level of accuracy. In a lot of legal situations, a lot of people are under quite a lot of stress and don’t think thoroughly sometimes.” - Online community, 18-34, East Midlands

“I think it should be controlled to the extent that at a minimum the advice is based on is English law” - Deliberative workshop, London

4. **Lack of escalation and responsibility risks:** Public Panel members fear that if something does go wrong, there would be no one to take accountability and make things right. This risk is felt to compound the others, leading to scenarios in which consumers may experience significant detriment but have no avenues towards resolving this.

The company should be responsible when they’ve caused something that [the user] has no control on... the company should have some liability.” - Deliberative workshop, London

“AI has to be correct if we’re using it [for legal matters]. If it’s not it shouldn’t exist. The AI supplier should be liable for misinformation.” - Online community, 50-64, Wales

6.2 Views on minimum standards

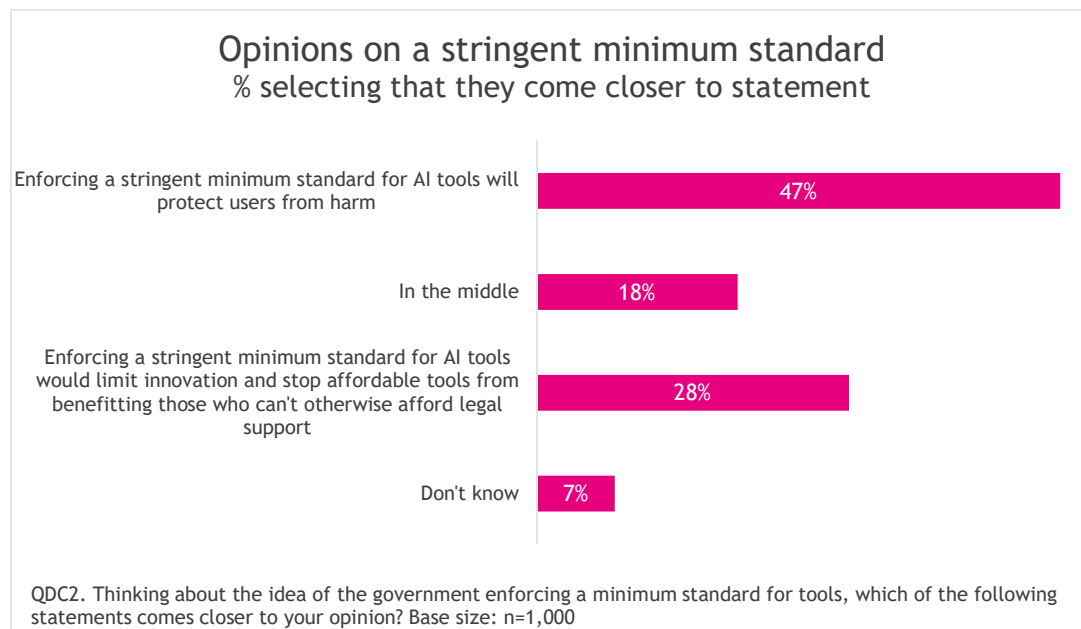
As outlined in section 5.2, there is an acceptance that some (particularly free or inexpensive) tools will be of a lower standard than others. However, there is a strong sense that there should be minimum standards that even free tools should adhere to.

During discussions of what these safeguards and standards might look like in the deliberative research, there is consensus that companies and individuals that make AI tools should be externally accountable. When probed most feel that this should be through government regulation. A minority suggest voluntary commitments or self-regulation.

There should be a basic British legal framework underlying the AI itself. But as I as I said at the start, if you don't build that, those rules in place, then the quality of information you're going to get is poor. And look at the internet at the moment, you've got fake information and true information mixed in because there's no regulation. - Deliberative workshop, London

Relatively few participants spontaneously raised concerns that minimum standards enforced by regulation may limit innovation or stifle the availability of free tools. During the deliberative workshops and the survey, a trade-off was explored between the following:

- A. Prioritising protection from harm by enforcing a stringent minimum standard
- B. Prioritising innovation and availability of free tools by not enforcing a minimum standard



Public Panel members are overall far more likely to agree that stringent minimum standards will protect users from harm more than they will stifle innovation. There are differences in agreement with these statements across different groups within the sample. This table outlines which groups are statistically significantly different (compared to the total sample):

Those more likely to agree that a minimum standard would limit innovation		
Group	...would limit innovation (significantly higher)	...will protect users from harm (significantly lower*)
Ethnic minorities	45%	33%
18-34s	39%	37%
Uses AI monthly or more often	38%	42%
Broadly sceptical of regulation	30%	48% (*not significantly lower)
<i>All respondents</i>	<i>28%</i>	<i>47%</i>
Those more likely to agree that a minimum standard would protect users		
Group	...would limit innovation (significantly lower)	...will protect users from harm (significantly higher)
50-64s	21%	58%
65s+	19%	55%
White British	23%	51%
Uses AI less than monthly or not at all	20%	52%
<i>All respondents</i>	<i>28%</i>	<i>47%</i>

Public Panel members from ethnic minority backgrounds are significantly more likely to agree that a minimum standard would limit innovation than would protect users from harm. This may indicate a greater appetite for change in the legal market.

Those who indicate that they are broadly sceptical of regulation are narrowly but significantly more likely to agree more that a minimum standard will stifle innovation. However, even among this group more agree (48%) that a minimum standard will protect users from harm. This indicates that wider opinions about regulation have less of an impact on opinions about consumer protection regulation than might be expected. Those who are over 50, White British and do not use AI on a monthly basis or more, are all significantly more likely to agree that regulation will protect users from harm.

6.3 Consumer labelling and education

Beyond regulation, Public Panel members were also presented with the idea of a voluntary 'kite-mark' scheme.

In this scheme, instead of mandatory regulation, tools that are audited to meet a minimum standard may show a 'kite-mark'. This tension was explored through a scenario.

Scenario: Leah, James and the standards gap (full scenario in appendix 9.6)

Across the deliberative workshops, online community and quantitative survey Public Panel members were presented with a scenario set in the 2030s comparing the outcomes experienced by Leah and James:

Leah uses a high-quality paid subscription AI assistant, while James uses a general-purpose free AI assistant tool, leading to worse outcomes (e.g. losing his tenancy deposit).

In this scenario, increasing instances of harm due to lower-quality services leads to campaigners calling for action to protect consumers. Some campaigners call for mandatory regulation, while the government considers introducing a voluntary kite-mark.

Public Panel participants are receptive to the idea of a voluntary kite-mark. This is seen as a supplement to a mandatory minimum standard (focusing on safety), rather than a substitute. A kitemark is seen as an effective means of indicating particularly high standards or a better user experience, but mandatory regulation is seen as a more suitable means of providing reassurance about safety. This should be seen in legal service users' everyday context, in which they may face knowledge and time barriers to informing themselves about the market (including the existence and exact meaning of the kitemark).

“I think the way things are developing with AI it’s likely to get out of control in many ways, making us like pawns on the chessboard. We need help and it’s got to be done sooner rather than later [...] it’s got to be regulated, with kitemarks and all the rest of it to give us reassurance.”

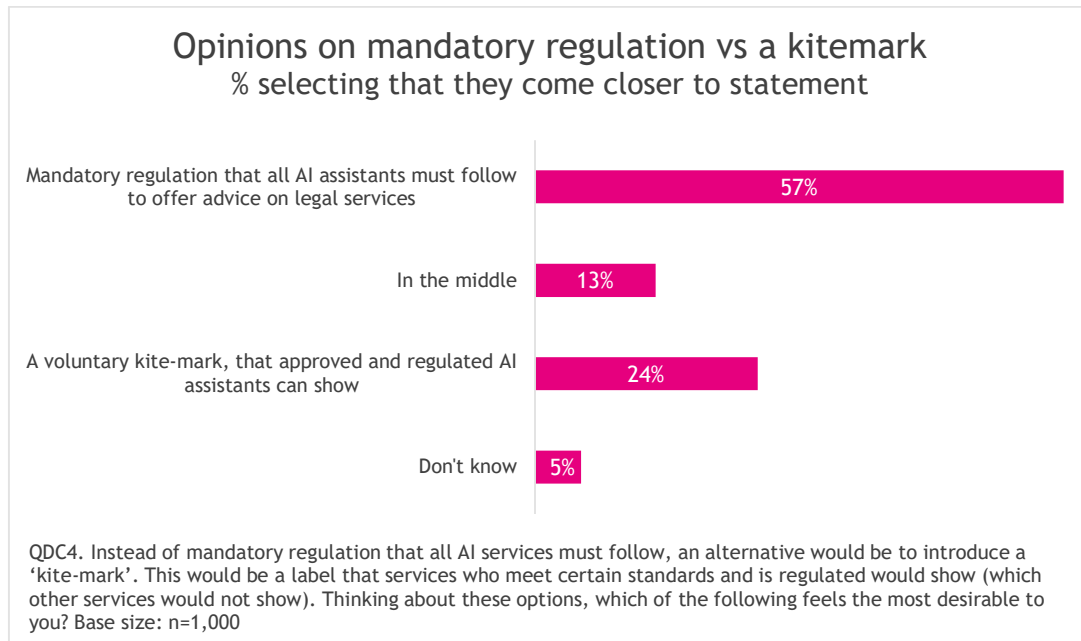
- Deliberative workshop, London

“Should there be a safety standard? [...] I’d like it to be like the traffic light system we have on food where you know if you’re getting bronze but there’s silver or gold.” - Deliberative workshop, Manchester

During the online survey, a trade-off was explored between the use of a voluntary kite-mark and mandatory regulation. Respondents chose between the following statements.

- A. Mandatory regulation that all AI assistants must follow to offer advice on legal services
- B. A voluntary kite-mark, that approved and regulated AI assistants can show

The majority (57%) of Public Panel members came closer to agreeing that mandatory regulation is the most desirable of the approaches.



Across sub-groups, the picture is broadly similar. However, agreement with mandatory regulation is significantly higher for:

- 50-64s (66%) and 65s+ (67%)
- Those who have never used an AI agents (70%)

Agreement with a voluntary kite-mark only is significantly higher for:

- Those who use AI agents more than once a month (34%)

However, there are no significant differences between those who are in principle more or less in favour of consumer protection regulation. This may indicate that desire for mandatory regulation is more closely related to fear of harm specifically from AI than it is to ideological positions on regulation.

7. Implications of red lines for AI in the legal sector

7.1 Summary of red lines

Throughout this research, a series of clear red lines have emerged. These red lines are where the Public Panel are in consensus about what AI tools should either always or never do. In this section, we will explore these red lines, where there are risks that the reality may fall short of achieving these expectations, and the implications for the sector.

These five red lines identified for AI in legal services are:

1. AI tools must protect user safety
2. AI tools must not take consequential action without consent
3. Accountability for any harm caused by AI tools
4. Human oversight and transparency even if AI tools are being used
5. AI tools must provide minimum guarantees for accuracy

Where these expectations are not met, it leads to an expectation-reality gap that can expose consumers to harm. The following table summarises the expectation-reality gap across the five red lines.

Red line	Expectation-reality gap
AI tools must provide minimum guarantees for accuracy, <i>i.e. avoiding out of date, inaccurate or hallucinated advice, or warning where not possible</i>	High: There are significant technical and regulatory barriers to defining and implementing minimum accuracy guarantees.
AI tools must not take consequential action without consent, <i>i.e. ensuring that informed, explicit consent is given before important or risky actions are taken</i>	Medium: This is a very strong expectation, and there is a reputational risk to providers who do not meet it.
There must be human oversight even if AI tools are being used, <i>i.e. in emergency situations, it is possible to escalate to a trained person for support</i>	Medium: Constant or routine oversight is limited by resource constraints, which is broadly accepted. Where emergency oversight is not available, this falls short of expectations.
There must be accountability for harm caused by AI tools, <i>i.e. ensuring explanations and redress are available when things go wrong</i>	High: The nature of AI means that accountability can be diffuse, and current regulation is unlikely to provide guarantees.
AI tools must protect user safety, <i>i.e. through adequate safeguards and redress if users are harmed by errors</i>	High: Legal processes bring risks, and AI tools often sit outside of the regulations created to mitigate these risks.

7.2 Evaluation of red lines and the expectation-reality gap

These red lines are viewed by the Public Panel as non-negotiable expectations, however they may not all be achieved (or possible to achieve). This gap between what is expected and what the reality is may occur for several reasons:

- They fall outside of current regulations or standards
- These protections are not currently in place for today's AI tools
- The expectations and the reality are in tension with one another
- It may not be possible to guarantee the expectations at all

This section will assess the expectations that sit behind these red lines and where reality may not meet these expectations.

7.2.1 AI tools must provide minimum guarantees for accuracy

Expectation:

- Public Panel members accept that perfect accuracy cannot be expected of any legal service, whether they use AI or not. However, they are concerned about AI tools with low accuracy introducing new risks for consumers.
- They are uncomfortable with issues such as applying irrelevant law from other jurisdictions, out of date law or entirely hallucinated or sycophantic advice, and these are seen as unacceptable. Having assurances about accuracy makes consumers far more confident about adoption. Where this cannot be guaranteed, Public Panel members want transparency about the risks (e.g. clear warnings) when using tools.

Reality:

- The exact accuracy of AI tools can be difficult to pinpoint given that legal reasoning involves interpretation.
- There are technical and cost challenges to overcoming accuracy issues deemed unacceptable (e.g. different jurisdiction, hallucinations, sycophancy) which can make it difficult or prohibitively expensive to meet these standards.
- AI tools may provide services outside the remit of today's legal regulation, limiting the possibility for enforcing any standard.
- Even if legal-specific AI tools had a standard, risks would remain where consumers use general purpose AI tools for legal advice.

Gap between expectation and reality: High

7.2.2 AI tools must not take consequential action without consent

Expectation:

- Public Panel members are deeply uncomfortable with the idea of AI tools taking consequential action without their prior, informed consent. This is perceived as a betrayal of trust, and regardless of the rationale (e.g. to protect a vulnerable person or theoretically leading to a better outcome for the consumer) these actions are never felt to be justify the means.
- This theme emerges more strongly and emotionally than any others.

Reality:

- There are no AI-specific regulations currently stopping AI tools from interacting with the real world on a user's behalf.
- There are also no current safeguards against harm where AI tools take action on a user's behalf.
- Given how strong and emotive reactions are to this, the research indicates that providers need to think carefully about how to minimise the reputational risk.
- Providers must also consider what exactly informed, explicit or prior consent may look like in a future with a more varied range of tools.

Gap between expectation and reality: Medium

7.2.3 There must be human oversight when AI tools are being used

Expectation:

- While the efficiencies that AI may bring (particularly for self-service tools) are largely rooted in saving human time, a level of oversight from a trained human being in the loop is highly reassuring.
- Routine oversight may not be seen as practical, but the ability to escalate to a trained professional is seen as a crucial defence against the risk of major issues.

Reality:

- Human oversight for AI tools has cost and speed implications.
- Constant human oversight is unlikely to be feasible, in line with expectations.
- Routine human oversight is likely to be limited, particularly for lower cost tools. This is broadly in line with expectations.
- The ability to escalate to a trained professional will likely be constrained. In most cases this is in line with expectations, but where significant issues emerge this may fall short of expectations.

Gap between expectation and reality: Medium

7.2.4 There must be accountability for the harm caused by AI tools

Expectation:

- As with legal services delivered without the use of AI tools, there is an acceptance that the effectiveness and outcome of legal services may vary.
- However, there are concerns that AI tools will make it harder for consumers to get explanations and redress (particularly from a human) when something goes wrong. In turn, where accountability is absent it leads to concerns about how consumers will be protected.
- Instances in which consumers experience detriment and cannot get redress' are deemed unacceptable, but expected by some Public Panel members.

Reality:

- AI legal tools are not covered by specific regulation. The standards AI tools may currently meet is currently primarily voluntary.
- The nature of AI systems means that there is unlikely to be an individual accountable if something goes wrong as would be the case with traditional legal services. This limits the suitability of some forms of redress.

- Additional protections may be prohibitively costly for providers, leading to fewer or more expensive tools for users. This limits new tools' ability to overcome consumers' accessibility and cost barriers to justice.

Gap between expectation and reality: High

7.2.5 AI tools must have protections for users' safety

Expectation:

- Public Panel members do not expect perfect equality in experience across services and price points. They accept that that 'you get what you pay for'. However, they do not accept that user safety should be compromised by inadequate protections. This is an overarching principle which informs the other red lines.
- There are fears that new tools may lack protections for users. As such, there is a strong demand for safeguards for users, and adequate redress systems where this is not available.
- This is especially the case among less digitally confident and older consumers.

Reality:

- Many traditional legal services are currently regulated, giving some protections to consumers (e.g. indemnity insurance, redress after misconduct).
- General purpose and legal specific AI tools often sit outside of this regulation, meaning their users may lack these protections.

Gap between expectation and reality: High

7.3 Reflections on the expectation-reality gap

In a potentially fast-changing legal services market, a range of changes may play a role in closing these expectation-reality gaps:

1. Provider voluntary action

Providers taking action to ensure that tools are as in line with consumer expectations as possible. Where providers can do so, there are benefits of maximising trust and avoiding reputational risks. However, in a competitive market it may be difficult to meet additional standards without passing costs onto users.

2. Sector-wide initiatives

Coordinated action across the sector in order to set and meet voluntary standards (e.g. through kitemarks). This could help to mitigate risks of taking action alone in a competitive market, while kitemarking specifically can be an effective way of demonstrating standards to consumers. However, without mandatory regulation not all providers are likely to meet any standards set in voluntary initiatives. This may put less knowledgeable and confident consumers at risk.

3. Regulation

Mandatory regulation to enforce a minimum standard. Public Panel members broadly accept regulation in order to meet their expectations. However, regulation might well require legislative change in order to apply. There are risks of unintended consequences (e.g. stifling innovation and increasing costs), and trade-offs must be made where expectations are in tension with one another.

8. Conclusion

Legal service users accept, in principle, the increasing use of AI tools (professional-operated and self-service) in the legal services market. Their approach is pragmatic, and they feel that the risks must be managed and balanced with achieving improvements to the market. This reflects a set of core trade-offs consumers navigate, between access and protection, innovation and regulation, and speed and user control, which define the conditions under which AI tools are considered acceptable.

This is driven, in part, by the increased adoption they see in everyday life, and partly by an acknowledgement that today's legal services market is not perfect. Particularly for routine, high-volume tasks, the promise of AI tools to create efficiencies for consumers and legal service providers is widely recognised.

While 'Chatbot' style tools are straightforward enough to grasp, consumers struggle with the concept of AI tools that continuously monitor - or particular which act - autonomously. This leads to a deep, instinctive distrust. To some extent, this attitude may soften if these tools become more familiar.

However, given the sensitivity of information which consumers might exchange AI legal tools, and the potentially significant consequences of errors, this consumer discomfort may persist.

In this context, protection from harm and detriment is the core principle that legal service users demand. Consumers expect high levels of transparency, clear routes to challenge outcomes, and access to redress or compensation where harm occurs. Expectations that often exceed what is currently available.

Differences in user experience and performance between services (particularly those at different price points) is seen as inevitable. However, safety is viewed as a non-negotiable baseline rather than a premium feature and should not vary by price point. A lack of protection from privacy violations, action being taken without consent, serious inaccuracies and an inability to escalate to a human or access redress, is unacceptable.

Throughout this research, five key red lines emerged:

1. AI tools must provide minimum guarantees for accuracy
2. AI tools must not take consequential action without prior informed consent
3. There must be human oversight and transparency when AI tools are used
4. There must be accountability for harm caused by AI tools
5. AI tools must not compromise safety

These red lines represent consumers' core expectations for AI in legal services. But there are technical and cost challenges to tools always meeting these standards (particularly for lower-cost tools). In some instances they are in tension, for example tackling access to justice barriers while meeting additional accuracy, accountability and oversight expectations.

This leads to an expectation-reality gap, where consumers' expectations are not being met by reality. Where tools behave differently to what consumers expect them and cross their red lines, this puts consumers at further risk of harm and creates reputational risks for providers.

In a fast-changing sector, there is likely to be a role for provider voluntary action, sector-wide initiatives (e.g. kitemarking) and regulation in managing the expectation-reality gap in order to keep consumers safe and open to welcoming innovation in the legal sector.

9. Appendix

9.1 Methodology

This appendix outlines the methodology of the research project.

Figure: Methodology overview

1. Foundational stage	2. Deliberative stage	3. Developing stage	4. Quantitative stage
Initial literature review and interviews with 5 experts to build a strong foundation and inform scenario and research design throughout	Extended deliberative workshops with 48 legal service users in Cardiff, Manchester and London for in-depth exploration	Online community with 30 legal service users across the country, building on what came out of the deliberative research (e.g. key priorities and 'red lines')	Online survey with 1,000 legal service users from the Public Panel, testing key hypotheses and looking to quantitatively validate emerging findings

9.1.2 Foundational stage: expert interviews

We conducted interviews with legal and regulatory experts in November 2025. Five experts were interviewed in total, chosen for their expertise in technological change in general, or specifically relating to the legal services sector. These experts are from a range of backgrounds including lawtechs, think tanks and regulator and a consumer panel.

These discussions focused on the following areas:

- The current AI landscape for consumers;
- The future trajectory for AI in legal services;
- Views on risks, responsibilities, regulation and ethics;
- Exploration of feasible scenarios for use in stage 2.

9.1.3 Deliberative stage: workshops with legal service users

Following this foundational stage, qualitative and quantitative research was carried out with consumers. The sample for this was predominantly drawn from the LSB's Public Panel of legal service users. The first stage of qualitative research with Public Panel members consisted of:

- 3 x in-person deliberative events, held in December 2025 in London, Manchester and Cardiff. These were attended by a total of 60 legal service users, reflecting a wide range of demographics, experiences and confidence with AI use.

The sample for the deliberative events was designed for diversity of:

- Age

- Gender
- Ethnicity
- Health and disability
- Experiences with legal services (type and recency of legal service)
- Perspectives of AI

A full demographic breakdown of the sample is available in appendix 9.5.1.

The objectives of the deliberative events and online community were:

- To understand baseline perceptions, expectations and experiences around AI in legal services.
- To explore response to a series of potential future scenarios for AI legal services use, with a focus on fairness, transparency, reliability and accountability.
- To understand trade-offs, red lines and expectations around the future of AI.

9.1.4 Developing stage: online community with legal service users

An online community, held in January 2026. 40 legal service users took part, over a period of 2 weeks.

The sample for the deliberative events was designed for diversity of:

- Age
- Region
- Gender
- Ethnicity
- Health and disability
- Experiences with legal services (type and recency of legal service)
- Perspectives on AI
- Perspectives on consumer protection regulation

A full demographic breakdown of the sample is available in appendix 9.5.2.

9.1.5 Quantitative stage: online survey

Following the completion of the online community, we conducted a survey of 1,000 consumers with experience as users of legal services. This survey took place between the 18th February 2026 and the 17th March 2026.

The objectives of the online survey were:

- To understand baseline perceptions, expectations and experiences around AI in legal services.
- To validate and quantify principles and trade-offs explored in the qualitative research.
- To explore differences between legal service users, including by demographics, attitudes and experiences (e.g. legal service and AI use and confidence).

This sample is nationally representative of the adult population of England and Wales by age, gender, ethnicity and region (with small corrective weightings applied). The full demographic breakdown is available in appendix 9.5.3.

9.2 A note on statistical reporting

Throughout, comparisons are made between sub-groups where they are statistically significant (z test, 95% confidence interval) and deemed to be noteworthy for analysis and understanding.

Comparisons are made by:

- Demographics: age, gender, region, ethnicity.
- Digital confidence: based on their confidence completing a range of tasks digitally (e.g. finding information, streaming media, shopping, managing money, using AI).
- Use of AI: whether they say they have or have not used AI, and if they have how often.
- AI confidence: stated confidence in the quality and accuracy of AI assistant search results.
- Approach to regulation: on a sliding scale, whether they agree more with the statement ‘Let consumers manage their own risks and keep the amount of regulation to a minimum’ or ‘Protect people from mistakes by having a large amount of regulation’.

9.3 Deliberative event outline

Section	Content outline	Time
1. Welcome, introductions and ground-setting (plenary)	<ul style="list-style-type: none"> • Introduction to session • Purpose of the session • Ground rules 	10 mins
2. Scene-setting (groups)	<ul style="list-style-type: none"> • Personal introductions • Experiences and perceptions of AI 	10 mins
3. Baseline perceptions (groups)	<ul style="list-style-type: none"> • Expectations of what AI can be used for • Spontaneous reflections about AI in legal services • What legal services AI would / would not be considered for • Thoughts about examples of AI already being used in legal services 	20 mins
Short break		5 mins
4. Scenario 1	<ul style="list-style-type: none"> • Outline of scenario 1: helpful but invisible assistant (see appendix 9.6) • Expectations from AI tool in this situation • Expectations about being informed in this situation • What friction should look like • Expected human involvement • Expectations about standards and monitoring 	25 mins
5. Scenario 2	<ul style="list-style-type: none"> • Outline of scenario 2: employment tribunals and the AI gap (see appendix 9.6) • Expectations from AI tool in this situation • Expectations from free AI tools • Expectations from paid AI tools • What is expected and acceptable in differences between tools • Expected human involvement 	25 mins

	<ul style="list-style-type: none"> • Responsibility 	
Short break		5 mins
6. Scenario 3	<ul style="list-style-type: none"> • Outline of scenario 3: The personal legal assistant and the two-tier future (see appendix 9.6) • Acceptability of differences in legal help between those who can and cannot pay more • Minimum accuracy or safety standards • Acceptability of different advice for different groups • Responsibility for outcomes • What regulation might look like 	25 mins
7. Overall reflections	<ul style="list-style-type: none"> • Trade-offs <ul style="list-style-type: none"> ○ A) free, widely available but occasionally wrong or misleading tools vs B) only regulated legal AI tools allowed, even if that reduces choice and means some people have no free option ○ A) Instant help from an AI tool with no checks vs B) slower (or less frequent) help because the tool must meet minimum standards and provide clearer evidence for its advice ○ A) A free tool with no ability to speak to a human vs B) A tool that costs a small monthly fee but includes some access to a qualified person when the situation is complex? ○ A) “Users are responsible for decisions they make” vs B) “if a tool gives legal advice, the provider should share responsibility when it goes wrong”? ○ A) Premium tools continue to offer better protection and features vs B) Everyone has access to a regulated “safe baseline” tool, even if premium tools must change or be restricted? • Expectations of jurisdictional relevance and regularity of updates • Kite-marks and certifications • Responsibility, protection and compensation • Final reflections <ul style="list-style-type: none"> ○ What would lead to trust ○ Information wanted from tools ○ Impact on market ○ Responsibility ○ Minimum standard ○ Kite-marking and responsibility for this ○ Suitable and unsuitable legal issues 	25 mins

9.4 Online community flow

Activity	Content outline
1. Consent and introductions	<ul style="list-style-type: none"> • Consent to participate • Introduction
2. Experiences using AI tools	<ul style="list-style-type: none"> • Your use of AI tools • [If used] Description of experiences using AI tools • [If not used] Your thoughts about AI tools
3. Expectations from AI in legal services	<ul style="list-style-type: none"> • What I expect from AI tools in legal services (fill in the blanks) • Expectations about transparency, consent and accuracy
4. Scenario 1	<ul style="list-style-type: none"> • Outline of Jon's initial problem (see appendix 9.6) • Expectations from AI tool in this situation • Outline of the outcome for Jon • Response to outcome • Emotions in this situation
5. Scenario 2	<ul style="list-style-type: none"> • Outline of David's initial problem (see appendix 9.6) • Expectations from AI tool in this situation • Outline of David's negative outcome at tribunal • Response to negative outcome • How this outcome differs from expectations • Emotional response • Reflections on transparency • Reflections about accuracy • Reflections about responsibility • Reflections on minimum standards • Free vs paid tool differences
6. Scenario 3	<ul style="list-style-type: none"> • Outline of Leah and James' different assistants (see appendix 9.6) • Response to differences in quality • Expected differences between free and paid assistants • Outline of society-wide impact and campaigns • Reflections on kitemarking and regulation • Emotional response • Acceptability of different outcomes • Baseline expectations
7. Reflections on the scenarios	<ul style="list-style-type: none"> • Overall reflections and takeaways • Most important issues to address • Agreement with statements on acceptability of action without consent • Agreement on statements about action without consent (specific to vulnerable people) • Mandatory and voluntary standards for tools • Responsibility for administering standards • Most important expectations • Cost and protection tradeoffs • Any final thoughts

9.5 Questionnaire outline

A. Baseline awareness / digital confidence

A1. Which region do you live in? [singlecode]

- a. North East
- b. North West
- c. Yorkshire and the Humber
- d. East Midlands
- e. West Midlands
- f. East of England
- g. London
- h. South East
- i. South West
- j. Wales
- k. Scotland [Screen out]
- l. Northern Ireland [Screen out]

A2. How recently, if at all, have you personally used any of the following legal services? [grid]

- a. Conveyancing (e.g. legal working involving buying, selling or transferring property)
- b. Will writing
- c. Probate (i.e. Legal process of managing the estate of a deceased person by resolving all claims and distributing the deceased person's property under a valid will)
- d. Family matters
- e. Accident or injury claims
- f. Housing or problems as a tenant
- g. Problems as a landlord
- h. Employment disputes
- i. Any offences or criminal charges
- j. Immigration matters
- k. Problems with consumer services or goods
- l. Advice and appeals about benefits or tax credits
- m. Debt or hire purchase problems
- n. Power of attorney (i.e. a legal document allowing one person to act on behalf of another)
- o. Neighbour disputes
- p. Other [open text, label: What type of legal service did you use?]

Scale:

- i. Within the last 6 months
- ii. 7 to 12 months ago
- iii. 13 to 18 months ago
- iv. 19 to 24 months ago
- v. Over 2 years ago
- vi. Over 5 years ago
- vii. Never [Screen out if selected for all options]

A3. Please indicate how confident you are in using web browsers or apps for each of the following activities? [grid, singlecode]

- a. Finding information
- b. Finding and streaming or downloading films, games, books etc
- c. Finding, selecting and paying for more expensive goods like holidays or large appliances
- d. Managing your money securely
- e. Using AI to summarise information, or to create a text document or image

Scale:

- i. I cannot do this/ don't know what this is
- ii. I need help to do this
- iii. I can do this with difficulty
- iv. I can do this confidently
- v. I can show other people how to do this

A4. Which of the following best describes your experience with artificial intelligence (AI) agents (e.g. ChatGPT, Gemini)?

For this study, AI means advanced digital tools that can analyse information, suggest decisions or take actions automatically. These tools are already used in everyday life and are likely to become more common over the next 5 to 15 years. [singlecode]

- a. I have never used an AI agent
- b. I use AI agents very occasionally (less than once a month)
- c. I use AI agents around once a month
- d. I have used AI around once a week
- e. I use AI agents daily or more often

A5. Please use the slider below to show where you fall between these two positions or statements. [singlecode]

- a. 1 - Let consumers manage their own risks and keep the amount of regulation to a minimum
- b. 2
- c. 3
- d. 4
- e. 5
- f. 6
- g. 7
- h. 8
- i. 9
- j. 10 - Protect people from mistakes by having a large amount of regulation

A6. How confident do you feel in the quality and accuracy of results given by AI agents (e.g. if you are searching for information about a new technology product like a phone or TV)? [singlecode]

- a. Not at all confident
- b. Not very confident
- c. Somewhat confident
- d. Very confident
- e. Don't know / not applicable

B. Summary of expectations in legal services

B3. How important are the following aspects of legal services to you? Please reflect on your experiences of accessing legal services in your answer. [\[grid, single code\]](#)

- a. Ease of use (i.e. how easy it is for consumers to access legal services and manage their providers)
- b. Accuracy (i.e. how accurate and up-to-date advice and information that consumers receive is)
- c. Protection from and responsibility for harm (i.e. how reassured consumers are that they will not be harmed by service issues, and providers will take responsibility for any harm)
- d. Transparency (i.e. how clear providers are with consumers about the service, advice and costs involved)
- e. Accessibility (i.e. how easy it is to overcome non-financial barriers to services)
- f. Affordability (i.e. how affordable legal services are for consumers)

Scale:

- i. Not at all important
- ii. Not very important
- iii. Somewhat important
- iv. Very important
- v. Don't know / prefer not to say

B2. In some cases, artificial intelligence (AI) tools are being used for a range of purposes in the legal services sector (e.g. consumers seeking legal advice, services detecting legal issues), and are expected to grow in the coming years.

Do you think increased use of AI assistants will make the following aspects of accessing legal services better or worse? [\[grid, single code, randomise\]](#)

- a. Ease of use (i.e. how easy it is for consumers to access legal services and manage their providers)
- b. Accuracy (i.e. how accurate and up-to-date advice and information that consumers receive is)
- c. Protection from and responsibility for harm (i.e. how reassured consumers are that they will not be harmed by service issues, and providers will take responsibility for any harm)
- d. Transparency (i.e. how clear providers are with consumers about the service, advice and costs involved)
- e. Accessibility (i.e. how easy it is to overcome non-financial barriers to services)
- f. Affordability (i.e. how affordable legal services are for consumers)

Scale:

- i. Far worse

- ii. Slightly worse
- iii. Slightly better
- iv. Far better
- v. Don't know / prefer not to say

B1. Which 3 of the following emotions best summarise how you feel about the use of AI in legal services? Please select up to 3. [multicode ranking, max. 3, randomise order]

- a. Excited
- b. Reassured
- c. Empowered
- d. Fearful
- e. Apprehensive
- f. Angry
- g. Upset
- h. Tricked
- i. Other [open text, fix]
- j. Don't know / not applicable [exclusive, fix]

C0. Scenarios introduction (scenario order rotated)

Thank you for answering these questions. In the following questions, we will introduce several potential scenarios around the use of AI in legal services in the future. In your answers, we'd like you to think about this scenario and how you might feel in this situation.

DA. Scenario 1

Scenario: Jon's experience, part 1

It's the early 2030s, and many people use an AI assistant to monitor everyday life such as housing, work and benefits for potential legal issues.

Jon is a 41-year-old delivery driver and a tenant. Jon's landlord suggests that they will be increasing his rent very significantly. Jon is unsure if this is legal or not, however his AI assistant is aware that it is not. [show in box above question DA1]

DA1. Which of the following would you expect the AI assistant to do now it has detected that your landlord's action is not legal? [singlecode]

- a. Take no action
- b. Warn Jon that this is illegal
- c. Warn Jon, and share a draft letter to his landlord for Jon to review, stating that the landlord's action is illegal
- d. Draft and send a letter to Jon's landlord stating that this is illegal, and notify Jon
- e. Draft and send a letter to Jon's landlord without notifying Jon that this has been sent

Scenario: Jon's experience, part 2

After detecting that Jon's rent increase is illegal, his AI assistant sends a formal legal letter challenging the rent increase to his landlord, copying in his landlord's solicitor. Jon

only finds out that this has happened after he gets an irritated phone call from his landlord. [\[show in box above question DA2.\]](#)

DA2. If you were Jon in this situation, how would you feel? You may pick up to 3 options. [\[multicode ranking, max. 3, randomise order\]](#)

- a. Excited
- b. Reassured
- c. Empowered
- d. Fearful
- e. Apprehensive
- f. Angry
- g. Upset
- h. Tricked
- i. Other [\[open text, fix\]](#)
- j. Don't know / not applicable [\[exclusive, fix\]](#)

Scenario: Jon's experience, part 3

While Jon's landlord is initially frustrated, having received this letter he accepts that his original rent increase plans are illegal, apologises to Jon and agrees to keep the rent at the current level for the next year. [\[show in box above question DA3-4\]](#)

DA3. If you were Jon in this situation, how would you feel? You may pick up to 3 options. [\[multicode ranking, max. 3, randomise order\]](#)

- a. Excited
- b. Reassured
- c. Empowered
- d. Fearful
- e. Apprehensive
- f. Angry
- g. Upset
- h. Tricked
- i. Other [\[open text, fix\]](#)
- j. Don't know / not applicable [\[exclusive, fix\]](#)

DA4. Reflecting on this scenario, how comfortable are you with the following aspects of artificial intelligence assistants being used in legal services? In your answer, reflect on your experiences using legal services. [\[Grid, singlecode\]](#)

- a. Users asking AI assistants for advice in this situation
- b. AI assistants continuously monitoring in this situation
- c. AI assistants taking action in this situation (with the agreement and consent of users)
- d. AI assistants taking action independently in this situation (without the agreement and consent of users)

Scale:

- i. Very uncomfortable
- ii. Somewhat uncomfortable
- iii. Somewhat comfortable
- iv. Very comfortable

- v. Don't know / prefer not to say

DB. Scenario 2

Scenario: David's experience, part 1

It is 2035 and chat-based advice tools are very common. This means that legal help is more accessible (and affordable) in theory. However, the quality varies dramatically.

David, a warehouse worker in his 50s, is refused sick pay and decides to challenge his employer's decision. He asks WorkMateAI, a free employment rights assistant chat, for advice. [\[show in box above question DB1\]](#)

DB1a. How often would you expect that a free AI employment right assistant chat would be updated to reflect any changes in the law? [\[singlecode, show DB1a-c on the same page\]](#)

- a. I expect that it would be updated once a year or less often
- b. I expect that it would be always kept up to date with important changes only
- c. I expect that it would be always kept up to date with all changes
- d. Don't know / prefer not to say

DB1b. Thinking about the differences between the law in different places, which of the following best describes your expectation for a tool like this? [\[singlecode\]](#)

- a. I expect that advice would be based on a mixture of the law of England and Wales and other English-speaking countries
- b. I expect that it would be based on the law of England and Wales, but might include some law from other English-speaking countries
- c. I expect that it would only include the law of England and Wales
- d. Don't know / prefer not to say

DB1c. Which of the following best describes what you would expect from a tool like this in terms of a complaints process? [\[singlecode\]](#)

- a. I would not expect there to be any complaints process
- b. I would expect to be able to speak to a support chatbot as part of a complaints process (but no real humans)
- c. I would expect to be able to speak to a real human as part of a complaints process
- d. Don't know / prefer not to say

Scenario: David's experience, part 2

The tool is quick, confident and reassuring. It drafts letters, summarises David's rights and creates a timeline of actions. David makes a submission to the tribunal.

David is not aware, but some of the advice that WorkMateAI provided him is based on information that is not kept up to date with changes in the law, and some of the other advice is based on examples from the USA and Australia. [\[show in box above question DB2\]](#)

DB2. If you were David in this situation, how would you feel? You may pick up to 3 options. [\[multicode ranking, max. 3, randomise order\]](#)

- a. Excited
- b. Reassured
- c. Empowered
- d. Fearful

- e. Apprehensive
- f. Angry
- g. Upset
- h. Tricked
- i. Other [\[open text, fix\]](#)
- j. Don't know / not applicable [\[exclusive, fix\]](#)

S2c: Scenario: David's experience, part 3

As a result, David loses the case and is ordered to pay some of his employer's legal costs.

David tries to complain to WorkMateAI and finds there is no complaints processes, only a chatbot that does not help. The company is based abroad, and is vague about responsibility. [\[show in box above question DB3\]](#)

DB3. If you were David in this situation, how would you feel? You may pick up to 3 options. [multicode ranking, max. 3, randomise order]

- a. Excited
- b. Reassured
- c. Empowered
- d. Fearful
- e. Apprehensive
- f. Angry
- g. Upset
- h. Tricked
- i. Other [\[open text, fix\]](#)
- j. Don't know / not applicable [\[exclusive, fix\]](#)

DC. Scenario 3

Scenario: Leah and James' experience, part 1

As the use of AI assistants for legal support and services grows more widespread, a gap begins to open up between free and paid services.

Leah is a 28-year-old who uses LifeGuard Legal, a subscription AI that is included with her mobile phone contract. She pays £8 a month for a service that includes daily updates to legal models, human oversight for complex questions, a 'bias-check' function, indemnity insurance cover, and the ability to speak to a real lawyer for 2 hours a year.

James, aged 26, is a care worker. He uses the built in AI assistant that comes with his phone, and asks it a question if he has a query. [\[show in box above question DC1\]](#)

[\[Half of sample see DC1 first, half of sample see DC2 first\]](#)

DC1. How would you expect free AI assistants to perform in the following areas? Please think about free tools only. [carousel, randomised order]

DC1a. Unbiased (results are fair and are not skewed in a way that is unfair or harmful) [singlecode]

- a. Never biased
- b. Rarely biased
- c. Usually biased
- d. Always biased

- e. Don't know / prefer not to say

DC1b. Accuracy (results that are correct, with no issues with faulty or out of date information or 'hallucinations')

- a. Never accurate
- b. Rarely accurate
- c. Usually accurate
- d. Always accurate
- e. Don't know / prefer not to say

DC1c. Transparency (openness and clarity about the data systems are trained on, and how your personal information is used)

- a. Never transparent
- b. Rarely transparent
- c. Usually transparent
- d. Always transparent
- e. Don't know / prefer not to say

DC1d. Customer protection (reassurances against the risk of legal or financial harm to you as a result of advice given)

- a. Never protected
- b. Rarely protected
- c. Usually protected
- d. Always protected
- e. Don't know / prefer not to say

DC1e. Compensation (financial compensation for customers if they lose money as a result of advice or services provided)

- a. Never compensated
- b. Rarely compensated
- c. Usually compensated
- d. Always compensated
- e. Don't know / prefer not to say

DC2. How would you expect paid AI assistants to perform in the following areas? Please think about paid tools only. [carousel, randomised order]

DC1a. Unbiased (results are fair and are not skewed in a way that is unfair or harmful) [singlecode]

- f. Never biased
- g. Rarely biased
- h. Usually biased
- i. Always biased
- j. Don't know / prefer not to say

DC1b. Accuracy (results that are correct, with no issues with faulty or out of date information or 'hallucinations')

- f. Never accurate
- g. Rarely accurate
- h. Usually accurate

- i. Always accurate
- j. Don't know / prefer not to say

DC1c. Transparency (openness and clarity about the data systems are trained on, and how your personal information is used)

- f. Never transparent
- g. Rarely transparent
- h. Usually transparent
- i. Always transparent
- j. Don't know / prefer not to say

DC1d. Customer protection (reassurances against the risk of legal or financial harm to you as a result of advice given)

- f. Never protected
- g. Rarely protected
- h. Usually protected
- i. Always protected
- j. Don't know / prefer not to say

DC1e. Compensation (financial compensation for customers if they lose money as a result of advice or services provided)

- f. Never compensated
- g. Rarely compensated
- h. Usually compensated
- i. Always compensated
- j. Don't know / prefer not to say

Scenario: Leah and James' experience, part 2

Both Leah and James are private tenants. When Leah's landlord proposes a new tenancy agreement, the AI assistant scans the document (via her glasses), flags three unfair terms, and drafts suggested alternatives.

James ends up agreeing to terms far worse than Leah's. As this pattern repeats nationally, a clear divide emerges between those who can pay for high-quality legal AI, and those who rely on free tools and experience more errors, less accuracy and even biased outcomes.

Some campaigners argue that free services should legally be required to meet a minimum standard covering regular updates, quality standards and transparency about funding. Others argue that this would destroy innovation or stop free tools from existing at all. [\[show in box above question DC2-4\]](#)

DC2. Thinking about the idea of the government enforcing a minimum standard for tools, which of the following statements comes closer to your opinion? [\[singlecode, paired statements on 5-point scale with don't know fixed to end\]](#)

- a. Enforcing a stringent minimum standard for AI tools will protect users from harm
- b. Enforcing a stringent minimum standard will limit innovation and stop affordable tools from benefitting those who can't otherwise afford legal support

DC3. If there was a minimum standard, which of the following is most important? You may pick one. [\[Singlecode, randomise\]](#)

- a. Human oversight and responsibility when things go wrong
- b. Up-to-date and locally-relevant information
- c. Transparency about training and updating
- d. Other [\[open text, fix\]](#)

DC4. Instead of mandatory regulation that all AI services must follow, an alternative would be to introduce a ‘kite-mark’. This would be a label that services who meet certain standards and is regulated would show (which other services would not show).

Thinking about these options, which of the following feels the most desirable to you? [\[singlecode, paired statements on 5-point scale, don’t know fixed to end\]](#)

- a. Mandatory regulation that all AI assistants must follow to offer advice on legal services
- b. A voluntary kite-mark, that approved and regulated AI assistants can show

G. Post-scenario wrap-up

G1. Thinking about the scenarios we have discussed, which of the following potential concerns feel most urgent to address? Please rank your top 3 in order. [\[multicode, pick 3, randomise\]](#)

- a. AI acting without my knowledge or consent
- b. Inaccurate or outdated legal advice
- c. Not knowing who is responsible when things go wrong
- d. Lack of a clear complaints process
- e. AI increasing inequality between people
- f. Hidden use of personal data for profiling
- g. Lack of human oversight
- h. Confusion over whether a tool is trustworthy
- i. Other [\[fix, open text\]](#)

G2. To what extent do you agree or disagree with the following statements? [\[grid\]](#)

- a. I would be happy for an AI legal tool to act without my explicit consent if it is designed to protect my interests
- b. I would be happy for an AI legal tool to act without my explicit consent if I could easily undo the action
- c. An AI legal tool should never act for me automatically in high-stakes situations (e.g. housing, employment)

Scale:

- i. Strongly disagree
- ii. Somewhat disagree
- iii. Somewhat agree
- iv. Strongly agree
- v. Not sure / prefer not to say

G3. Now I’d like you to think about somebody who may be more vulnerable, for example if they are experiencing poverty or are impacted by a health condition.

To what extent do you agree with each of the following questions? [\[grid\]](#)

- a. It is acceptable for an AI legal tool to act without explicit consent of a vulnerable person if it is designed to protect the interests of the user

- b. I would be happy for an AI legal tool to act without explicit consent of a vulnerable person if the action could be easily undone
- c. An AI legal tool should never act automatically for a vulnerable person in high-stakes situations (e.g. housing, employment)

Scale:

- a. Strongly disagree
- b. Somewhat disagree
- c. Somewhat agree
- d. Strongly agree
- e. Not sure / prefer not to say

F. Closing demographics

F1. How old are you?

- a. [Number input]

F2. Which of the following best describes your gender?

- a. Male
- b. Female
- c. I prefer to describe my gender in another way
- d. Other [open text]
- e. Prefer not to say

F3. What is your ethnic group?

- a. Asian or Asian British
 - a. Indian
 - b. Pakistani
 - c. Bangladeshi
 - d. Chinese
 - e. Any other Asian background
- b. Black, Black British, Caribbean or African
 - a. Caribbean
 - b. African
 - c. Any other Black, Black British, or Caribbean background
- c. Mixed or multiple ethnic groups
 - a. White and Black Caribbean
 - b. White and Black African
 - c. White and Asian
 - d. Any other Mixed or multiple ethnic background
- d. White
 - a. English, Welsh, Scottish, Northern Irish or British
 - b. Irish
 - c. Gypsy or Irish Traveller
 - d. Roma
 - e. Any other White background
- e. Other ethnic group

- a. Arab
- b. Any other ethnic group

- f. Prefer not to say

9.6 Scenarios tested

The following scenarios were tested in the qualitative research (quantitative versions of scenarios shown in 9.3):

9.6.1 Scenario 1: *The helpful but invisible assistant*

Theme focus: autonomy/consent, transparency, accountability, fairness

[Part 1]

By the early-mid 2030s many people have an AI assistant that monitors key life events – tenancy changes, workplace issues, benefits updates, contracts – and quietly steps in when it detects a “potential legal need”.

Jon, a 42-year-old delivery driver, has his tenancy coming up for renewal and his landlord hints at raising the rent significantly. Jon hasn’t taken any action yet – but his assistant has. Using patterns from similar situations, it drafts and sends a **pre-action letter** challenging the rent increase on legal grounds, copying in the landlord’s solicitor.

Jon only discovers this when he receives an irritated phone call from his landlord.

[Part 2]

The AI has acted exactly as designed: spotting legal need and stepping in early. But its behaviour raises new questions:

- Jon didn’t give explicit consent for any of these actions.
- He doesn’t know what data the assistant used or whether its legal interpretation was accurate.
- If the pre-action letter was wrong or triggered costs, who would be responsible?
- The assistant’s “legal protection mode” was switched on by default, buried within settings.

Some people appreciate that these systems catch issues early – especially people who struggle with paperwork, confidence or literacy. Others feel concerned about an AI acting as their legal representative, taking steps without their knowledge.

Regulators debate whether these assistants should require *explicit permission* before issuing taking action, whether they should meet the same standards as regulated advisers, and who is responsible when invisible actions damage relationships, escalate disputes or contain legal errors.

Jon is left wondering:

Did the AI protect him, or make things worse? And how much legal power should a “helpful” assistant really have?

9.6.2 Scenario 2: Employment tribunals and the AI gap

Theme focus: accuracy, bias, redress, inequality

[Part 1]

In 2035 legal help is more accessible in theory – chat-based advice tools are everywhere. But the quality varies enormously.

David, a warehouse worker in his 50s, decides to challenge an employment decision after being denied sick pay. He can't afford a solicitor, so he turns to *WorkMateAI*, a free employment rights assistant recommended by a colleague.

[Part 2]

The tool is quick, confident and reassuring. It drafts letters, summarises his rights and even generates a suggested timeline of actions. But the tool has two major flaws:

1. **It was trained largely on outdated case law from before a key legislative change;** its developers haven't updated the model in 18 months due to funding cuts.
2. **It pulls in examples from the wrong jurisdiction,** having scraped US and Australian case databases.

David doesn't know this. Everything the tool produces sounds legalistic, polished and authoritative.

He submits a claim to the tribunal based on the tool's advice. A few weeks later, he learns that the claim has problems:

- It refers case law that doesn't exist,
- It misunderstands what proof is required,
- And it misses an important deadline.

The judge notes that the submissions appear to have been "AI-assisted which is now common. The tribunal has seen AI documents that are good quality, as well as ones with serious errors, and although judges try to be sympathetic, they cannot fix defective claims.

David loses the case and is ordered to pay some of his employer's costs.

[Part 3]

When he tries to complain to *WorkMateAI*, he finds there is no formal complaints process – only a chatbot that leads nowhere. The company is based offshore. The app store listing is vague about responsibility. It states that users "retain full responsibility for any decisions made." David is angry; he thought the tool was connected with the council because it appeared on a local community website.

Meanwhile, wealthier people continue to use premium AI services – subscription tools developed within regulated firms. These tools are updated regularly, include human oversight, and have safeguards to reduce hallucinations and jurisdiction errors. They are also backed by professional indemnity insurance.

The gap between those who can afford safe tools and those who cannot is growing. Judges and regulators debate whether all legal AI tools should have minimum accuracy standards and whether tools like WorkMateAI should even exist without regulatory approval.

9.6.3 Scenario 3: The personal legal assistant and the two-tier future

Theme focus: fairness, bias, transparency, accountability, consumer expectations

[Part 1]

By the early to mid-2030s, most people use several AI services for different issues: for example: one for tenancy issues, another for consumer disputes.

Leah, a 28-year-old freelance designer, uses **LifeGuard Legal**, a subscription AI that comes with her mobile network. She pays £8 a month. This includes:

- guaranteed daily updates to legal models
- human oversight for complex tasks
- a “bias-check” function
- indemnity cover
- the option to speak to a real lawyer for 2 hours per year.

She finds it very useful. When her landlord proposes a new tenancy agreement, the assistant scans it instantly (via her glasses), flags three unfair terms, and drafts suggested alternatives. Leah feels confident in negotiations she would once have avoided

Across town, James – also a private renter and also under financial pressure – relies on the free built-in assistant that came with his phone. It has a simpler, generic legal module trained on open data.

When James uploads his tenancy agreement, the assistant gives vague suggestions but misses a key clause that significantly limits his right to get his deposit back. It also uses behavioural profiling to suggest what he should expect in negotiations, telling him he “may wish to accept a lower settlement to avoid lengthy disputes”.

He does not realise this recommendation is partly based on data showing worse agreements for tenants from similar social and ethnic backgrounds.

James ends up agreeing to terms far less favourable than Leah’s.

[Part 2]

As this pattern repeats nationally, a clear divide emerges: **those who can pay for high-quality legal AI gain stronger protection and confidence; those relying on free tools experience more errors, less accuracy, and even biased outcomes.**

Public concern grows that AI is increasing – not reducing – justice inequality. Some campaigners argue that free services should legally be required to meet a minimum standard and be transparent about how they were trained, funded and updated. Others argue that doing this might destroy innovation or force free tools out of the market entirely.

The government considers introducing a **kite-mark** (a symbol to show that service complies to certain standards and is regulated) for legal AI tools, showing they meet minimum accuracy standards. Companies selling premium tools resist, warning that regulation could damage the industry. Consumer groups feel that without standards, people will make life-altering without understanding the risk.

9.7 Detailed profile of participants

9.7.1 Profile of deliberative events

Total attendees: 48

Region:

- North West: 17
- Wales: 16
- London: 15

Gender:

- Male: 23
- Female: 25

Age:

- 18-34: 8
- 34-54: 23
- 55+: 17

Note: broader age bands were used in this stage of the research.

Ethnicity:

- Asian / Asian British: 9
- Black / Black British: 5
- Mixed: 1
- White British: 30
- White other: 3

9.7.2 Profile of online community

Total completes: 40

Region:

- Wales: 7
- North West: 3
- North East: 2
- West Midlands: 2
- East Midlands: 2
- East of England: 1
- Yorkshire and the Humber: 3
- South West: 3
- South East: 4

- London: 13

Gender:

- Male: 23
- Female: 17

Age:

- 18-34: 13
- 35-49: 12
- 50-64: 7
- 65+: 8

Ethnicity:

- Asian / Asian British: 6
- Black / Black British: 4
- Mixed: 1
- White British: 25
- White other: 4

9.7.3 Profile of quantitative survey

The demographic profile of the quantitative survey respondents is as below. The sample was designed to be nationally representative of the England and Wales population (2021 census), with small corrective weightings applied.

Age:

- 18-34: 235 (23.5%)
- 35-49: 203 (20.3%)
- 50-64: 294 (29.4%)
- 65+: 260 (26%)

Gender:

- Male: 507 (50.7%)
- Female: 489 (48.9%)
- Prefer to describe in a different way: 2 (0.2%)
- Prefer not to say: 2 (0.2%)

Ethnicity:

- Asian / British Asian: 74 (7.4%)
- Black / Black British: 46 (4.6%)
- Mixed / multiple: 23 (2.3%)
- White British: 817 (81.7%)
- White other: 37 (3.7%)
- Other: 3 (0.3%)

Region:

- North East: 46 (4.6%)
- North West: 126 (12.6%)

- Yorkshire and the Humber: 94 (9.4%)
- East Midlands: 84 (8.4%)
- West Midlands: 99 (9.9%)
- East of England: 108 (10.8%)
- London: 139 (13.9%)
- South East: 157 (15.7%)
- South West: 97 (9.7%)
- Wales: 50 (5%)



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