



GLOSSARY FOR DIRECT-TO-CONSUMER LEGAL INNOVATION

This glossary contains terms covering UPL, AI, and access to justice concepts for direct-to-consumer legal innovation. It was developed between the webinar series and workshop series and posted along with the workshop sign-ups in 2025.

Definitions were written to be accessible to a wide audience.

A

Access to Justice (A2J): Efforts to ensure that everyone, not just those who can afford it, can get help with legal problems. This includes legal aid, self-help tools, justice tech, and reforms to legal rules.

Access to Justice Ecosystem: The broad collection of players working to improve legal access, including courts, nonprofits, legal services organizations, regulators, technologists, and community organizations.

Advisory Opinion: Interpretive guidance from a regulator explaining how an existing rule applies to a particular question or set of facts. Unlike a non-prosecution policy or no-action letter, it does not work through enforcement discretion—it states the regulator’s view of what the rule already means, and it is not binding on courts or future regulators. See also: Non-Prosecution Policy, No-Action Letter.

AI or Artificial Intelligence: Computer systems or tools that perform tasks commonly associated with human reasoning, judgment, prediction, or decision-making. In the legal services context, AI may include general-purpose tools as well as purpose-built legal tools designed to help users identify legal issues, navigate legal processes, generate or organize information, complete forms, or connect with appropriate legal help. As used in this toolkit, AI is discussed as one category of tech-powered legal tool and should be understood in light of the tool’s design, scope, safeguards, intended uses, and intended users.

AI Disclaimers: Notices included in AI-powered tools to inform users that the tool does not give legal advice and that outputs should not be relied on as legal counsel. See also: Disclaimers in Legal Tech.

AI Legal Tool Certification: A proposed regulatory mechanism for ensuring that AI tools used in legal contexts meet specified standards before being authorized for consumer use.

AI-Driven Legal Tools: Software tools powered by AI to assist users in legal processes, e.g., helping draft forms, explain rights, or navigate court procedures.

Allied Legal Professionals: Nonlawyer professionals who work alongside attorneys to provide legal services, such as paralegals, legal assistants, document preparers, or specialized advocates. May have specific training, certification, or authorization to perform certain legal tasks under attorney supervision or independently. See also: Authorized Justice Practitioners, Community-Based Justice Workers, Legal Navigator.

Alternative Business Structures: Legal service delivery models that differ from traditional law firm partnerships, such as allowing nonlawyer ownership, outside investment, or multidisciplinary practices. Often restricted by rules like Rule 5.4 but increasingly explored as ways to improve access to justice.

Authorized Justice Practitioners: An umbrella term used by the CCJ/COSCA Civil Justice Committee in their [April 2025 report](#) that includes Allied Legal Professionals and Community-Based Justice Workers. See also: Legal Navigator.

B

B2B Legal Tech: Legal technology tools designed for use by law firms, courts, or legal aid organizations rather than individual consumers and nonlawyers in small businesses (B2C).

B2C Legal Tech: Legal technology designed for individual users rather than lawyers or firms. Examples include apps that help tenants respond to eviction notices or generate wills. Also called Direct-to-Consumer (DTC) Legal Tech or Consumer-Facing Legal Tech. In this toolkit, the phrase tech-powered legal tools is used.

Benchmarking: The process of measuring performance against established standards, best practices, or peer organizations. In legal tech, it is used to evaluate whether new tools or services actually improve access, efficiency, or outcomes compared to traditional approaches.

C

Community-Based Justice Workers: As of 2025, includes both community justice workers (CJW) and community legal advocate (CLA) programs. They are community-based advocates with specialized legal training and state authorization to embed certain legal services (such as domestic violence and housing) within their existing job or volunteer work. Sometimes only called “Justice Workers.” See also: Allied Legal Professionals; Authorized Justice Practitioners; Legal Navigator.

Consumer Legal Need: Any legal issue that an individual might face, like housing problems, debt collection, family disputes, or employment issues, that may require help to resolve. Often civil legal in nature, but the impacts of involvement in the criminal justice system are a key legal need as well.

Courthouse UPL: Unauthorized practice of law violations that occur within courthouse settings, such as nonlawyers providing legal advice to self-represented litigants in hallways or help centers. Often addressed through safe harbor policies for court staff and clear guidelines about permissible assistance. Court staff are inundated with referral requests and requests for information. Many courts are looking at building court-hosted technology tools that can leverage generative AI on behalf of self-represented litigants.

D

Democracy and Rule of Law Impact of the A2J Gap: The notion that widespread lack of access to legal services undermines democratic institutions and public trust in the rule of law.

Determinative AI: AI systems that make final decisions rather than just providing recommendations to humans. In legal contexts, this raises significant concerns about due process and accountability, especially in areas like sentencing, benefits determinations, or case outcomes.

Digital Legal Triage: The process of identifying a consumer’s legal issue and matching them with the right information, tool, or service based on need and urgency.

Direct-to-Consumer Legal Tech (B2C or D2C): Legal technology designed for individual users rather than lawyers or firms. Examples include apps that help tenants respond to eviction notices or generate wills.

Disclaimers in Legal Tech: Statements in tools or websites that clarify the tool does not provide legal advice or form an attorney-client relationship. See also: AI Disclaimers.

E

Entity Regulation: A model of regulation that oversees organizations providing legal services (including tech companies), rather than only individuals (lawyers).

Ethical Walls: Safeguards inside organizations to prevent sensitive legal information from being shared across conflicting interests—important in tech environments and law firms alike.

G

Generative AI: AI systems that create new content like text, documents, or code based on prompts. In legal tech, generative AI can help draft contracts, court filings, or client communications, but requires careful oversight due to potential for inaccuracies.

H

Hybrid Legal Services Models: Business models that blend traditional lawyer services with technology or nonlawyer assistance to serve more people effectively and affordably.

I

Insulation Effect (of UPL): When UPL rules are used to protect lawyers from competition by blocking others (like tech companies or paralegals) from helping people with legal issues, even if they could do so safely and affordably.

Intimidation Effect (of UPL): A chilling effect caused by vague UPL rules that scare off innovation and investment in legal tech, even when the innovations might help people without lawyers.

Integrity Function (of UPL): The intended purpose of UPL rules: to protect people from harm by ensuring only qualified professionals give legal advice or services.

J

Jurisdictional Fragmentation: The problem of each U.S. state having different legal rules, procedures, and definitions (especially for UPL), making it hard for tech-powered legal tools to scale nationally.

Justice Gap: The massive gap between the civil legal needs of Americans, especially those with low income, and the availability of legal help.

Justice Tech: Mission-driven tech products or solutions built to make justice more equitable, accessible, and responsive for all. These tech solutions help people navigate legal matters and foster hope, independence, and self-empowerment.

L

Legal Advice: Legal advice is specific guidance about what someone should do in their legal situation. It interprets how the law applies to a person's particular facts or problems and typically involves recommending a course of action. Because it can significantly affect someone's rights or obligations, giving legal advice is generally restricted to attorneys and is a core trigger for UPL enforcement. Example: "You should file a motion to dismiss your landlord's lawsuit because they violated your lease."

Legal Desert: Geographic areas where residents have little to no access to affordable legal services, typically measured by the ratio of lawyers to population. Legal deserts exist in both rural and urban communities.

Legal Design: An approach that combines legal expertise with design thinking to create tools, systems, and experiences that are easier for users and the public to navigate.

Legal Document Assembly: Automated systems that help users create legal filings based on inputted facts, selected procedures, and applicable law.

Legal Empowerment: The idea of giving people the tools, knowledge, and support to advocate for themselves in legal matters, even without a lawyer.

Legal Information: Legal information is general knowledge about the law, such as what a law says, what court forms are needed, or what steps are involved in a legal process. It does not tell someone what they should do in their specific situation and can be shared freely by nonlawyers, websites, or AI tools. Example: "A motion to dismiss is a legal document used to ask the court to throw out a case before trial."

Legal Navigator: A human or digital assistant that helps people understand and take steps in the legal process without offering legal advice. See also: Community-Based Justice Workers and Authorized Justice Practitioners.

Legal Regulatory Reform: Efforts to update laws and rules (like UPL or Rule 5.4) to allow new kinds of legal services, new business models, and better use of technology to improve access to justice.

Legal Risk Aversion: The tendency of legal professionals and institutions to avoid new models or tools due to fear of liability or UPL violations, often at the expense of innovation. See also: Intimidation Effect.

Legal Sandbox Evaluation Metrics: Criteria used to measure the safety, effectiveness, and consumer impact of services being tested inside regulatory sandboxes.

Legal Service Innovation: New ways of delivering legal help, including apps, platforms, and alternative staffing models. Often aimed at improving affordability or access.

Legal Tech: Technology products designed to assist with or automate legal services and workflows.

Limited Scope Representation: When a lawyer helps with part, but not all, of a legal case (like reviewing a contract or preparing for a hearing). Also called “Unbundled Legal Services.”

LLM (Large Language Model): A type of AI trained on huge amounts of text to generate human-like responses (e.g. ChatGPT).

LLM Hallucination Mitigation: Techniques or safeguards implemented to prevent large language models from generating inaccurate or fictitious information, particularly in legal settings (e.g., sourcing only from documents personally selected by users).

Low Bono Services: Legal help provided at a reduced rate—not free like pro bono, but cheaper than market rate—to serve those who can’t afford full-priced legal representation.

M

Market Failure (in Legal Services): A situation where supply and demand don’t match. Many people need legal help but can’t afford or access it, and the market doesn’t offer affordable solutions.

N

No-Action Letter: A case-specific statement from a regulator saying that, based on the facts presented, it does not currently intend to bring an enforcement action against a particular tool provider or scenario. It applies only to the requesting party and is not binding on future regulators—providers remain exposed to other claims (like breach of contract) and to enforcement by other regulators or successors. See also: Non-Prosecution Policy, Prosecutorial Guidance.

Nonlawyer Legal Service Provider: Someone who is not an attorney but offers certain types of legal assistance, like form preparation or procedural guidance. See also: Tool Provider.

Non-Prosecution Policy: A generally applicable statement in which a regulator commits, in advance, to ordinarily decline to pursue UPL enforcement against any provider whose conduct meets defined criteria, subject to stated conditions. Unlike a no-action letter, it applies automatically, with no application required. It is not a legal safe harbor: it does not change the underlying law, cannot be invoked as a defense in a civil suit, can be rescinded without a formal rulemaking process, and does not bind successor regulators or other enforcement bodies. See also: No-Action Letter, Prosecutorial Guidance.

O

One-to-One Legal Services: The traditional model of legal representation where one attorney provides individualized, personalized legal services to one client. Contrasts with “one-to-many” models where a single solution (like an app or automated tool) can serve multiple clients simultaneously.

One-to-Many Legal Services: A service model where a single solution, like an app or automated document tool, can help many people at once.

Outcome Data (in Legal Tech): Information showing whether tech-assisted legal tools actually help users solve their problems. Used to measure effectiveness and justify funding or regulation.

Outcomes-Based Regulation: A regulatory approach that focuses on measuring and ensuring desired results (like improved access to justice) rather than prescribing specific methods or technologies that must be used.

P

Phased Approach: A strategy that implements changes in stages rather than all at once, giving time for multiple stakeholders to engage with the process. In the context of re-regulation in legal innovation, a phased approach is designed to encourage innovation while keeping consumer needs and public trust at the forefront, allowing regulators to adapt rules based on evidence rather than speculation.

Plain Language Translation: Making legal information easier to understand by removing jargon and using everyday language.

Pro Bono Services: Free legal help provided by lawyers to people who can't afford to pay.

Prosecutorial Guidance: A public statement from a regulator explaining what conduct it is most concerned about, what it views as lower risk, and how it plans to use its enforcement discretion. This is the umbrella category: a non-prosecution policy is one generally applicable form it can take, and a no-action letter is a narrower, case-specific form. See also: Non-Prosecution Policy, No-Action Letter.

Pro Se Services: Support services designed to help people who are representing themselves in legal proceedings without an attorney. These may include self-help resources, court navigation assistance, document preparation tools, or procedural guidance. These services are distinct from direct legal representation. Also called "Pro Per Services." See also: Pro Bono Services.

Probabilistic AI: AI systems that express uncertainty and work with probabilities rather than giving definitive answers. Particularly important in legal AI where expressing confidence levels can help users understand the reliability of predictions or recommendations.

Procedural Assistance: Help with understanding the steps of the legal process (e.g., deadlines, how to serve papers), especially useful for self-represented litigants.

R

Regulator: A state or local government or state supreme court entity or official with authority to enforce UPL rules within a given jurisdiction. Depending on how a state's rules are structured, this may include a state bar association, an office of attorney regulation or professional responsibility, an attorney general's office, or a court.

Regulatory Sandbox: A controlled testing environment where companies can try out new legal service models or tools, like AI chatbots, without the immediate risk of UPL enforcement.

Reserved Legal Activities: Specific, enumerated legal tasks/categories that are restricted to authorized providers, like in the U.K. Used in contrast to the broader and vaguer UPL definitions in the U.S.

Retrieval-Augmented Generation (RAG): An AI approach that combines searching through specific documents or databases with content generation. Particularly useful for legal AI tools because it can ground responses in actual case law, statutes, or firm documents rather than relying solely on training data.

Risk-Based Regulation: A regulatory model that tailors oversight to the potential harm of different legal activities or tools. Often proposed as an alternative to bright-line bans.

Rule 5.4: A professional conduct rule that bars lawyers from sharing legal fees or forming law firms with nonlawyers.

S

Safe Harbor: Safe harbor policies protect court personnel from UPL prosecution for engaging in certain activities. Illinois, for example, provides clerks safe harbor for providing information about court processes, assisting in identifying forms, transcribing a litigant's form responses, and notifying litigants of legal resources and pathways for finding an attorney.

Sea of Junk: A term coined by the National Center for State Courts describing the large amount of potentially misleading, confusing, and useless information that self-represented litigants can find in tools like ChatGPT. People think they know what they are talking about because sources in the sea of junk claim to be accurate or documents will look accurate, but they are not. It is AI-generated pleadings, untrustworthy suggestions, and factually inaccurate legal information. People grab on to anything that looks like a life raft in the sea of junk.

Self-Help Legal Platform: A website or app that lets people handle legal matters on their own by providing step-by-step guides, document templates, or court navigation tools.

Self-Represented Litigant (SRL): A person who goes to court without a lawyer. Also commonly called an unrepresented party, court user, visitor (like to a self-help center or law library), or a consumer (e.g. of legal tech).

Soft Power Regulatory Approaches: Non-binding strategies like guidance, best practices, and prosecutorial discretion that influence behavior without formal rule changes.

T

Tool Provider: Any person and/or entity offering a consumer-facing AI or tech-powered legal help tool for free or for a fee. Examples could include entrepreneurs who are not lawyers, legal aid organizations, court self-help center staff, private attorneys, or others. The tool could be used by a legal consumer to obtain legal information and/or legal advice and services. See also: Nonlawyer Legal Service Provider.

Tech-Powered Legal Tool: Any legal help tool that is powered by technology, including AI. The tool could be used by a legal consumer to obtain legal information and/or legal advice and services. The tool might be offered for free or for a fee.

Triage: Use of AI tools to assess and categorize user legal needs, prioritizing intake and referrals for legal services organizations.

U

UPL (Unauthorized Practice of Law): When someone who isn't a lawyer performs legal work, like giving legal advice, appearing in court, or drafting certain legal documents.

V

Vertical AI: AI solutions designed specifically for particular industries or use cases, rather than general-purpose tools. Legal vertical AI includes tools built specifically for law firms, courts, or legal aid organizations, often incorporating legal-specific training data and workflows.