

Chat or Cowork. It's *one decision*, and it isn't about difficulty.

Every time you open Claude you make this choice, usually without thinking about it. Getting it wrong doesn't produce a bad answer. It produces three hours of you doing work the tool was willing to do unattended.

"Help me with this."

That's Chat.

"Handle this for me."

That's Cowork.

One is a conversation. One is a delegation.

The difference is where you stand. In Chat you're in the loop for every turn. In Cowork you set the job up and step back.

CHAT

You stay in the loop

You ask, Claude answers, you read it and decide what to ask next. Every turn goes through you. Think of the question you ask across the hall.

- "What does this indemnity clause obligate my client to do?"
- "Give me fifteen deposition questions on causation."
- "Tighten this paragraph so a client can follow it."
- "What am I not thinking about here?"

COWORK

You hand it off

You give it the materials, the goal, and the format. It works through the steps on its own and comes back with a finished draft. Think of the assignment memo.

- "Read this folder of records and build a treatment chronology."
- "Compare these nine cases into a table of holdings."
- "Pull every mention of the September inspection, with cites."
- "Summarize each of these thirty intake forms into a one-pager."

Neither one is the beginner mode. They answer different questions.

The same task can be either one.

Almost everyone sorts by how hard the legal question is. Hard question, must be the serious mode. That's the wrong axis. Watch what actually moves the answer.

"Summarize this deposition transcript."

Chat

"Summarize these twenty deposition transcripts and flag where they contradict each other."

Cowork

"Does this contract have a limitation of liability problem?"

Chat

"Check all fifty vendor contracts in this folder for limitation of liability problems."

Cowork

"Rewrite this paragraph of the brief."

Chat

"Go through all forty pages and make the voice and defined terms consistent."

Cowork

Notice what changed. The legal difficulty is identical in each pair. What changed is the amount of material, the number of steps, and whether you get back an answer or a document. That's the axis.

Reach for Cowork when any one of these is true.

You don't need all three. Any single one is reason enough, which is why "it's a folder, not a file" is usually the fastest tell in the room.

01

Volume

There's more material than you'd reasonably paste into a message. A folder instead of a file. If your plan involves the words "one at a time," stop. The folder is the tell.

02

Steps

The job has stages. Read these, then compare them, then pull the exceptions, then write it up. You're describing a process, not asking a question. If you catch yourself saying "and then" twice, that's the signal.

03

A deliverable

What you want back is a file you'll open, edit, and send to someone. Not an answer you'll read on screen and absorb as you go.

And a reason to stay in Chat. Cowork uses meaningfully more of your plan's capacity than Chat does. That's Anthropic's own guidance: use standard chat for simpler tasks and save the agent for multi-step work with real file access. So Chat isn't the beginner mode. It's the right tool most of the time.

Say the task out loud.

If you can answer it in a sentence, you're in Chat. If answering it means opening a folder, you're in Cowork.

WHAT YOU WANT

WHICH ONE

"Help me think through whether we have a limitations problem."	Chat
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"Draft a short client update on where the case stands."	Chat
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"Explain what opposing counsel is actually arguing here."	Chat
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"Give me a first pass at these interrogatory responses."	Chat
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"Build a chronology from this folder of medical records."	Cowork
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"Cross-reference the transcript against the discovery responses."	Cowork
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"Turn these thirty intakes into one memo per client."	Cowork
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"Find every document in here that mentions the inspection."	Cowork
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How you'll know you picked the wrong one.

You don't have to get this right on the first try. You just have to notice. Both mistakes have a distinct feel.

YOU SHOULD HAVE USED COWORK

You became the machine

You're doing the part the tool was built to do.

- You're on your fifth paste of the same kind of document.
- You've typed "now do the same for the next one" more than twice.
- You're keeping a running list in a separate Word file as you go.
- You've been at this longer than you would have guessed.

YOU SHOULD HAVE USED CHAT

You built a process for a question

You set up an assignment for something you could have just asked.

- You're waiting on a multi-step task for an answer you needed immediately.
- The finished deliverable is one paragraph.
- You spent longer describing the job than doing it would have taken.
- You didn't actually have any files to give it.

The asymmetry matters. The second mistake wastes a few minutes. The first one wastes a day, and it wastes it invisibly, because the work looks like work the whole time.

Write it like an assignment, not a question.

This is where most first attempts fall down. A Chat prompt can be one line, because you're there to steer. A Cowork request has to carry everything, because you're not.

THIN

Summarize these depositions.

Claude will produce something. It won't be what you wanted, because you never said what you wanted, and you weren't there to redirect it.

AN ASSIGNMENT

There are fourteen deposition transcripts in the folder I've connected. Build one table with witness name, date deposited, and every statement about the September inspection, with page and line cites. Put any contradictions between witnesses in a separate section at the end. Output it as a Word document. Ignore anything unrelated to the inspection.

Same job. But now it can run without you and still land.

Four parts, every time. **The materials**, so it knows where to look. **The job**, stated as the thing you want done. **The format**, because "a table" and "a memo" produce very different work. And **the guardrails**, meaning what to leave alone. That last one is the one people skip, and it's the reason the output comes back three times longer than anyone wanted.

Cowork does more on its own. So review matters more, not less.

Chat hands you a paragraph you'll obviously read. Cowork hands you a forty page document that looks finished, and looking finished is exactly the risk. Nothing about either mode moves the professional responsibility anywhere.

THE WHOLE GUIDE, IN ONE BOX

"Help me with this."

Chat

"Handle this for me."

Cowork

Reach for Cowork on **volume**, **steps**, or a **deliverable**. Then write the request like an assignment: the materials, the job, the format, and the guardrails.

Whatever comes back is a draft. *A human signs it.*

Intelligence by Intent

3,500+ ATTORNEYS TRAINED · 200+ LEGAL AI USE CASES · 100+ FIRMS AND BAR ASSOCIATIONS

AI consulting, governance, and training for law firms and professional services organizations. Steve Smith, Founder and CEO. intelligencebyintent.com · Reflects Claude Cowork behavior as documented August 2026. Cowork is in beta and capabilities are changing.