

What \$20 a month actually buys

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The tiers have converged

ChatGPT Plus \$20 · Claude Pro \$20 (about \$17 billed annually) · Google AI Pro \$19.99 · SuperGrok about \$30. Top consumer tiers run to \$200 — ten times the entry price, and what they sell is throughput, not intelligence.

A subscription is a rate limit, not a quantity

- **Reasoning runs** — throttled hardest; agent users hit this first.
- **Long-context work** — a big document costs more than a short question.
- **Agentic and tool modes** — sometimes metered separately from chat.
- **Deep research sessions** — counted per session, easy to exhaust.

Match the tier to the job

- Questions and writing → the \$20 tier.
- One agent task a day → the \$20 tier, watched.
- Agents all day → a \$100–\$200 tier or API credits — flat tiers are the wrong shape for bursty work.
- Building your own agent → metered API.

Two structural points

First, flat subscriptions assume human-paced use; an agent is bursty and can burn a fortnight of chatting in one task. Second, paying twice — a chat subscription plus API credits — is the default mistake, and the fix is usually to let the agent be the interface.

The takeaway

Compare what the tiers meter, not what they cost. Buy \$20 to find out whether you like the product; buy throughput only once you know your own usage.