

BEGINNER · 9 min read · September 19, 2026 · By Kelly Stratton

ChatGPT Plus vs Claude Pro: What Each \$20 Plan Buys, Side by Side

Pick the right \$20 AI plan for the way you actually work: what ChatGPT Plus and Claude Pro each include, which one wins for images, voice, writing, files, and jobs done for you, how to decide in one question, and a free 30-day test if you're still not sure.

Everybody asks this one, and the honest answer is that it depends on what you do all day. Both plans cost \$20 a month. Both are excellent. They're good at different things, and once you see the two lists next to each other the choice usually makes itself in about a minute. This guide is the side-by-side of what each \$20 plan actually buys, the one question that picks for you, and a free 30-day test for when you're still not sure. You'll leave knowing exactly where your \$20 should go, or that it should stay in your pocket for now.

IN A NUTSHELL

ChatGPT Plus: the best images, voice mode you can talk to in the car, and ChatGPT-6 Astra doing browser jobs for you inside Work. Claude Pro: the best writing, Cowork where you hand it files and it does the work, and Dispatch where you text it a job from your phone and it runs on your computer at home. Images and talking things through, ChatGPT. Writing and files, Claude. Not sure, run both free plans for a month.

WHAT THE NAMES MEAN

"Plus" is the name of ChatGPT's \$20-a-month plan. "Pro" is the name of Claude's \$20-a-month plan. Same price, different companies, and yes, the names are confusing. Each company also sells bigger plans above these (\$100 and up), which this guide leaves alone. This is the \$20 decision.

WHAT YOU NEED

Nothing yet. Both have free plans you can open in a browser or on your phone today, and Part 5 is built on them. Prices and features here are as of mid-September 2026, from each company's own pages, linked at the bottom.

PART 1 The Side-by-Side

	ChatGPT Plus	Claude Pro
Price	\$20 a month	\$20 a month, or \$17 a month paid yearly
Best at	Images, voice, thinking a problem through out loud	Writing another person will read, working inside your files
Images	✅ Images 2.5: templates, the Markup tool, the best there is right now	❌ Claude doesn't draw pictures. It builds files, slides, and designs instead
Voice	✅ ChatGPT Voice, a real back-and-forth you can have in the car	Voice on the phone app for dictation and replies, less of a conversation
Does jobs for you	✅ ChatGPT-6 Astra inside Work runs its own browser: inbox, research, spreadsheets. Metered	✅ Cowork works inside your own files and folders and can use your computer. Metered
From your phone	The phone app does everything, including Work	✅ Dispatch: text it a job and it runs on your computer at home
Coding	Codex, sharing the same usage pool as Work	Claude Code, included
Memory	✅ Remembers you across chats; see and delete what's saved	✅ Remembers you across chats; see and delete what's saved
Free plan	Chat, write, search, memory, Images 2.5 with a smaller daily count. No Work	Chat, write, search, memory, files. No Cowork, no Dispatch

PART 2 What ChatGPT's \$20 Buys

The best images, hands down. ChatGPT Images 2.5 is the image maker to beat right now: templates for posters, logos, merch, product photos, and icons, and a Markup tool that changes only the part you circle. The free plan has it too, with a smaller daily count. Plus gets you enough runs to actually finish a project in one sitting. If pictures are part of your work, this alone is the \$20.

Voice you can talk to in the car. ChatGPT Voice is a real conversation: you talk, it talks back, you interrupt, it keeps up. Rehearse a hard conversation, think through a decision on a drive, get a recipe read to you with your hands full. It's on Plus and the plans above it.

ChatGPT-6 Astra inside Work. Switch the app from Chat to Work and Astra opens its own browser and does things: cleans your inbox, finds every subscription you're paying for, researches a purchase, builds the spreadsheet. On Plus it's metered, so it's for jobs, not quick questions. [How to prompt it](#) and [how to keep it from running out](#) are their own guides.

Codex. If you code, or want to, it's in the same plan and shares the same Astra pool as Work.

PART 3 What Claude's \$20 Buys

The best writing, by a mile. Emails, proposals, cover letters, client updates, the document your boss reads. Claude sounds like a person who thought about it, not a template that got filled in. If your work is words someone else has to read, this is your \$20. The rest of this list is the bonus.

Cowork: hand it files, it does the work. Point Claude at a folder or a stack of files on your computer and describe the job. It reads the PDFs and writes the summary, cleans the spreadsheet, drafts the document, organizes the folder, and can use your computer to get there. You review what comes back. It's included on Pro.

Dispatch: text it from your phone, it works at home. Inside Cowork, Dispatch pairs your phone with your computer. You message Claude a job from the grocery store and it runs on your desktop with your files and apps, then reports back. Your computer needs to be awake with the Claude desktop app open, and it's a one-time setup: open Cowork, click Dispatch in the left panel, pair the two apps. Pro and Max plans.

Also in the plan. Claude Code for coding, Claude Design, Claude Science, Research for deep multi-source answers, unlimited projects, more usage than free, and a wider choice of models. Anthropic's pricing page lists all of it, linked below.

PART 4 How Do I Pick Between ChatGPT and Claude?

One question: **what do you mostly do?** Not what you might do someday. What your last two weeks looked like.

PICK CHATGPT PLUS

if you mostly...

- ✓ Make flyers, logos, product shots, and social images
- ✓ Think out loud, talk through a decision, hands-free
- ✓ Hand off browser chores: inbox, subscriptions, research, price checks, job listings
- ✓ Want the best image maker on the market

PICK CLAUDE PRO

if you mostly...

- ✓ Write emails, proposals, cover letters, and client updates
- ✓ Work inside your own files: summaries, spreadsheets, documents from a pile of PDFs
- ✓ Kick off a job from your phone while your computer does it at home
- ✓ Want the best writer on the market

Coding? Either. Codex on one side, Claude Code on the other. Pick the plan for everything else in the table.

A little of everything, every week? Both. \$40 a month. Start with one and add the second when you keep reaching for it on the free plan.

My own answer, for what it's worth: I pay for both. Images and voice on one side, writing and files on the other, and I use each one most days. If your week looks like mine, that's the honest recommendation. If it doesn't, one plan is plenty.

PART 5 **Not Sure? The Free 30-Day Test**

Don't pay for either yet. Open both free plans and run the same five jobs on each, once a week for a month. Same words, both tools, side by side.

1. **Write one real email** you actually need to send. Which one did you send without editing?

2. **Ask for help with one real decision**, and talk it through in a few messages. Which one asked the better questions?
3. **Make one image** you'd actually use (a flyer, a header, a product shot). Only one of them can, but see whether you missed it on the other side.
4. **Summarize one long document** you'd normally skim. Which summary did you trust?
5. **Ask each one what it remembers about you** after two weeks. Which memory feels more useful, and which one would you rather delete?

Keep a note on your phone with a tally. By week four, one column is longer. That's your \$20. And if the free plans did everything you needed, keep the \$20. That's a fine answer too.

PART 6 What This Guide Doesn't Cover

The bigger plans. Both companies sell \$100-and-up tiers with much more usage. If you hit the limit on a \$20 plan every day, that's the next question, not this one.

Team and business plans. Different prices, different features, shared billing. This guide is for one person paying for one account.

Prices and features move. Both companies ship changes most weeks. The lists here are from mid-September 2026 and link to the company pages, which are the source of truth on the day you sign up.

DO THIS FIRST

Look at your last two weeks and answer the one question honestly: was it mostly pictures and talking things through, or mostly writing and files? If you can answer, that's your plan, sign up tonight. If you can't, open both free plans and start the 30-day test with tomorrow's real email. Either way, you'll stop wondering.

Straight answers

Is ChatGPT Plus or Claude Pro better?

Neither is better across the board. ChatGPT Plus wins for images, voice, and talking a problem through, and it puts ChatGPT-6 Astra to work on browser jobs inside Work. Claude Pro wins for writing people will read, for handing it files in Cowork, and for Dispatch, which lets you text it a job from your phone. Pick by what you mostly do.

Which AI subscription is worth \$20?

The one that matches your week. If most of your AI time is pictures, voice, and thinking out loud, ChatGPT Plus. If it's emails, proposals, documents, and work inside your own files, Claude Pro. If you can't say which, don't pay yet: run the same five tasks on both free plans for a month and the answer shows up.

Is ChatGPT or Claude better for writing?

Claude, for anything another person has to read. Emails, proposals, cover letters, client updates, and long documents come out sounding more like a person and less like a template. ChatGPT is fine for quick drafts and outlines, and it's the one to use when the writing needs a picture to go with it.

What is Claude Cowork?

Cowork is the part of Claude Pro where you hand it files and folders on your computer and it does the work: reads a stack of PDFs and writes the summary, cleans a spreadsheet, drafts the document, organizes the folder. You describe the job, it works in the files, and you review the result.

What is Claude Dispatch?

Dispatch lets you message Claude from your phone and have it do the job on your computer at home, using your files and apps. It lives inside Cowork on the Pro and Max plans. Your computer has to be awake with the Claude desktop app open, and you set it up once by pairing the phone and desktop apps.

Can I get by on the free plans?

For a lot of people, yes. Both free plans chat, write, search the web, and remember you across conversations, and ChatGPT's free plan includes Images 2.5 with a smaller daily count. What \$20 buys is more usage and the job-doing features: Work with ChatGPT-6 Astra on one side, Cowork and Dispatch on the other.

Should I pay for both ChatGPT and Claude?

Only if you do both kinds of work every week. Images and voice on one side, writing and files on the other. Plenty of people do, and \$40 a month is less than one hour of most people's time. Start with one, and add the second when you keep reaching for it on the free plan.

SOURCES Where This Comes From

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- OpenAI Help Center, "Managing usage with GPT-6 Astra in Work and Codex": Astra on Plus inside Work and Codex, metered. help.openai.com
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