

# {{STATE\_NAME}} Industry Analyzer

Classify major industries by market structure and analyze government regulation impact

## Instructions

Analyze major {{STATE\_NAME}} industries to understand their market structures and how this affects you as a consumer. Consider local conditions when classifying - market structures may vary by region.

## Part A: Industry Classification (5 minutes)

### Guiding Questions:

- How many major players operate in {{STATE\_NAME}}?
- Can new competitors easily enter the market?
- How much do prices vary between providers?
- Do consumers have real choices?

Industry	Market Structure	Evidence	Consumer Impact
Utilities (electric, gas, water)	Select...	Why this classification?	How does this affect consumers?
Telecommunications	Select...	Why this classification?	How does this affect consumers?
Healthcare (hospitals)	Select...	Why this classification?	How does this affect consumers?
Banking	Select...	Why this classification?	How does this affect consumers?
Retail (groceries, clothing)	Select...	Why this classification?	How does this affect consumers?
Restaurants	Select...	Why this classification?	How does this affect consumers?
Insurance (auto, health, home)	Select...	Why this classification?	How does this affect consumers?

Industry	Market Structure	Evidence	Consumer Impact
Higher education	Select... ▾	Why this classification?	How does this affect consumers?

## Part B: Government Intervention Analysis (5 minutes)

Which {{STATE\_NAME}} industries are regulated? Why?

Industry	Regulated?	Type of Regulation	Justification
Electricity	Yes	Price regulation by Public Utility Commission	Natural monopoly
Cell phones	Partially	FCC licensing, antitrust	Limited spectrum, oligopoly
Healthcare	Heavily	Licensing, insurance regulation, safety	Quality/safety, information asymmetry
Restaurants	Moderately	Health inspections, labor laws	Public safety

Add industry	Select.. ▾	Type of regulation	Why regulated?
Add industry	Select.. ▾	Type of regulation	Why regulated?

### Discussion Questions

1. Should {{STATE\_NAME}} regulate more industries or fewer?

More regulation when: Natural monopoly, market failure, public safety

Less regulation when: Competitive markets work well, regulation creates inefficiency

Your answer...

2. Has regulation helped or hurt you as a consumer?

Helped: Safe electricity, clean water, inspected food

Hurt: Higher costs in some cases, less choice

Your answer...

3. Where does {{STATE\_NAME}} have too much regulation? Too little?

Debate: Housing (zoning restrictions limit supply, raise prices)

Debate: Telecom (limited competition, high prices)

Your opinion...

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