

# Personal Purchase Market Classifier

Analyze your regular purchases by market structure to understand your consumer power

## Instructions

For each of your 10 regular purchases, analyze:

- **Number of Options:** How many sellers can you realistically choose from?
- **Product Differentiation:** Are products identical or different across sellers?
- **Can You Negotiate?** Do you have leverage to get a better price?
- **Market Structure:** Perfect Competition, Monopolistic Competition, Oligopoly, or Monopoly
- **Your Power:** How much control do you have as a consumer?

Purchase/Service	# of Options	Differentiation?	Negotiate?	Market Structure
Example: Cell phone plan	3-4 major carriers	Slightly different	Yes (when switching)	Oligopoly
1. Electricity	<input type="text" value="e.g., 1"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
2. Internet service	<input type="text" value="e.g., 2-3"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
3. Groceries (store)	<input type="text" value="e.g., Many"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
4. Gasoline	<input type="text" value="e.g., Many"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
5. Streaming services	<input type="text" value="e.g., 5-7"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
6. Restaurant meals	<input type="text" value="e.g., Many"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
7. Clothing	<input type="text" value="e.g., Many"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
8. Car insurance	<input type="text" value="e.g., 5-10"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>
9. Banking services	<input type="text" value="e.g., Many"/>	<input type="text" value="None/Slight/High"/>	<div>Select...<div>▼</div></div>	<div>Select...</div>

Purchase/Service	# of Options	Differentiation?	Negotiate?	Market Structure
10. Water/sewer	<input type="text" value="e.g., 1"/>	<input type="text" value="None/Slight/High"/>	<input type="text" value="Select..."/>	<input type="text" value="Select..."/>

## Part B: Analysis Questions

### 1. Monopoly/Oligopoly Purchases

Which purchases have monopoly or oligopoly structure?

Total monthly cost for these?

### 2. Competitive Purchases

Which have monopolistic or perfect competition?

Do you shop around for these?

Why/why not?

### 3. Most Negotiating Power

Which purchase gives you the most power?

Why do you have power here?

### 4. Least Negotiating Power

Which purchase gives you the least power?

Why is your power limited?

## 5. Monthly Spending by Market Structure

Monopoly goods

Oligopoly goods

Monopolistic Competition

/month

/month

/month

Perfect Competition

/month

% of budget in non-competitive markets:

**Key Insight:** The less competitive the market, the more of your money goes to seller profits rather than actual production costs. Understanding this helps you focus your shopping efforts where they matter most and advocate for more competition where you lack consumer power.