

Chapter 24 - The Great Depression and the New Deal, 1929-1939

- Depression in 1930s felt different from past depression, more failures and unemployment

Causes and Effects of the Depression, 1929 -1933

- Wall Street Crash
 - Huge economic boom in 1920s, average investor bought \$1,000 in stocks and doubled within year
 - Millions lost money in October, 1929
 - Black Thursday and Black Tuesday
 - October 24, unprecedented amount of stocks being sold, stock prices plunged
 - The next day, bankers tried to fix issue by buying millions of stocks
 - Selling continued on monday and on tuesday, everything was sold and no buyers
- Causes of the Crash
 - Uneven distribution of Income
 - Wages increase very little compared to increased productivity
 - Top 5% richest owned 33% of all income; product demand decline, business lay off workers
 - Stock Market Speculation
 - People speculate stock in hopes the price would go up to get quick profit
 - Buying on margin - borrow money to buy stock, if stock price go down then they lose everything
 - Excessive Use of Credit
 - People thought economic boom would last forever so increased use of credit; debt led to bank failures and loans
 - Overproduction of Consumer Goods
 - Weak Farm Economy
 - Overproduction, high debt, low prices since end of WWI
 - Government Policies
 - Government had faith in business and didn't control or regulate, high tariffs to protect US industries but hurt farmers and international trade
 - Federal Reserve only tried to protect gold standard, people try to get money out of banks asap which caused more banks to fail
 - Global Economic Problems
 - US failed to recognize European economic problems, high tariffs weakened Europe and contributed to worldwide depression
- Effects
 - US Gross National Product dropped from 104bil to 56bil, nation's income declined 50%
 - 20% of banks closed wiping 10 million savings accounts, money supply contracted 30% and 25% of workforce unemployed
 - Ended republican domination in the government

Hoover's Policies

- Hoover thought the crash would end very soon, urged businesses not to cut wages and unions not to strike, and

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