Americans Face Hard Times
Chapter 11 Sect 2

Bank and Farm Failures

- **The Great Depression**: 1930’s
- Most people did not have their money in stocks
- But when the stocks collapsed so did the banks.
- Most people lost their entire savings in the banks.
- There was no insurance in those days to protect your savings.
- **Bank Runs** became common in 1930’s: People rushed banks and took out all their money based on fears causing a bank to close.

Farmers and Workers

- Times got worse for **farmers**: They produced more food so prices went down
- Also people could not buy as much food in the cities hurting farmers more.
- **Foreclosures**: Banks took farmer’s homes because they could not pay back loans. 364,000 foreclosures on farms in 1930’s.
- **Unemployment** reached as high as 25% for the workers in the city
- Most depressions lasted a few years, the Great Depression lasted over 10.
- **African-Americans** in Harlem faced 50% unemployment.
Hoovervilles

• With no jobs many people lost their homes.
• Government provided no assistance for the poor in those days.
• Charities and soup lines could not keep up.
• Many of the jobless and homeless began to live in shacks that sprang up on the outskirts of towns or parks called “Hoovervilles”.
• Named after President Herbert Hoover: since he did nothing for people.

Essential Questions

1. Where did most people have their savings?
2. What happened to these savings?
3. Was unemployment the same for all people?
4. What happened to farmers?
5. Why were they called Hoovervilles?

Doing anything to Eat

• Many Americans turned to doing anything to eat.
• Selling apples became an occupation for the poor.
• Some carried signs on the front and back of them.
• Hobos: Took to the roads looking for work, hopping from train to train.
• Hobos often left families behind they could not support.
• Hobos sometimes beg or stole food and were met with violence by the people or train employees.
The Emotional Toll

- People felt like failures, but refused assistance from the government; most Americans were too proud for that
- Men became depressed at not being able to provide for their families.
- Families broke apart under stress of poverty
- Suicide rates went up in the 30’s, people commonly jumped off buildings
- Birth rates went down
- A widespread feeling hit that the nation had failed its people.

The Dust Bowl

- Adding to the problems of the Great Depression was a drought that hit the Great Plains and lasted years
- Pitch Black dust storms hit the region which had been cleared of their natural grasses
- Many packed up and moved to California along Route 66. Worked on orchards and farms.
- They were called “Okies” even though all did not come from Oklahoma
- They were met with resistance and discrimination in California because of competition for jobs.

Essential Questions

1. Who were hobos? Why was their life hard?
2. Why did Americans refuse help even though they needed it?
3. What happened to suicide rates and birth rates during the 1930’s?
4. What was the “Dust Bowl”?
5. How were “Okies” treated in California?