

Dust and Debt

Trace causes and effects during a national crisis.

USII.5.f "analyzing the causes of the Great Depression and the impact of the Dust Bowl on the lives of Americans;"

NAME _____

DATE _____

1 READ AND MARK _____ Read it twice

YOUR JOB Underline each cause of the Great Depression or the Dust Bowl, circle each effect on Americans, and number one cause-and-effect chain that you notice.

Hard Times on the Plains

- ① In the 1920s, many Americans bought cars, radios, and other goods with installment plans. Some families owed more money than they could easily repay. Wealth was unevenly shared, so many workers could not buy all the goods factories produced. At the same time, investors borrowed money to buy stocks, hoping prices would keep rising. When stock prices crashed in October 1929, investors lost savings and could not repay loans. The crash weakened banks and businesses, helping begin the Great Depression.
- ② As banks failed, depositors sometimes lost their savings because federal deposit insurance did not yet exist. Banks that closed also stopped making loans to businesses and farmers. Businesses cut production and laid off workers. Unemployed people had less money to spend, so stores sold fewer goods and dismissed more workers. This cycle deepened the depression. Families delayed medical care, shared crowded homes, or stood in bread lines. President Franklin Roosevelt's New Deal later created relief jobs and programs, but recovery took years.
- ③ During the 1930s, severe drought struck the Great Plains. Years of plowing had removed grasses whose roots held soil in place. Strong winds lifted dry topsoil into huge dust storms, creating the Dust Bowl. Dust entered houses, ruined crops, and buried fences. Farmers could not grow enough to earn a living, while the depression had already made money scarce. Many farm families lost land or left for places such as California to seek work. Those who stayed faced poor health, hunger, and uncertainty.

2 ANSWER WITH EVIDENCE _____ Use the passage

1 What were two economic conditions in the 1920s that helped cause the Great Depression?

2 How did bank failures help create a cycle that made the Great Depression worse?

3 What two conditions caused the Dust Bowl on the Great Plains?

4 Give one way the Dust Bowl changed farm families' lives and explain why it happened.

3 YOUR TURN _____ Your own words

Imagine a Great Plains family deciding whether to leave its farm during the 1930s. Write exactly three sentences explaining why the family leaves, how the Great Depression makes the choice harder, and what the family hopes to do next. Use three different details from the passage.

PART 1 • READ AND MARK

Underline each cause of the Great Depression or the Dust Bowl, circle each effect on Americans, and number one cause-and-effect chain that you notice. Accept any marking that follows this job and points at the right text.

PART 2 • ANSWERS

#	QUESTION	ANSWER
1	What were two economic conditions in the 1920s that helped cause the Great Depression?	Possible answers include installment debt, unequal distribution of wealth that limited buying power, and borrowed money used to buy stocks.
2	How did bank failures help create a cycle that made the Great Depression worse?	Closed banks caused people to lose savings and stopped loans to businesses and farmers. Businesses then cut production and laid off workers, leaving people with less money to spend.
3	What two conditions caused the Dust Bowl on the Great Plains?	Severe drought dried the land, and years of plowing had removed grasses whose roots held the soil in place.
4	Give one way the Dust Bowl changed farm families' lives and explain why it happened.	Possible answers include families losing land or moving to seek work because dust storms ruined crops and farmers could not earn a living.

PART 3 • YOUR TURN (SAMPLE ANSWER)

After drought and windstorms ruined the family's crops, they could no longer earn a living from their farm. Because the Great Depression had made money scarce and jobs hard to find, moving to California did not guarantee safety. The family left anyway, hoping to find work after losing its land.

Accept equivalent cause-and-effect explanations supported by the passage. In the open response, look for three sentences that connect Dust Bowl conditions, Depression-era hardship, and a realistic family decision.