



# **Breaking the Banks in Motor City: The Auto Industry, the 1933 Detroit Banking Crisis and the Start of the New Deal**

*Darwyn H. Lumley*

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This history tells the relatively unknown story of how the Detroit automobile industry played a major role in the 1933 banking crisis and the subsequent New Deal reforms that drastically changed the financial industry. Spurred by failed decision making and conflicts of interest by automobile industry leaders, Detroit banks experienced a critical emergency, precipitating the federal closure of banks on March 4, 1933, the first in a series of actions by which the federal government acquired power over economics previously held by states and private industrial and financial interests.



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