

# THE UNIVERSITY OF NORTH CAROLINA NEWS LETTER

The news in this publication is released for the press on receipt.

Published Weekly by the University of North Carolina for its University Extension Division.

MARCH 22, 1922

CHAPEL HILL, N. C.

VOL. VIII, NO. 18

Editorial Board: E. C. Branson, S. H. Hobbs, Jr., L. R. Wilson, E. W. Knight, D. D. Carroll, J. B. Bullitt, H. W. Odum. Entered as second-class matter November 14, 1914, at the Postoffice at Chapel Hill, N. C., under the act of August 24, 1912.

## OUR ILLITERATE WHITE WOMEN

**SAVED: \$116,000,000**

Bank account savings and cooperative credit unions, as self-help agencies for overcoming home and farm tenancy, were discussed at the last meeting of the North Carolina Club at the University. Mr. R. F. Marshburn, of Duplin county, made a report on bank account savings in North Carolina and the United States, while credit unions were explained by Miss Bertha Austin, of Alabama.

Bank account savings are obviously an index of the thrift of the less-wealthy masses and a medium through which many of the poorest rise from poverty into property ownership. For this reason the North Carolina Club has been considering the fuller utilization of savings-bank facilities as one of the possible ways of escape out of tenancy for thrifty tenants in city and country areas.

In 1920 the bank account savings in the 628 banks of North Carolina represented a per capita average for the whole state of \$45.39, which is a gain of 389 percent over the average in 1915, namely \$3.28. During the five-year period between 1915 and 1920 the total bank account savings increased from \$22,010,650 to \$116,154,000, placing North Carolina in the position of twenty-first among the states of the Union. In total bank account savings we rank along with the larger and wealthier states, but in savings per inhabitant we hold a lower rank. North Carolina ranks much lower in per capita savings than the New England States, which as a group have a per capita average of \$264 and lead the entire nation. Among the thirteen Southern states we hold sixth place, South Carolina with her large negro population ranking ahead of us. This is another confirmation of the discovery of Prof. E. C. Branson, namely that North Carolina is great in wealth-production, but weak in wealth-retention.

If we were as thrifty as the Vermont Yankees we would have nearly one billion dollars in bank account savings today. We make more, they save more.

Bank account savings are significant in a study of tenancy because they are a barometer of thrift on the part of the masses—that is, the little people who earn small wages or salaries, or whose incomes are derived from the professions and hand trades, or from small farms and businesses. These are the people who for the most part live in other people's homes and cultivate other people's lands. Thus bank account savings are in a sense an index of the effort of landless, homeless people to rise into property ownership, for the wealthy do not keep their surpluses in savings banks but invest them in producing enterprises or in stocks and bonds.

### What Credit Unions Can Do

In the next report Miss Austin defined a cooperative credit union by saying that it is a cooperative association composed of any number of share holding members, who may be investors or borrowers or both, and who are mutually responsible for the success of the organization, the policies of which are shaped by both borrowers and investors. They operate on the principles of (1) one-man-one-vote and (2) patronage dividends.

The functions and benefits of a credit union are:

1. It encourages thrift by providing a safe, convenient, and attractive medium for the investment of savings by its members through the purchase of shares and the deposit of small savings.
2. It promotes industry and enterprise by enabling its members to borrow for productive purposes, and, upon occasion, for emergency purposes.
3. It eliminates usury by providing its members when in urgent need with credit at a reasonable cost—which they cannot sometimes otherwise obtain.

It teaches its members how capital is assembled, managed, safeguarded, and multiplied by useful employment; it

teaches them business methods, self-government, and self-reliance; it develops in them a sense of social responsibility and educates them to a full realization of the value of cooperation.

The cooperative credit union is not an experiment. In addition to those that have been established in other parts of the United States and in other countries, there are in operation in North Carolina 33 farm credit unions, according to the latest reports from Raleigh. These organizations have a total of 1,400 members, \$20,000 of share capital, \$50,000 in deposits, \$90,000 in loans, and resources of nearly \$100,000. An example of the success of one of these organizations is found in the record of the Carmel credit union in Durham county, which in six months loaned about \$7,500, one-third of which was for fertilizer and more than a third to hold cotton against the sudden drop in price. The state department of agriculture offers special assistance in establishing these credit organizations.

The papers of Mr. Marshburn and Miss Austin will appear in full in the 1921-22 Year-Book of the North Carolina Club.

### ILLITERATE WHITE WOMEN

In round numbers there are forty-four thousand illiterate native born white women in North Carolina according to the 1920 census. If assembled they would fill a city the size of Charlotte, or nearly so.

They numbered 47,327 away back yonder in 1850; seventy years later they were only 3,428 fewer. Which means that illiteracy, like landlessness, poverty, and feeble-mindedness, is a self-perpetuating social ill. The actual numbers are little changed from year to year, although the ratios dwindle; from 37 percent in 1850 to 10.4 percent in 1920.

More than nine-tenths of the white illiteracy of North Carolina is in the country regions, and almost exactly four-fifths of it is adult illiteracy. Illiteracy of all ages, races, and sexes is mainly a problem of rural adults in the South. Less than one-twentieth of it is in our towns and cities. Of the 1,497 white illiterates in Stanly county, for instance, only 161 are in the voting age, and only 140 are in Albemarle, the county-seat town. It is hard to cure (1) because the country schools are everywhere inferior as a rule, and the country homes that breed and shelter the unlettered are scattered, remote, and hard to reach, and (2) because illiterate whites are everywhere sensitive and shy. They are the crab-like souls that Victor Hugo describes; before advancing light, said he, they steadily retreat into the fringe of darkness.

### Who These Women Are

They are white women. They are our very own kith, kin, and kind. They are prospective voters who cannot read a ballot or write their names. They are older daughters, wives, mothers, who determine the character and the culture of homes, in woman's immemorial way. They cannot read a letter or a newspaper or the Bible. They cannot study the Sunday-school lessons with their children or use a song book at church. They are the women who unaware sign away their homes and dowers with a cross mark. These are the women who ate their hearts out in dumb agony during the World War. Their absent sons and brothers were as dead. Absent—that's about all that most of them knew; swallowed up by the big outside unknown world; gone somewhere, they hardly knew where. The camps at home, the trenches overseas, Flanders, the Somme, the Argonne were all one to them. Their loved ones were gone—lost in the sealed silences of illiteracy; that much they knew and little more. Whether safe and well, or ill or maimed for life, or dead, they did not know and many of them do not know till this good day, as the authorities in Washington will tell you.

### Ephraim's Curse

The essential curse of illiteracy lies in the suffocating loneliness it imposes.

### (Released week beginning March 20) KNOW NORTH CAROLINA

#### What Carolina Needs

North Carolina cannot live on its past. What are we willing to give toward its future? Within the boundaries of this commonwealth are all the requisites for the building of a great state—soil, climate, natural resources, means of communication, and an aspiring people.

North Carolina needs faith in herself. To believe that the golden ages lies in the past rather than in the future is a denial of faith. When the backward look dominates a people it is already in the first stages of decay.

North Carolina needs a revision of its organic law. The present constitution must be made to square with the facts of modern times. A constitution which does not grow with a progressive people is destined in time to become a barrier to further progress.

North Carolina needs a country life commission. A state whose population is eighty percent rural can never go far beyond the average standard of living of its farming people. The cooperative movement is an indication that the farmer purposes to have a more distinct voice in his economic affairs. But, man does not live by bread alone—even though the bread be made from wheat scientifically grown and cooperatively marketed. The good things of life—education, recreation, health, culture—may all come to the residents of cities in their compact groups without additional stimulus from the state. A country life commission would interest itself in promoting a more equal distribution of these good things to the food-producers.

North Carolina needs an earnest, concentrated campaign to wipe out the blot of illiteracy. The level of a state's progress must always be gauged by the extent of the people's ability to share in the thoughts, hopes, aspirations, discoveries, and movements of humanity. So long as North Carolina has a white illiteracy rate higher than that of 46 other states in the Union, her level of progress will be lower than it ought to be.

"Great is our heritage of hope, and great  
The obligation of our civic fate,"  
—E. C. Lindeman, Professor of Sociology, N. C. College for Women.

The world the illiterates live in is mainly the little world of the home and the neighborhood. They are cabbined, cribbed, confined by the here and the now. They are heirs of all the ages, to be sure, but they cannot claim their birthrights. The accumulated wisdom of the race reaches them in traditions passed on by word of mouth alone. The great tidal-waves of history break in tiny ripples on their far distant shores only after many days. They are oftentimes dowered by nature with magnificent possibilities, their brains and fingers are nimble, their characters are substantial, fine, and capable, but they live in a pint-cup world where the largest men are small and the largest achievements little—a drab and uninspiring world. Their wits stew in their own broth, they fry in their own fat. Oftentimes they are people of the very finest character and capacity, good neighbors and upright, law-abiding citizens. The unlettered are not necessarily stupid in brain and sodden in life, but they have only a bare chance to cash-in their possibilities at their full value. They may be and often are gems of purest ray serene, but they are lost in the dark, unfathomed caves

of illiteracy, the world forgetting and by the world forgot. They are diamonds in the rough that never can be marketed for lack of polish.

Natively great without letters, as they frequently are, they fail of the full greatness they might have achieved, and so they die unwept, unhonored, and unsung. The tragedy of their lives wrung the heart of Carlyle. That one soul should die ignorant that had a capacity for learning—that, said he, I call the tragedy of tragedies, were it to happen twenty times a minute as by some computations it does.

These are the tragedies that appeal to men and women of heart in North Carolina—to teachers and preachers, to church and Sunday-school workers alike. And the response by the church ought to be as prompt and full as the response of the state. Illiteracy and tenancy are the deadliest menaces the church confronts in western civilization. It was so in Israel in Isaiah's time; it is so today in America; it is so in the South where two-thirds of all the tenants and seven-tenths of all the native white illiterates of the nation are massed. And let us make no mistake about it: as long as we have excessive white farm tenancy we shall have excessive country illiteracy. Neither can be cured without curing the other.

We are not unconcerned about illiteracy and ignorance among the negroes. On the contrary we are deeply moved by it. But we are centering attention on white illiteracy at present, because in the South, we lightly wave the whole matter aside saying, Oh, that's a negro problem! We are trying to make it clear that it is also a white man's problem, to be heroically attacked for the sake of ourselves and our own as well as for the sake of our brothers in black.

### Where They Are

Our illiterate white women are scattered all over the state, ranging in actual numbers from 59 in Hoke where they are fewest, to 1781 in Wilkes which foots the illiteracy column both in ac-

tual numbers and in ratios, for both men and women. They are fewer than one hundred each in Warren, Pender, Chowan, Currituck, Camden, Hoke, and Tyrrell. They are more than one thousand each in Forsyth, Johnston, Gaston, Surry, and Wilkes. They make a county-wide school tax of 67 cents, as proposed in Johnston county, look like a picayune.

And these are illiterate white women! Look at the multitude of them, county by county, in the table elsewhere in this issue.

In general the Albemarle counties make the best showing, the mid-state counties the next best showing, and the worst showing of all is made by the lower Cape Fear country, the contiguous Tidewater, and the mountain counties. New Hanover with its county-wide school system stands out as a brilliant exception, both in 1910 and in 1920, but even New Hanover overtops the average of native adult white female illiteracy in the country-at-large—3.1 percent in New Hanover against 2.8 percent in the United States.

In thirteen counties of the state illiterate native white women of voting age are one in every six; in Graham and Yancey, they are one in every five; in Wilkes they are more than one in every four! And this in spite of the heroic efforts of a devoted county school superintendent.

But look at the list. See how many counties make a better showing than your home county. Get busy with this problem. Let him alone, was the curse laid on Ephraim. Don't lay Ephraim's curse on these wives, mothers, and daughters; don't pass them by on the other side, like the priest and the Levite.

If the illiteracy of white men or of negroes does not move you, perhaps the tragedy of the forgotten white women of North Carolina can do it.

Call in Miss Kelly and organize your county to support her brilliant plans for the State Bureau of Adult Community Schools.

## ILLITERATE NATIVE WHITE WOMEN IN N. C. Twenty-one Years Old and Over

Based on advance sheets of the U. S. Census for 1920. The average of the state in 1920 was 10.4 percent; total number 43,990. U. S. average of native white illiterate females 21 years old and over, 2.8 percent.

S. H. Hobbs, Jr., Rural Social Science Department, University of North Carolina.

Rank	County	Pct. Illit.	No. Illit.	Rank	County	Pct. Illit.	No. Illit.
1	New Hanover	3.1	189	49	Transylvania	9.8	190
2	Mecklenburg	4.3	608	52	Polk	9.9	162
3	Warren	4.4	81	53	Caswell	10.3	193
4	Craven	4.6	158	53	Jones	10.3	120
5	Hoke	4.9	59	53	Perquimans	10.3	130
6	Guilford	5.0	789	56	Carteret	10.4	344
7	Lee	5.5	129	56	Rockingham	10.4	799
7	Pender	5.5	94	58	Hyde	10.5	133
9	Buncombe	5.9	826	58	Person	10.5	257
10	Rowan	6.0	492	60	Alexander	10.8	292
11	Northampton	6.6	160	61	Tyrrell	10.9	91
11	Orange	6.6	204	61	Union	10.9	648
13	Halifax	6.8	298	63	Cherokee	11.1	363
14	Granville	6.9	230	63	Sampson	11.1	603
14	Iredell	6.9	516	65	Nash	11.2	610
16	Moore	7.0	259	66	Cabarrus	11.8	764
17	Vance	7.1	218	66	Rutherford	11.8	752
18	Chowan	7.3	92	68	Scotland	11.9	186
18	Wayne	7.3	455	69	Lincoln	12.0	437
20	Alamance	7.4	486	69	McDowell	12.0	398
20	Pitt	7.4	367	71	Montgomery	12.6	327
22	Durham	7.5	589	71	Robeson	12.6	792
22	Wake	7.5	890	73	Duplin	13.0	552
24	Chatham	7.8	299	74	Johnston	13.2	1074
25	Beaufort	8.0	354	74	Stanly	13.2	687
25	Gates	8.0	109	76	Ashe	13.8	682
28	Hertford	8.0	131	77	Davie	13.9	404
28	Bertie	8.1	203	77	Haywood	13.9	704
28	Bladen	8.1	217	79	Clay	14.3	449
30	Cumberland	8.2	424	79	Yadkin	14.3	672
31	Currituck	8.3	94	81	Cleveland	14.7	597
32	Pamlico	8.5	118	82	Greene	14.8	252
33	Harnett	8.6	393	83	Wilson	15.1	727
33	Washington	8.6	117	84	Gaston	15.3	1488
35	Anson	8.9	278	85	Watauga	16.3	487
35	Forsyth	8.9	1073	86	Madison	16.4	706
35	Henderson	8.9	355	87	Caldwell	16.5	693
38	Catawba	9.2	622	88	Burke	16.7	856
38	Davidson	9.2	674	88	Dare	16.7	186
40	Macon	9.3	265	90	Surry	17.0	1140
40	Pasquotank	9.3	232	91	Columbus	17.2	796
42	Franklin	9.4	320	91	Onslow	17.2	385
42	Richmond	9.4	336	93	Jackson	17.6	471
44	Camden	9.5	74	94	Mitchell	18.1	434
44	Martin	9.5	231	95	Stokes	18.4	718
46	Alleghany	9.6	104	96	Swain	18.9	457
47	Lenoir	9.7	371	97	Avery	19.3	396
47	Randolph	9.7	655	98	Graham	20.5	198
49	Brunswick	9.8	203	99	Yancey	21.3	672
49	Edgecombe	9.8	375	100	Wilkes	25.3	1781