



Fine Free – Overview & Discussion

Proposed Actions:

- Eliminate Overdue fines on late items
 - Adopt a policy of automatically purging inactive registered borrowers once their accounts have been inactive for 3 years or more, whether they have outstanding fines or fees. As recommended by the Texas State Library and Archives Commission and the American Library Association. Generally, after 3 years, patrons do not return to the library to pay fines or replacement costs for items lost.

Recommendation

It is suggested by the Farmers Branch Manske Library Advisory Board that the City of Farmers Branch eliminate overdue fines on all materials.

Summary

Libraries across the country have eliminated overdue fines. After removing fines, library staff have found that many patrons return dated items and are relieved to start using the library again. Staff also report that they no longer have to debate with patrons over .50 and the interactions at the customer service desk have improved. Staff can focus on the needs of the patron, rather than the amount of the overdue fine. Eliminating fines will improve the customer experience and will encourage patrons to return to the library, while having only a minimal impact on the city's revenue stream.

- Studies show that fines do not encourage patrons to return materials.
- Fines discourage use of the Library and tend to fall on the most vulnerable populations. The threat of a fine or fee will dissuade a low-income family from using the Library.
- Processing fines takes a significant amount of staff time.
- Only a percentage of fines are ever collected.

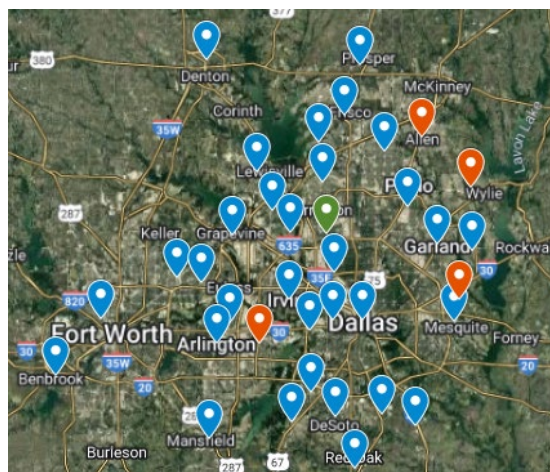


Figure 1: Blue Points are Fine Free Libraries; Red Points are Libraries that charge Fines

Overview of current fines

The Farmers Branch Manske Library is currently charging the following fines and fees regarding Collections:

Late/Overdue fines:

- STEAM Kits: \$1.00 per day
- Video/DVD: \$1.00 per day
- All other materials: \$0.10 per day
- Maximum late fee accrual: \$10.00 per item.
- Once an item is 60 days overdue, the item is considered lost, and the patron is charged a replacement fee.

Late/Overdue Fines are intended to encourage Library patrons to return items on time. All fines and fees collected by the library are returned to the city's general fund. Lost charges are waived if the items are returned.

Revenue from the Library

Fine/Fees	FY 2022 (Actual)	FY 2023 (Actual)	FY 2024 (Actual)
(101-0000-451-02-01) Library Fines	\$ 3,727.48	\$ 4,206.40	\$ 4,027.96
(101-0000-451-02-01) Library Fees	\$ 1,637.50	\$ 1,563.31	\$ 2,483.85
(101-0000-451-02-01) Library Replacement Cards	\$ 341.00	\$ 348.30	\$ 278.95
(101-0000-441-04-07) Library Prints	\$ 8,263.14	\$ 9,356.65	\$ 10,526.18

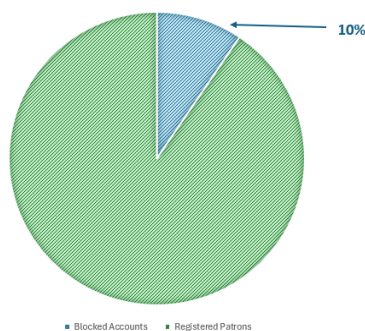
In the Fiscal Year 2023 the library collected \$4,206.40 in library fines. Due to automatic renewals implemented in 2020, updates to library services, and a dramatic increase in the use of electronic resources which do not accrue fines, there is and will continue to be a decrease in fines assessed and collected.

Blocked Accounts

An account is currently "blocked" from checking out additional physical items when the fines/fees reach \$30.

2,377 library accounts are currently blocked due to Overdue fines. With 25,447 registered patrons, this represents 10% of all Library accounts. These patrons are unable to check out items from the library until their accounts are below a \$30 balance.

BLOCKED ACCOUNTS DUE TO FINES



10% of all patrons are blocked specifically due to non-payment of Overdue fines.

Why eliminate Overdue/late fines?

The report, “Overdue Fines: Advantages, Disadvantages, and How Eliminating Them Can Benefit Public Libraries” by Sabrina Unrein (April 2020) from the iSchool Public Libraries Initiative at Syracuse University, provides several well-researched and documented reasons why fines do not live up to their promise of creating equity in library use, do not create a steady revenue stream for libraries, and do not teach greater respect for civic institutions like libraries.

<https://ischool.syr.edu/wp-content/uploads/2020/04/Overdue-Fines-Advantages-Disadvantages-and-How-Eliminating-Them-Can-Benefit-Public-Libraries.pdf>


When arguing in favor of eliminating library fines, Unrein notes the following:

- There is little research or evidence that fines are effective
- Fines disproportionately affect a community’s most vulnerable
- Fines are negative reinforcement, rather than positive
- Fines are not a stable budget supplement
- Eliminating fines boosts circulation
- Creating an awareness campaign around fine elimination supports deeper and more positive community connections

In 2019, ALA adopted the “Resolution on Monetary Library Fines as a Form of Social Inequity” and their Fines Work Group addressed many of the pressing issues around going fine free, including benefits to reducing the time staff spend collecting and processing fines, reduction in the days items are overdue after fines have been dropped, and noting that those who can afford the fines the least are negatively impacted disproportionately by Overdue fines. The FAQ for this resolution is provided at the end of this proposal.

Many other publications have documented libraries’ journeys to fine free and these are included in this proposal.

Fine Free Libraries



“WE HAD A LITTLE PUSHBACK FROM PEOPLE AT THE START, BUT HAVE NOT HEARD ANY CONCERNS SINCE THEN. I THINK EVERYONE IS OVERJOYED, STAFF AND PUBLIC, THAT WE DO NOT NICKEL AND DIME PEOPLE ANYMORE. IT IS SIMPLY NOT WORTH IT ... FRANKLY, THE FACT THAT STAFF NO LONGER HAVE TO GET INTO ARGUMENTS OVER FINES IS WORTH ANY REDUCTION IN REVENUE.”

- DOUG CRANE, DIRECTOR
PALM BEACH LIBRARY SYSTEM

Several prominent libraries have successfully eliminated fines and seen a positive response from the community.

Texas

- Carrollton Public Library – <https://www.cityofcarrollton.com/departments/departments-g-p/library/cards-account/fees#:~:text=to%20return%20them.-,Paying%20Fees,Public%20Library%20eliminated%20overdue%20fees>
- Dallas Public Libraries - <https://www.dallascitynews.net/dallas-public-library-goes-fine-free-late-returns>
- Irving Public Libraries - <https://www.cityofirving.org/1832/Card-Policies#:~:text=FINES%20AND%20FEES,charge%20fines%20for%20overdue%20materials.>
- Houston Public Library - <https://www.houstonpublicmedia.org/articles/news/houston/2023/04/03/448055/since-becoming-fine-free-over-21000-items-have-been-returned-to-houston-public-libraries-officials-say/>
- Victoria Public Library https://www.victoriaadvocate.com/news/government/1-year-after-fine-forgiveness-period-victoria-s-library-continues-efforts-to-tear-down-barriers/article_ef9b0560-3232-11ea-b645-97433950d4cd.html
- Arlington Public Library System - <https://www.cbsnews.com/texas/news/arlington-public-library-ends-late-fees-waives-existing-fines/>
- Richardson Public Library - <https://www.cor.net/departments/public-library/getting-started/no-more-late-fees#:~:text=The%20Library%20has%20discontinued%20late,%2C%20beginning%20October%201%2C%202022.>
- Grapevine Public Library - <https://www.grapevinetexas.gov/311/FAQs>
- Plano Public Library - <https://communityimpact.com/dallas-fort-worth/plano/city-county/2018/09/25/plano-public-library-scraps-overdue-fees-but-users-still-on-hook-for-lost-items/>
- Frisco Public Library - <https://friscolibrary.com/faq/borrowing-and-returning-items/>

National

- Saint Paul Public Library - <https://sppl.org/fine-free/>
- Chicago Public Library - <https://www.chipublib.org/news/fines-dont-fly-cpl-eliminates-most-overdue-fines/>
- Urban Libraries Council - <https://www.urbanlibraries.org/resources/fine-free-map>
- San Francisco Public Library - <https://sfpl.org/sites/default/files/2020-02/Fine-Free-Report011719.pdf>
- Palm Beach Library System - <https://www.pbclibrary.org/faq/library-card/>

Phased Approach

Some libraries have taken a phased approach to reducing or eliminating fines. Phases could include:

- Amnesty period allowing patrons to return items and eliminate accrued late fees on the returned items. This often brings in long-overdue items and allows the Library to reconnect with the patron.
- Remove current and eliminate future fines on any youth card. This is a step toward total fine elimination.
- Remove all Overdue fines but maintain fees for any lost or damaged items.

Farmers Branch by the numbers

Restricting access to Children's material

In calendar year 2023, **Children's materials** are the most likely materials to be Overdue. On average, **Children's fiction, picture books and beginner books** are 9 days overdue. **Children's nonfiction, board books and teen fiction** are on average 8 days overdue.

Families with young children are most likely to incur Overdue fines and possibly be blocked from further checkouts due to Overdue children's materials. Overdue fines on items for our youngest and most vulnerable patrons can have lasting impact on learning outcomes and affordable access to enrichment and entertainment.

Blocked cards and economic disadvantages

Farmers Branch has an 8.84% poverty rate according to the U.S. Census Bureau 2022 data. Of that population, 37% are under the age of 18, and 19% are seniors on a fixed income. <https://datausa.io/profile/geo/farmers-branch-tx>

Struggling students/schools:

- Student Enrollment in the 2022-2023 showed that 66.5% of students were economically disadvantaged.
- Carrollton-Farmers Branch ISD reported that with Grade 3 reading levels for the 2023 school year, 20% of traditional students were below grade level and 29% of economically disadvantaged students were below grade level.
- Following the results of the state STAAR testing standards, only 41% of economically disadvantaged students in Grades 3 and 4 were at grade level or above in reading.

<https://resources.finalseite.net/images/v1708096014/cfbisdedu/xqbsaey8yjiekxekgree/2022-23DistrictAnnualRptTAPR-Website.pdf>

Charging library fines can disproportionately affect economically disadvantaged individuals, particularly children and seniors, in Farmers Branch. It can limit their access to essential resources, exacerbate educational disparities, and place additional financial strain on already vulnerable populations. Eliminating or reducing fines could enhance library accessibility and support the community's educational and social needs.

When fines are imposed, economically disadvantaged families may restrict their children's library usage to avoid accruing fines they cannot pay. This could reduce access to essential learning resources, exacerbating educational inequalities.

According to the 2022-23 District Annual Report, 59% of economically disadvantaged third and fourth graders testing below grade level in reading. Limiting access to library resources due to fines can hinder efforts to improve literacy rates and educational outcomes.

For seniors on fixed incomes with limited financial flexibility library fines can be a significant burden, potentially deterring them from using library services that provide crucial information and social interaction. Libraries often offer programs and resources that support the health and well-being of seniors, such as Medicare signups and financial literacy courses. Fines can discourage their participation in these beneficial programs

Outstanding Overdue Fines

	Expired Library Cards	Active Library Cards	All Library Cards
	<u>2011-2021</u>	<u>2021-2024</u>	<u>2011- 2024</u>
Average Fine per Library Card	\$21.28	\$14.09	\$19.78
Total Library Cards without Fines	1,910	10,472	12,382
Total Patrons with Outstanding Fines	10,332	2,733	13,065
% of patrons that were charged while under age 17	30.10%	15.07%	22.59%
Total Outstanding Fines Issued between 2011 -2024	\$219,870.74	\$38,504.50	\$258,375.24

Source: Polaris ILS data, 2011-present

“WE HEARD LOTS OF HEARTWARMING STORIES OF PEOPLE WHO WERE THRILLED (ABOUT REMOVING OVERDUE FINES). IT WAS GREAT PUBLICITY FOR THE LIBRARY AND OVERWHELMINGLY POSITIVE.”

- RENEE DI PILATO

DIRECTOR, SARASOTA COUNTY LIBRARY SYSTEM

Distribution of Fines for Patrons

Group A	Expired Library Cards	Active Library Cards	All Library Cards
Total patrons with balances \$200 and above	96	14	110
Total dollars outstanding in this group	\$27,588.80	\$4,109.43	\$ 31,698.23
% of Group A patrons that are FB residents	79.17%	85.71%	82.44%
Group B			
Total patrons with balances between \$100 and \$199.99	280	49	329
Total dollars outstanding in this group	\$37,074.12	\$6,426.68	\$ 43,500.80
% of Group B patrons that are FB residents	71.79%	87.75%	79.77%
Group C			
Total patrons with balances between \$30 and \$99.99	1,690	248	1,938
Total dollars outstanding in this group	\$87,587.01	\$12,452.34	\$ 100,039.35
% of Group C patrons that are FB residents	64.79%	86.69%	75.74%

Group D			
Total patrons with balances between \$15 and \$29.99	1,738	358	2,096
Total dollars outstanding in this group	\$37,853.51	\$7,844.61	\$ 45,698.12
% of Group D patrons that are FB residents	68.30%	86.59%	77.45%
Group E			
Total patrons with balances of less than \$15	6,528	2,066	8,594
Total dollars outstanding in this group	\$29,497.30	\$7,590.44	\$ 37,087.74
% of Group E patrons that are FB residents	64.58%	83.06%	73.82%
Subgroup E			
Total patrons with balances of less than \$5	4,098	1,475	5,573
Total dollars outstanding in this group	\$7,442.09	\$2,266.30	\$9,708.39
% of Subgroup E patrons that are FB residents	69.42%	83.59%	76.51%

Source: Polaris ILS data, 2011-present

Alternative sources of revenue

- Invest in more robust **business-level services** such as faxing, large format copying and printing, and scanning services. The Library recorded an average revenue of \$8,243 a year since 2018 in printing/copying fees. In Fiscal year 2023, the library brought in \$9,356 in printing/copying revenue.

Appendix

Final Report to ALA Council

September 4, 2019

Eliminating Library Fines as a form of Social Equity Working Group

FAQ

The American Library Association's position on library fines "asserts that imposition of monetary library fines creates a barrier to the provision of library and information services" (2018-2019 ALA CD#38(Rev.1/27), passed by Council at the 2019 ALA Midwinter Meetings). The association urges libraries to scrutinize their practices of imposing fines on library patrons and actively move towards eliminating them and urges governing bodies of libraries to strengthen funding support for libraries so they are not dependent on monetary fines as a necessary source of revenue. This FAQ document addresses questions that have arisen from among the membership in relation to the Council debate on the resolution on library fines. The working group hopes that the document will provide clarity and support to libraries and library workers that are considering going fine-free.

1. What exactly is meant by library fines?

Traditionally, fines are a charge imposed by the library on borrowers who return items past their due date. For our purposes, a **fine** is any monetary penalty assessed against a patron for returning library items after their due date.

2. How does a library fine differ from a library fee?

A **fee** is a monetary penalty assessed against a patron for damaging or losing library materials, or a fee-for a service such as for making photocopies, test proctoring, etc.

3. Do library fines prevent equitable access to resources and services?

Research indicates **library fines restrict access to materials and services** while **evidence shows ending library fines results in an increase in patron usage of library resources.**

- A 2013 study found that low income families avoid the library because of the risk of fines and/or fees from damaged or lost books. <https://www.cde.state.co.us/cdelib/removingbarrierstoaccess>
- San Francisco eliminated fines, thereby increasing access and library usage. <https://sfpl.org/uploads/files/pdfs/commission/Fine-Free-Report011719.pdf>
- The High Plains Library District ended library fines and circulation increased within six months.
- Feedback from ASCGLA indicates that for those returning from incarceration, old fines can be a barrier to much-needed library resources.

4. Do library fines disproportionately affect low-income users?

Yes. Data shows **library fines impact lower-income and diverse communities the most.**

- A San Francisco Public Library white paper showed that most blocked cards are from residents in the lowest median income areas.

- Salt Lake City Public Library found that lower income communities accounted for 14% of overall circulation but had 30% of the blocked accounts.
- Seattle Public Library is working towards fine elimination after noting branches in affluent, predominantly white neighborhoods had “significantly fewer blocked accounts” in comparison to branches in low-income communities of color.
- Dallas Public Library’s director of libraries is striving to end library fines to help low-income patrons access resources without having to choose between paying a library fine or buying food, gas, etc. <https://www.wbur.org/hereandnow/2019/04/12/dallas-library-late-fees>
- Long Beach City College collected data that showed that library fines disproportionately affected African American students, lower income students, and students with disabilities.

5. Are library fines needed in order to teach responsibility?

There is **no evidence supporting the claim that library fines teach responsibility or accountability.**

- Even though there is a lack of evidence to this concept, the San Francisco Public Library addressed this issue directly in their white paper and states: “If there is a conflict between teaching responsibility and ensuring equal access, the library is duty bound to prioritize equal access.”
- Libraries’ missions include equitable access to information but do not include teaching responsibility. While academic and school libraries may have a teaching mission, it is arguable whether teaching responsibility fits the curriculum that those libraries support.

6. Do library fines motivate people to return borrowed materials?

No. In libraries that have eliminated library fines, **the return rate remained consistent** before and after the change.

- Vernon Public Library reported the average number of days overdue dropped by 42% **after** eliminating fines

7. How much does it cost libraries to collect late fines?

In many **cases the overall process for fine collection utilizes more resources than what is collected**, and ultimately punishes loyal patrons along with lower income and diverse populations.

<https://www.cantonrep.com/article/20140724/NEWS/140729559>

- After analyzing fine collection transactions, the San Rafael Public Library discovered every transaction used approximately ten minutes of staff time. https://www.dropbox.com/s/ndcgaigdy5f8bmb/SLCPL_Recommendation_to_go_fine_free.docx?dl=0
- The Vernon Area Public Library District asserts “the cost of staff time to handle Overdue fines and of processing the amounts to more than what they’re earning back from patrons.”
- Executive Director of the Stark County (OH) District Library: “it costs more money in staff time for the tracking, collecting and accounting of the Overdue fines than the \$188,000 the district collects in penalties each year.”

8. Does the revenue created by collecting late fines go back into the library?

It depends. For some libraries, revenue collected through fines and fees does not go back into the library budget but rather to their parent institution's general fund (county, city, university, school, etc.). For other libraries, revenue collected through fines and fees is an integral part of their budget and a reduction in revenue would result in a direct reduction in budget.

9. What about libraries dependent on revenue generated by collecting late fines?

Although libraries may not receive funding allowing for the elimination of library fines, **relieving some of the burden created by library fines may increase access and use**, which in turn may result in additional funding.

There are **transitional strategies** for libraries considering going fine free:

- Phase out fines over time for certain collections/age groups etc.;
- Offer amnesty periods; <https://www.ebsco.com/blogs/ebscopost/not-so-fine-library-fines-look-overdue-debate>
- Explore alternatives for generating income; and
- Use elimination of fines as an opportunity to discuss increased appropriations from library funders. Educate funders that increased funding would eliminate the need for revenue derived from fines and would increase access for the most vulnerable populations in our communities.

12. How can libraries let people/patrons know about new policies regarding the elimination of fines?

Libraries can take advantage of social media, local media, and in-facility marketing campaigns.

13. Where can I find more information on eliminating library fines?

One comprehensive resource that includes news stories, links to readings, a map of libraries that have either fully or partially eliminated fines, and additional information is the End Library Fines site:

<https://endlibraryfines.info/>