

**MONROE COUNTY PUBLIC LIBRARY
BOARD OF TRUSTEES WORK SESSION
January 8, 2020
Ellettsville Branch Meeting Room B**

AGENDA

1. Call to Order – John Walsh, President
2. Fine Free Proposal – Chris Jackson, Grier Carson, Marilyn Wood (page 1-20)
3. Public Comment
4. Adjournment

View the Board Packet on the Library's website: <https://mcpl.info/library-trustees/meetings>

Monroe County Public Library Public Comment Policy

The Library Board of Trustees shall have a time providing for public comment during all public meetings. Comments should be relevant to Library matters, excluding personnel issues. Individual speakers are asked to limit their remarks to three–five minutes. The chair shall be allowed to limit the time for individual speakers and to limit the total time for public comment.

Public comment time is provided for the public to express their opinions or concerns about matters over which the Board of Trustees has authority or responsibility. Comments are intended to be statements from speakers; speakers may not engage the Board in a question & answer exchange during public comments. Questions relating to Library or administrative procedures which could be addressed outside of a Library board meeting should be referred to the appropriate Library staff at other times. Expressions of opinion about these matters are appropriate for the public comment time on the agenda.

Approved by the Library Board of Trustees July 17, 2019

Proposal Summary

The Monroe County Public Library has traditionally maintained a schedule of fines and fees that includes charges for overdue materials. In further support of our mission, and in the spirit of enhancing access to Library collections for all Monroe County residents, we are hereby proposing the system-wide elimination of overdue fines as well as the discontinuation of collection agency services. What follows is a detailed proposal explaining why we feel this is so important, an implementation plan and timeline explaining how this would work and when it should happen, and a list of affected policies that would need revision and approval.

We look forward to discussing this proposal, answering questions, and garnering additional feedback.

**Proposal to Eliminate Overdue Fines
Monroe County Public Library
2020**

Summary

Libraries have long charged overdue fines to promote responsible borrowing and as a modest source of revenue. Recent national trends have shifted to focus on the negative impacts of fines as a deterrent to library use, especially among disadvantaged individuals. Consequently, a growing number of public libraries have eliminated overdue fines in an effort to support all members of their communities, and the American Library Association earlier this year passed a resolution stating that fines constitute a barrier to service and urging their elimination nationwide.

Here in Monroe County, we see significant socio-economic disparities among Library customers. For many years, we have tried to address access barriers for specific user groups by not charging overdue fines for children's materials and at outreach service points¹. In 2016, we took another important step toward improving access by implementing automatic renewals, thereby forestalling overdue fines in many circumstances.

We now propose a system-wide elimination of overdue fines for all collections and audiences. The result would be a consistent policy across all library locations that reduces negative customer experiences with the Library, saves customer and staff time, and further supports our core mission to provide free and equitable access to information for all Monroe County residents.

Current Fine Structure and Trends

The Library currently charges \$.25 per day for items kept past their due date with a maximum of \$10 per item in overdue fines. These charges can add up quickly. For example, a customer who returns 20 items two weeks late will incur \$70 in overdue fines. For accounts that owe more than \$25 for over 30 days, we add a \$10 collection agency charge. From the patron's perspective, this is another late fee. All of these charges remain even when the overdue items are brought back². From September 2018 to September 2019, the library paid \$12,494.20 to Unique Collections. During the same time period, customers paid \$5,595 in collection agency fees, a net deficit for the library of \$6,899.20.

¹ Since at least the 1980's, MCPL has made exceptions to fines for children's materials and outreach service points (Bookmobile, Van, and Homebound services). Audiences using these collections/services often have reduced transportation/access and limited financial means. Since these users are more vulnerable to incurring fines and those fines have a bigger life impact, we do not charge overdue fines on any of these materials.

² While the agency makes additional attempts on our behalf to contact customers regarding their overdues, we send out multiple notices ourselves.

The past five years has seen a steady decline in fines collected:

| Overdue Fines Collected | | (auto-renewals implemented) | | Jan to Nov |
|-------------------------|--------------|-----------------------------|-------------|-------------|
| 2015 | 2016 | 2017 | 2018 | 2019 |
| \$126,883.24 | \$112,289.87 | \$61,518.51 | \$50,603.78 | \$44,883.80 |

Money collected is arguably offset by the value of staff and customer time spent in financial transactions and reconciling cash deposits/credit card invoices. These interactions are always time-consuming and largely negative for both customers and staff alike. From September 2018 to September 2019, the average total payment per customer for the year was \$12. Additional time is spent waiving overdue fines altogether without financial revenue. Finally, our staff has the authority to waive overdue fines in cases where customers may be facing exceptional circumstances (for example, health problems or housing transitions). We make every effort to do this equitably and transparently.

| Overdue Fines Waived | | | | Jan to June ³ |
|----------------------|-------------|-------------|-------------|--------------------------|
| 2015 | 2016 | 2017 | 2018 | 2019 |
| \$17,701.62 | \$20,758.28 | \$19,197.71 | \$17,245.59 | \$11,099.94 |

Overdue Fines as a Barrier to Access

As of December 2019, we have 2,201 customers who owe late fees and/or collection agency fees in excess of \$20 (the limit that prevents borrowing) and who do not have any replacement fees for lost or damaged items. These customers have returned all of their materials but cannot check out until paying down their outstanding overdue fines or enrolling in one of our alternative programs⁴.

It is important to note that customers blocked for just overdue fines represent about ⅓ of the total number of customers who have lost borrowing privileges. Another approximately 6,000 are blocked because we have billed them for long overdue or damaged materials. These individuals typically owe not only the replacement costs *but also the maximum \$10 overdue fine per item plus the \$10 collection agency charge*. Given the relatively high dollar amounts associated with multiple punitive charges, they may feel little incentive to return their late materials since they will still face substantial fines preventing their future use of the library.

³ Most recent data available via per ILS

⁴ Customers under 18 may “Read it Off”— lowering their fines by \$5.00 for each book they read and return. Adults may reduce their fines by volunteering at the rate of \$5.00 credit per hour. We also offer “Food for Fines” options periodically where customers can receive a \$1.00 credit for food items donated to the local food bank. We allow patrons who owe between \$10 and \$100 to check out when they may make a 10% payment on their balance.

Incentivizing Responsible Use

While the threat of a financial penalty may encourage some to return items on time, MCPL customers often tell us that the negative experience of incurring financial penalties over a missed due date discourages their use of the Library. One third (7,647) of all customers active between September 2018 and September 2019 have incurred overdue fines.

A number of peer libraries have reported that the elimination of overdue fines has not significantly impacted borrowing behaviors. Their experience suggests that a fine free model does not necessarily find customers keeping materials appreciably longer and that collections are not compromised from slowed turn over. Instead, they recommend adopting a more aggressive blocking and replacement fee schedule with regard to long overdue items to serve as a more meaningful incentive for customers to return items in a timely fashion. By blocking and billing customers much earlier in the process, the loss of borrowing privileges becomes the penalty for late returns. Once a customer either brings back their overdue item or pays the replacement fees associated with that item, they then regain the ability to borrow without needing to pay an additional penalty.

Implementation

The proposal to eliminate overdue fines for all MCPL customers was brought to the Leadership Team in October 2019, and the ensuing discussion raised important questions regarding updated procedures, ILS settings, staff training, and overall implementation plans. Going fine-free requires careful consideration of the policies, procedures, and customer service implications as they relate to access to collections, stewardship of those collections, and expectations for patron account management on the part of staff. Above all, any changes we make to these policies should directly facilitate our mission to provide free and equitable access to all members of our community while firmly placing the onus of responsible use on our customers.

In preparing a possible implementation plan, we have reviewed all relevant policies and procedures to identify what should and should not change. Three guiding principles have informed our discussions and subsequent proposal regarding these policies and procedures:

Enhance access
Maintain good stewardship
Keep it simple

Changed Policies, Procedures, and Practices

- Cease accruing overdue fines for all customers/materials
- Retroactively waive all unpaid overdue fines
- Retroactively waive all unpaid collection agency fees
- Waive all unpaid replacement fees over 6 years old (consistent with procedures to purge all library accounts that have been inactive for 6 years)
- Replace collection agency service with new Polaris/MCPL blocking and notification schedule/language

- Cease offering refunds for full or partial replacement costs including the 90 day “refund if found” option
- Limit the ability to waive or negotiate payments outside standard 10% (or for amounts over \$100) to Managers and Strategists only

Unchanged Policies, Procedures, and Practices

- Maintain \$20 “good standing” limit relative to replacement fees
- Maintain 10% basic payment plan option
- Maintain Read-It-Off program for children
- Maintain two auto-renewals for items without holds
- Continue to empower staff to make judgement calls regarding overriding overdue/block status

Proposal Summary

In keeping with our mission to provide free and equitable access to information, we propose eliminating overdue fines for all MCPL customers and material types. The results of our recent fines accrual analysis, combined with the consideration of staff time spent on overdue-related processes as well as learning about peer libraries’ shared experiences and our own inherent drive to remove barriers to access for all Monroe County residents, compels us to propose taking this step.

We believe this initiative will not only improve our customers’ experience with the Library but also serve as a meaningful statement that, after 200 years, Monroe County Public Library’s commitment to supporting everyone in our community with equity and efficacy is stronger than ever.

Fine Free Implementation Timeline

| | |
|--|---|
| Board review and approval of proposal | January 8/January 15 |
| Schedule Polaris work (blanket waive of unpaid overdue fines, blanket waive of unpaid collection agency fees, and blanket waive of unpaid replacement fees over six years old. | January 16 (work to be completed week of February 24) |
| Dissolve service contract with Unique Collections (written notice of intent to dissolve contract) | January 16 |
| Discontinue overdue fines accrual in Polaris (settings change) | January 16 |
| Marketing plans for launch and ongoing fine free FAQs | January 16 - February 14 |
| Customer service talking points and support info sent to staff | January 16 |
| Detailed customer service staff training for Fine Free launch | February 18 (Staff Day) |
| Approve changes to affected policies | February 19 (Board Meeting) |
| Implement new notifications schedule/language in Polaris | March 1 |
| Official Fine Free "go live" date: on-site and online materials ready for distribution, staff trained, system settings in place | March 1 |

Fine-Free Initiative: Implementation Proposal
Monroe County Public Library
2019/2020

Summary

The proposal to eliminate overdue fines for all MCPL customers was brought to the Leadership Team in October 2019, and the ensuing discussion raised important questions regarding updated procedures, ILS settings, staff training, and overall implementation plans. Going fine-free requires careful consideration of the policies, procedures, and customer service implications as they relate to access to collections, stewardship of those collections, and expectations for patron account management on the part of staff. Above all, any changes we make to these policies should directly facilitate our mission to provide free and equitable access to all members of our community while firmly placing the onus of responsible use on our customers.

In preparing for the elimination of overdue fines, the implementation team has reviewed all relevant policies and procedures to identify what should and should not change. Three guiding principles have informed the group's discussions and subsequent proposal regarding these policies and procedures:

Enhance access
Maintain good stewardship
Keep it simple (and don't change too much)

The following report outlines recommended actions with regard to policies and procedures in order to achieve an efficient and effective transition to fine free circulation. Details surrounding staff training sessions and requisite scheduling are addressed in a separate document. Communications and marketing plans including website updates will also be handled separately.

Changed Policies, Procedures, and Practices

- Cease accruing overdue fines for all customers/materials
 - *Enhance access* by removing financial barriers to Library use
 - *Keep it simple* by establishing a straight-forward expectation for responsible use ("check it out, bring it back - it's that simple!")
 - Implementation:
 - Discontinuation of overdue fines accrual can occur immediately following Board approval of the plan
- Retroactively waive all existing overdue fines including replacement fees over 6-years old
 - *Keep it simple* by offering amnesty to all customers at the outset and thereby providing a momentary level playing field
 - General Note: recommend we retain all fines/fees history - *forgive, but don't forget*
 - Training Note: expectation will be for staff to reference legacy data and/or utilize notes fields when negotiating 10% payment plan or other options for immediate access
 - Cost Note: requires Polaris support action in order to maintain legacy data; estimated cost is \$1,000
 - Implementation:
 - Retroactive waive will occur prior to launch date
 - Polaris: SOW questions and details confirmed. Schedule work.

- Timeline for applying global waive needs confirmed
- Replace collection agency service with new Polaris/MCPL notification schedule
 - *Enhance access* by discouraging negative associations with the Library
 - *Maintain good stewardship* by making our notification schedule more aggressive in order to hold customers accountable for long overdue items
 - Proposed Schedule of Notifications:

| | | |
|---------------------------|------------------------------|------------------------------|
| 2 days before due | “Almost Due” Notice | email/text only |
| 3 days overdue | 1st Overdue Notice | all formats |
| 9 days overdue | 2nd Overdue Notice | all formats |
| 14 days overdue | 3rd Overdue Notice (new) | all formats |
| 21 days overdue | Bill Notice | paper only |
| 30 days outstanding \$20 | 1st Fine Notice (new timing) | patron preference, not phone |
| 60 days outstanding \$20 | 2nd Fine Notice (new) | mail |
| 6 months outstanding \$20 | 3rd Fine Notice (new) | mail |
 - *Keep it simple* by not involving a third party, not passing that additional cost on to customers, and not presenting another fee layer for public-facing staff to inevitably waive
 - Implementation:
 - Unique Collections - following Board approval, waive collection fines (Polaris), confirm forgiveness of legacy fees, and subsequently dissolve service contract
 - Notifications Schedule will coincide with launch date
- Update notification language
 - *Maintain good stewardship* by clearly communicating borrowing responsibilities to customers and referencing direct consequences of not returning items
 - *Keep it simple* by using consistent and unambiguous language to communicate overdue, replacement fee, and account balance information
 - Implementation: notification language will be updated in conjunction with the new notifications schedule.
- Cease offering refunds for full or partial replacement costs including the 90 day “refund if found” option
 - *Maintain good stewardship* by discouraging abuse of 10% payment plan
 - *Keep it simple* for our customers: “check it out, bring it back - it’s that simple!”
 - *Keep it simple* for our staff by minimizing business office/accounting involvement and providing consistent guidelines for public-facing staff
 - Training Note: example scenarios and scripts for staff
 - Customer attempts to checkout but has a block: “do you want to pay for it today and continue using the Library, or do you want to go home and look for it first?”
 - Customer decides to make a partial payment in order to checkout today: “we’ll waive the balance of the cost of the item if you bring it back; but once you pay for it, we don’t issue refunds.”
 - Implementation: discontinuation of all payment refunds will coincide with go live date
- Limit ability to waive or negotiate payments outside standard 10% (or for amounts over \$100) to Managers and Strategists only

- *Maintain good stewardship* by restricting power to offer extraordinary customer accommodations to supervisors
- *Keep it simple* for frontline staff by deferring complicated customer service scenarios to supervisors
 - Training Note: need to provide clear guidelines/examples for having this conversation with patrons; training for this also needs to include LT staff
- Implementation: recommend transitioning to this procedure prior to go live date

Unchanged Policies, Procedures, and Practices

- 1) Maintain \$20 “good standing” limit (replacement fees)
 - *Enhance access* and *don’t change too much* by providing/maintaining “grace/buffer” for those with minimal fees; helps offset increased restrictions for Children’s customers relative to new block/bill procedures
 - Training note: expectation will be for staff to communicate the balance with customers at the point of service if/when they have an overdue item
- 2) Maintain 10% basic payment plan option
 - *Enhance access* by empowering frontline staff to solve problems within set boundaries; promotes borrowing in the context of encouraging responsible use (ie having a constructive conversation) and keeps customers coming back
 - *Don’t change too much* by keeping an oft-used tool in place for staff to help disenfranchised customers use the Library
- 3) Maintain Read-It-Off program for children
 - *Enhance access* by providing alternative programs that emphasize literacy and encourage Library use
 - *Don’t change too much* by maintaining a popular alternative to paying replacement fees
- 4) Maintain two auto-renewals for items without holds
 - *Enhance access* by making renewals as simple as possible
 - *Don’t change too much* by not taking something away (potentially alienating customers); make this program about *access* and *benefits* rather than caveats and negotiations
- 5) Empower staff to make judgement calls regarding overriding overdue/block status
 - *Don’t change too much* by not taking away useful options for dealing with common scenarios
 - Training Note: expectation will be for staff to use ILS notes fields consistently if/when a block is overridden
 - Example scenarios:
 - Customer with a reliable checkout history has a fee just beyond the \$20 threshold, but no ready way to pay. Supervisors are not available for consultation. In order to provide good customer service and access, frontline staff can override and checkout, apprise the customer that this is an exception, and make a note in the account.
 - In many outreach scenarios, due to the fact that they cannot take payments, staff are empowered to override blocks in appropriate situations.

| Fee Schedule | Current | Change | |
|-------------------------------|--|---|---|
| Fines | \$0.25/day (Maximum \$10/item) | Delete | https://mcpl.info/geninfo/fee-schedule |
| Collection Agency Fee | \$10.00 | Delete | |
| | | | |
| | | | |
| | | | |
| | | | https://mcpl.info/checkout/checkout-policy |
| Policies | Current | Change | https://mcpl.info/checkout/checkout-borrowing |
| Checkout: Fines | Fines | Delete | |
| | Due date information is provided at checkout and materials are expected to be returned on time. Overdue fines are charged on most materials and are assessed on a per-item/per-day basis. Daily fines and maximum overdue amounts are charged at a daily rate established in the fee adopted by the Board of Trustees. | | |
| | Fines are not charged for children's materials housed in juvenile shelving areas. (Parent/Teacher Resource Collection materials intended for an adult audience do incur fines.) | | |
| | Fines are not charged for items checked out from community outreach locations. Homebound customers and agency cards registered with community outreach services do not incur fines. | | |
| | Employees of the Library do not incur fines. | | |
| Checkout: Collection Agency | Collection Agency and Legal Action | Delete pending approval | |
| | The Library may use the service of a collection agency. When an account is submitted, the Library will add a fee as established in the fee schedule adopted by the Board of Trustees. The Library reserves the right to take legal action to recover fines or fees owed. | Move last sentence, (delete word "fines") to Borrowing and Fees | |
| Checkout: Credits and Refunds | Credits and Refunds for Found Lost/Paid Items | Delete | |

| | | | |
|------------------------------------|---|--|--|
| | Customers may be issued credit or refunded the replacement cost if the complete item is found and returned in good condition within 90 days of payment. Refunds will not be given for single parts of a set. Account credits will be assigned for amounts less than \$20. | | |
| | | | |
| Checkout: Food for Fines | replace "overdue fines" with "replacement fees" | | |
| | | | |
| Borrowing and Fees: Fines and Fees | delete "Fines and" from title | | |
| | delete first paragraph describing overdue fines | | |
| | delete "Fines" from My Account>Fines & Fees | | |
| | change "fines" to "replacement fees" under Read It Off paragraph | | |

Chicago Public Library Goes Fine-Free

CPL is largest library system in US to stop collecting fines

September 30, 2019



Chicago Mayor Lori Lightfoot (behind podium) announces the elimination of late fees throughout the Chicago Public Library (CPL) system on September 30 at Woodson

Regional Library with CPL Commission Andrea Telli (center, holding paper) and American Library Association Executive Director Mary Ghikas (right). Photo: Stephanie Hlywak/American Library Association

At a September 30 press conference at Woodson Regional Library, Chicago Mayor Lori Lightfoot, Chicago Public Library (CPL) Commissioner Andrea Telli, and CPL board members announced the elimination of late fees as a way to increase access to libraries citywide. With the announcement, Chicago becomes the largest city, and the largest public library system in the US, to eliminate [overdue fines](#).

Starting October 1, CPL will eliminate overdue fines on all CPL-owned items currently in circulation, which it said will remove barriers to basic library access, especially for youth and low-income patrons. **CPL's data shows that one in five suspended library cards** citywide belong to children under age 14. The data also indicates the disproportionate impact late fines have on different communities in the city, with one in three patrons in **CPL's South District currently unable to check out items because they owe \$10 or more in fines and fees; on the city's wealthier North Side, the number drops to one in six.**

"In many cases, people simply never return to their libraries because of this—so we lose the fine, the patron, and the material, but the fine is really the most unimportant part," Telli told the *Chicago Sun-Times*. Late fines constitute just 0.7% of CPL's total budget, according to a [September 30 press release](#).

CPL has found amnesty programs to be more effective than fines for getting materials returned, the press release noted. A fine amnesty in 2012 resulted in the return of 101,301 overdue items, valued at approximately \$2 million, and 29,500 library card renewals or sign-ups. The most recent fine amnesty in 2016 resulted in more than 15,000 new patrons and the return of more than \$800,000 worth of CPL material.

"The essential mission of publicly funded libraries is free, equal, and equitable access to information in all its forms," said American Library Association (ALA) Executive Director Mary Ghikas in the press release. **"We applaud Mayor Lightfoot's and Commissioner Telli's move to eliminate Chicago Public Library fines, which create economic barriers and negatively impact the working poor, children, and marginalized**

populations. Every member of the community has a right to library service. Eliminating **fines in Chicago will transform lives through education and lifelong learning.**”

ALA [passed a resolution](#) at the Midwinter Meeting & Exhibits on January 28 calling for the abolition of monetary fines.

By eliminating late fines, CPL said it can better fulfill its goal of providing free and equitable access to lifelong learning. **“This is honestly the most exciting thing to happen at CPL since I’ve been here,”** said Lisa Roe, manager of CPL’s Bucktown-Wicker Park branch, in the CPL statement. **“It’s amazing to ‘walk the walk’ with regard to free and open access for all patrons.”**

<https://americanlibrariesmagazine.org/blogs/the-scoop/chicago-public-library-goes-fine-free/>

Lightfoot's decision to eliminate library fines triggers 240% increase in book returns

Library Commissioner Andrea Telli says hundreds of long-overdue books have been returned in the three weeks since Chicago became the nation's largest major city to jump on the no-fine bandwagon.

By [Fran Spielman](#) Oct 30, 2019, 5:25pm CDT



Chicago is now the nation's biggest major city to jump on the bandwagon against late fees for overdue library books. *Sun-Times file photo*

Mayor Lori Lightfoot's decision to eliminate library late fees and lure scofflaw patrons back to Chicago Public Libraries by erasing outstanding debt already is working wonders, aldermen were told Wednesday.

Testifying at City Council budget hearings, Library Commissioner Andrea Telli said hundreds of long-overdue books have been returned in the three weeks since Chicago became the nation's largest major city to jump on the no-fine bandwagon.

"The amount of books returned has increased by 240 percent. A huge increase in the number of books coming back. We're very, very happy to have that. ... Those books have a value and cost money to buy. We want those assets back. We also want the patron to come back," Telli said.

Telli noted that forgoing library fines is a national trend — and for good reason. They're a barrier to library use, particularly in impoverished neighborhoods where "people can't afford to pay the fines" and libraries can be a safe haven.

"People have a library book or many library books. Those books become overdue. ... They owe fines and then they're afraid to come back to the library because they can't pay the fines. So we not only lose that revenue, which we would never have collected in the first place. But we lose the books and we lose the patron," she said.

Telli is certain scofflaw patrons are returning now that their fines have been wiped off the books.

"Just by word of mouth and also on the library's social media pages like Facebook, we saw a lot of patrons say, 'Oh my God. This is so great. I'm gonna bring back my books. I've been hesitant to come back to the library because I owe these fines,'" Telli said.

Lightfoot's 2020 budget includes an \$18 million property tax increase to honor her promise to establish Sunday hours at Chicago's 77 branch libraries.

Currently, the Harold Washington central library and three regional libraries — Woodson, Sulzer and Legler — are open 1 p.m. to 5 p.m. on Sundays.

Branch libraries ultimately will match those Sunday hours — but not until the end of next year.

The expansion will be phased in as fast as a hiring blitz will allow.

The library system now has 180 vacant positions. The 2020 budget includes an increase of 62 full-time staffers and 115 more part-time employees to accommodate Sunday hours.

“We’re expediting filling those vacancies as quickly as possible in order to bring staffing up to where we can add those additional hours. ... We have to follow the labor agreements and the Department of Human Resources process for hiring,” Telli said.

“So we’ll be rolling it out equitably across the city to open maybe 15 or 20 branches at a time, depending on how quickly we can get through the hiring process. We also want to make sure there aren’t any pockets in the city where many branches in this area are open on Sundays and very few in this other area. So we’re gonna roll that out very carefully.”

Lightfoot’s decision to try to expand library service — and raise property taxes to pay for it — is not surprising.

Former Library Commissioner Mary Dempsey, who resigned in 2011 to **protest Mayor Rahm Emanuel’s cuts to library hours and services**, is a close friend, former co-worker, campaign advisor and contributor to Lightfoot.

And Lightfoot’s wife, Amy Eshleman, served as an assistant library commissioner under Dempsey. Eshleman is credited with helping to develop YOUmedia, a digital center tailor-made for teenagers.

Adding fuel to the fire was a recent follow-up audit by Inspector General Joe **Ferguson, which concluded that staffing at Chicago’s 80 public libraries was** still not aligned with community needs a year after he recommended a **“systemwide workload analysis”** to better serve patrons.

<https://chicago.suntimes.com/news/2019/10/30/20940677/chicago-public-library-no-fines-book-returns-increase-lightfoot>

Why Libraries Are Eliminating Late Fees for Overdue Books

1. [LINDA POON](#)
OCTOBER 2, 2019
-

Chicago Public Library became the largest system to eliminate late fees, a move that will increase access for low-income families. Will more libraries follow?

Chicago libraries will no longer collect late fees starting this month, becoming the largest public library system in the U.S. to do away with overdue fines. The city is also erasing all currently outstanding fees, which is good news to the more than 343,000 cardholders whose borrowing privileges have been revoked for accruing at least \$10 in unpaid fines.

Chicago is one of a growing number of cities trying to make access to libraries more equitable. Its own data revealed that one in three cardholders in the public library's south district, where many of the communities are of color and living in poverty, cannot check out books. That's compared to one in six people in the wealthier north district. It's likely that many who have unpaid fines fail to pay them because they don't have the disposable income to do so.

"Like too many Chicagoans, I know what it is like to grow up in financially-challenging circumstances and understand what it is like to be just one bill or one mistake away from crushing debt," Mayor Lori Lightfoot said a statement. One in five delinquent cardholders are children under 14, according to the city.

By imposing fines, and prohibiting people from borrowing books when the fines add up, the libraries are effectively driving away the very residents who need them the most.

Under Chicago Public Library's new policy, a checked out item will automatically be renewed 15 times as long as there are no holds on it. Afterwards, the item will be marked lost, and the library will charge the borrower its market value, though charges will be cleared as long as the borrower returns it.

The public libraries that have moved to reduce fines

Click on an arrow for more information on each fine-free library. ([Urban Libraries Council](#))

The decision to remove fines is a growing nationwide movement. Already, dozens of U.S. libraries have fully or partially eliminated overdue fines (usually for teens and children), according to a "[fine-free](#)" map from the Urban Libraries Council (ULC). Just this year, public libraries in cities like Phoenix, Dallas, and Palm Beach, Florida, have changed their policy, and Curtis Rogers, ULC's communications director, expects more libraries and cities to follow suit.

San Francisco Public Library reformed its overdue fine policy last month. Before that, more than a third of library cardholders owed libraries money, averaging roughly \$24 per adult, according to the city's own research. Most belonged to low-income communities, African-American communities, and communities with few college graduates. Across the city, 5 percent are blocked from making full use of the library because of overdue fines, but that rate is highest at the Bayview branch, where the neighborhood's median household income is the second-lowest of all the public library's locations.

"Overdue fines are not distinguishing between people who are responsible and who are not," says Rogers. "They're distinguishing between people who can and cannot use money to overcome a common oversight."

In San Francisco Public Library locations with lower median household income, larger shares of cardholders are blocked from borrowing due to fines. (San Francisco Public Library)

He adds that research going as far back as the 1970s shows fears that eliminating fines will deteriorate people's sense of civic responsibility to return books on time are unfounded. A 1983 study in North Carolina, for example, found that while overdue rates did increase in the short term at libraries without fines, there was ultimately no significant difference over a three-year period between public libraries that do and don't collect late fees. In San Francisco, one library even saw its late-return rate drop from 9 percent to 4 percent after removing fines.

A majority of public libraries do still charge late fees—some 92 percent, according to a 2017 survey in *Library Journal*. And Rogers emphasizes going fine-free is not necessarily the "one single solution" for all systems. There are multiple ways libraries can break down barriers of access. Some libraries designate "amnesty" days, where all late fees are waived if residents return the overdue items. Others provide alternatives, asking for food donations or volunteer time in place of money.

For many libraries, fines make up just a small share of their operating budget. The *Chicago Sun Times* reports the Chicago Public Library system collects \$875,000 annually in fines, which is not an insignificant amount. But the city says late fines constitute less than 1 percent of the library's total budget. "Libraries need to look at the revenue that they're generating from fines and what is their ability to handle the risk that could potentially be involved with making this decision," Rogers says.

He adds that so far, no library has reported large-scale negative consequences to going fine-free. In some cases, axing fines can even save libraries money by eliminating the time and cost of collecting the debt.

Dawn Wacek, the youth services manager for La Crosse Public Library in Wisconsin, argues that it isn't the library's job to collect fines or teach its patrons responsibility. "I don't think it's our task, or that it's mission-centric, any more than teaching people manners is," she says. "Our role is to provide access to information."

In 2018, she gave a TED Talk advocating for more libraries to nix fines. She admitted that she herself had gotten \$500 in late fees over several years, and was fortunate enough to be able pay them. That was a different story from many La Crosse residents who were barred from checking out books because of fines. The city has since made its libraries fine-free.

<https://www.citylab.com/equity/2019/10/public-library-late-fees-chicago-san-francisco-equity-access/599194/>