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## Cents and Sensibility: Late fees do not belong in public libraries

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## *Technology Matters*

# Cents and Sensibility: Late Fees Do Not Belong in Public Libraries

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Charging late fees makes no sense. It is a paternalistic and punitive practice that is at least a century old<sup>1</sup> and it doesn't work. On top of that, it makes people hate or fear the library.

The traditional arguments in favor of the practice are that fines incentivize borrowers to return items on time. Some argue it teaches children to be responsible.<sup>2</sup> Some say it generates some income for the library. However, none of those justifications pan out:<sup>3</sup>

- Studies show that people are no better or worse about returning books on time when late fees are eliminated.
- Fines often end up being a net cost for libraries by the time the Collection Agency is paid and staff time is accounted for.
- Fines discourage people from using the library.
- Flat fines disproportionately hurt poor people for whom the fines are not "trivial."
- Fines incurred because a parent can't get their kids back to the library on time don't really teach kids responsibility – it just teaches kids not to use the library.
- And finally, the library often doesn't get the money anyway. It goes into the City or County coffers.

And what isn't talked about is the way late fees contribute to a library's reputation as being unwelcoming and unkind.

Many people don't realize the emotional toll associated with collecting fines. It is a miserable business to be the one extracting money from people who are already struggling to get by. Books get stuck under beds<sup>4</sup> or put in the wrong backpack and that one mistake can mean a week of late fees. And for some, that week of late fees might be the cost of a parent getting to work on the bus. These fees are not trivial and they are hard to avoid when you use the library. Even library staff who go to the library multiple times a week can end up with late fees.<sup>5</sup> Being the library staffer that has to explain to people why their account is blocked is wrenching. They hear the stories. They know it isn't fair. "But it's library policy."

I work with libraries buying self-check machines. These machines are often configured with a payment system so patrons can pay by debit or credit card. Each self-check machine costs hundreds of dollars more when configured with a payment system. The price for these devices went even higher once PCI/EMV Compliance, technical requirements to ensure privacy during credit card transactions, was required. Now, each self-check machine with a payment system incorporated needs two network connections – that costs money. In addition to the equipment and software, there is also the cost of the bank for the equipment to talk to. It adds up.

However, these equipment costs aren't included when libraries report the costs of collecting fines. Usually people are just talking about the



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cost of using Unique Management Services (libraryland's favorite collection agency) and maybe the staff time. If one really counted up the cost of collecting late fees, it would eclipse the amount collected. If libraries only needed to collect money to pay for lost or damaged books or replacement library cards – they wouldn't need to have credit card terminals on every self-check. People could take care of those charges at a service desk with an actual human being. Replacement fees are less common, but late fees are so pervasive we need to be able to accept money at every self-check machine.

The functionality we require of self-checks is telling. Libraries always tell me it is important that patrons are able to make partial payments. They need to be able to pick where they will be applying their payment. This is because people often pay only the amount they need to pay to stay under the threshold of being blocked. If they can pay \$3.00 instead of the entire \$10.00 due for that book that they just found under the bed....they will often do it. Why? Because they can't afford the \$10.00. That should tell us something. Fines are not a nuisance. They are a hurdle, if not a barrier.

*Fines, replacement costs and processing fees are affordable for the middle class, but represent significant and often overwhelming costs for poor people. As a result, poor patrons with fines over \$10.00 who cannot pay the fines are excluded from accessing library resources.<sup>6</sup>*

Libraries report that when they eliminate late fees, people come back to the library. People who couldn't afford to pay the late fees they'd accrued or can't face the shame of the late fees come back and start using the library again.<sup>7</sup> Brand new users start using the library because the ominous cloud of incurring late fees no longer threatens to upset their precarious financial circumstances. The library seems much more enticing without late fees.

Library fines for overdue books are relatively small: usually in the 10-35 cents per day range. And they usually have a maximum – say \$10.00. So, whether the book is late a few weeks or a few years, patrons won't be charged more than \$10.00. Replacement fees for damaged or lost books can be higher, but if you find the lost book, you can usually get your fee back. However, the mythology is different. People joke about late fees as if they just keep adding that 35 cents a day indefinitely. And librarians have a reputation about being unsmiling, stern protectors of books.<sup>8</sup> (See also <https://www.gocomics.com/pearlsbeforewine/2009/01/15>.) Late fees and libraries are linked together in people's minds (along with the antiquated shush stereotype). People who don't use the library will invariably comment on the fines being a reason they don't.<sup>9</sup>

It's great that more and more libraries are eliminating late fees. It is way past time to stop using a system that doesn't work while punishing and exacerbating the financial challenges our poorest patrons are facing.

*It's almost a law of being poor: the moment you get a bit of money, some kind of unexpected charge or expense will come up to take it away from you. Being poor often feels like being covered in tiny leeches, each draining a dollar here and a dollar there until you are left weak, exhausted, and broke.<sup>10</sup>*

Unfortunately, it is going to take a while to overcome the mythology of libraries as a place where books are not quite free,<sup>11</sup> where it is risky to borrow, and where you could easily end up in trouble with a stern librarian. I hope every library that eliminates late fees will do it with a big flourish so people will see the library as a place where books really are free and no one is going to get mad at you even if can't get everything back on time. But it is going to take policy changes and it is going to take more public relations work to get over the stigma we've created



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for ourselves by continuing this indefensible practice.

<sup>1</sup> John Cotton, "Rules for the Public," in *A Library Primer, third Edition* (Library Bureau, 1903), [https://en.wikisource.org/wiki/A\\_Library\\_Primer\\_\(1899\)/Chapter\\_XLI](https://en.wikisource.org/wiki/A_Library_Primer_(1899)/Chapter_XLI) (accessed July 10, 2019).

<sup>2</sup> George Eberhart, "Doing Away with Fines: A consummation devoutly to be wished?" *American Libraries* (2017), <https://americanlibrariesmagazine.org/blogs/the-scoop/doing-away-with-fines/>.

<sup>3</sup> Meg Johnson DePriest, "Removing Barriers to Access: Eliminating Library Fines and Fees on Children's Material," prepared for the Colorado State Library (2016), <https://www.cde.state.co.us/cdelib/removing-barrierstoaccess>.

<sup>4</sup> Jill Smokler, "10 Reasons I hate the Library," (October 10, 2011), [https://thestir.cafemom.com/being\\_a\\_mom/127080/10\\_reasons\\_i\\_hate\\_the](https://thestir.cafemom.com/being_a_mom/127080/10_reasons_i_hate_the).

<sup>5</sup> Dawn Wacek, *A Librarian's case against overdue book fines*, TEDxUWLaCrosse (February 2018), [https://www.ted.com/talks/dawn\\_wacek\\_a\\_librarian\\_s\\_case\\_against\\_overdue\\_book\\_fines](https://www.ted.com/talks/dawn_wacek_a_librarian_s_case_against_overdue_book_fines).

<sup>6</sup> Annette DeFaveri, "Breaking Barriers: Libraries and Socially Excluded Communities." *Information for Social Change*, 21 (2005), <http://libr.org/isc/articles/21/9.pdf>.

<sup>7</sup> The City Library, "The Fine Free Library: One Year Later," <https://medium.com/@SLCPL/the-fine-free-library-one-year-later-d28c69743c15>.

<sup>8</sup> Ruth Graham. "Long Overdue: Why public libraries are finally eliminating the late-return fine." *Slate.com* (February 6, 2017), <https://slate.com/culture/2017/02/librarians-are-realizing-that-overdue-fines-undercut-libraries-missions.html>.

<sup>9</sup> C. Fallon, C. "Libraries Are Dropping Overdue Fines – But Can They Afford To? If libraries get rid of fines, the benefits may outweigh the losses." *Huffington Post* (2017), [https://www.huffingtonpost.com/entry/libraries-are-dropping-overdue-fines-but-can-theyafford-to\\_us\\_5913733ae4b0b1fafd0dccc2](https://www.huffingtonpost.com/entry/libraries-are-dropping-overdue-fines-but-can-theyafford-to_us_5913733ae4b0b1fafd0dccc2).

<sup>10</sup> Oren Nimni. "Fines and Fees are Inherently Unjust." *Current Affairs: A Magazine of Politics and Culture* (May 9, 2017), <https://www.currentaffairs.org/2017/04/fines-and-fees-are-inherently-unjust>.

<sup>11</sup> Mary Kate, "The Library Walk of Shame," <https://babytoddleretc.wordpress.com/2008/07/11/the-library-fine-walk-of-shame/>; Reddit, "Fines are bad for libraries," [https://www.reddit.com/r/Libraries/comments/23l0sw/fines\\_are\\_bad\\_for\\_libraries/](https://www.reddit.com/r/Libraries/comments/23l0sw/fines_are_bad_for_libraries/).

