

# Fine Free at Saint Paul Public Library

## Welcome to *Your* Library!

The library is now fine free. That's right! We no longer charge fines on late items. This ensures that all people have access to library books and materials, which is our primary purpose as a public library. Here you'll find information about this new policy and how it affects you.

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### What this means for you

- You will no longer receive a daily late fine on overdue items.
  - You are still responsible for returning your items. We do want all items back!
  - The library will send you a series of reminders to return your items (see Reminders Schedule below)
  - **Most items that are overdue by 35 days or more will be considered lost, and you will be billed for them.** If you return the items, the bill will be cleared from your account.
  - Your account will be referred to the library's collections agency approximately one month after you receive a bill if your total bill is more than \$30. **This information is NOT reported to credit bureaus.**
  - If you return your items after you have been referred to the collections agency, you will not have to pay your bill on those items, but you will be charged a \$10 collections agency processing fee.
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### Why go fine free?

**It's good for our community.** Our community is stronger and healthier when people have access to the programs, services, and materials they need to pursue their educational, career, family, and life goals. We hope this will encourage prior users to come back to the library and attract new users to experience our offerings.

**Late fines are not effective.** Studies have shown that small fines have no impact on return rates. According to "Removing Barriers to Access," a Colorado State Library whitepaper: "The scant research on the impact of library fines and fees does not indicate a clear benefit to administering these polices and may be costly to enforce.

**It's fiscally responsible.** Due to the rise in electronic materials (which do not accrue late fines) and other factors, fines are not a sustainable form of revenue for the library. Money collected from fines and fees has gone down steadily for the past 10 years.

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## Reminder Schedules

### Most Items

3 DAYS BEFORE ITEMS ARE DUE	Courtesy notice
1 DAY LATE	First overdue notice
7 DAYS LATE	Second overdue notice
14 DAYS LATE	Third overdue notice
21 DAYS LATE	Fourth overdue notice
35 DAYS LATE	Billed (your card will be blocked for use if charges are over \$10)
63 DAYS LATE	Collections notice for bills exceeding \$30 ( <b>This information is NOT reported to credit bureaus</b> )

### Other items (Lucky Day, Hotspots, Book Club in a Bag, Interlibrary Loan)

1–3 DAYS BEFORE ITEMS ARE DUE (depends on item type)	Courtesy notice
1 DAY LATE	First overdue notice
7 DAYS LATE	Second overdue notice
14 DAYS LATE	Billed (your card will be blocked for use if charges are over \$10)
42 DAYS LATE	Collections notice for items for bills exceeding \$30 ( <b>This information is NOT reported to credit bureaus</b> )

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## **Background**

- For years, Saint Paul Public Library staff members have sought to eliminate late fines in order to make the Library more accessible to everyone.
- Various steps were taken throughout the years, including eliminating late fines on children's and young adult materials; "Read Downs" (reading off one's fines on site); and not charging late fines on Library Go cards given to all Saint Paul Public School students.
- Still, at last count, more than 50,000 people were unable to check out materials due to late fines. Percentages of people with blocked cards were higher in economically challenged areas, pointing to a huge disparity in Saint Paul.
- In 2018, library staff members led more than six months of research into late fines. We read articles. We interviewed colleagues from other library systems and own staff members. We talked to community members, and we worked with the City's Office of Financial Services to develop financial models that could support the elimination of late fines.
- Based on this comprehensive research, the library and Saint Paul Mayor Melvin Carter III submitted a proposal to the Saint Paul City Council to eliminate late fines.
- The proposal was passed by City Council on December 12, 2018, and made effective beginning January 2, 2019.