LONG OVERDUE:
Eliminating Fines on Overdue Materials to Improve Access to San Francisco Public Library

JANUARY 2019
As Treasurer, I am responsible for debt collection for the City and County of San Francisco. We collect fines and fees on everything from property taxes to cigarette litter abatement. And we see that there is often an unintended impact of this practice - fines and fees can disproportionately impact lower-income people and people of color. Financial penalties can make government a driver of inequality, not the equalizer that it should be.

That’s why my office was the first in the nation to launch The Financial Justice Project, to assess and reform fines, fees, and financial penalties that disproportionately impact struggling residents. The Financial Justice Project has two main goals: to listen to community members to identify fine and fee pain points, and to identify and implement doable solutions for government and the courts.

My office worked with the San Francisco Public Library in 2018 to perform a collections campaign with a strong emphasis on recovering materials over debt collection. Our Bureau of Delinquent Revenue was able to get more than 5,100 long-overdue materials back into circulation. The Library then partnered with our Financial Justice Project team to holistically assess and reform the library system’s overdue fines.

Libraries across the country have begun the process of going fine-free, recognizing that overdue fines create barriers to access for the very populations the library works to serve, low-income residents, and are not an effective tool to encourage on-time return rates. Research conducted over the last year indicates these trends are true in San Francisco as well. While library patrons across the city accrue overdue fines at equal rates, low-income communities, African American communities, and communities without advanced degrees are most frequently blocked from accessing the library due to overdue fines.

The SFPL has a long history of advancing reforms that benefit the city and the community. We are grateful for the partnership, the thoughtful research, and the leadership of the San Francisco Public Library in recommending the Library eliminate overdue fines to ensure equal access to San Francisco’s Public Libraries for all its residents, regardless of income.

We hope this paper advances the dialogue and momentum needed advance these reforms, and serves as a resource to other jurisdictions.

José Cisneros
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EXECUTIVE SUMMARY

In San Francisco and around the country, library experts and community members increasingly recognize that overdue fines create a barrier to equitable access of library materials and services. More than 50 library systems across the country have eliminated late fines for some or all patrons.

Based on extensive research of national publications, conversations with library leaders and experts across the country, surveys of San Francisco Public Library (SFPL) patrons and staff, and rigorous analysis of SFPL data, this report concludes that the current use of overdue fines does not align with the library’s current goals. Overdue fines restrict access and exacerbate inequality by disproportionately affecting low-income and racial-minority communities, create conflict between patrons and the library, require an inefficient use of staff time, and do not consistently ensure borrowed materials end up back on library shelves.

This report aims to examine the role of overdue fines within the SFPL, clarify the ways in which fine elimination supports the Library’s mission, and offer evidence as to what fine elimination would mean for the Library, its patrons, and the City and County of San Francisco. Based on the research, this report recommends the SFPL cease the collection of fines for late materials and lays out specific policy recommendations.

The SFPL has prepared itself to go fine-free.

The SFPL is a leading national library, distinguishing itself through levels of service, diversity, and equality that promote the values of San Francisco as a whole. The mission of the SFPL is to ensure free and equal access to information, knowledge, independent learning, and the joys of reading for the city’s diverse community. As part of its 2016-2021 Strategic Plan, the library committed to developing a fine-free service model for overdue materials across all accounts (the SFPL has been fine-free on Juvenile and Teen accounts since 1974), and has engaged in multiple efforts to recover lost materials, restore access to delinquent accounts, and reduce outstanding liabilities. The proposal for fine elimination targets daily overdue fines, specifically, and does not propose to eliminate billed item fees assessed on lost or damaged items or long-overdue materials.

Libraries across the country have eliminated late fines for a variety of reasons.

- **Increase patron access to materials and services:** Overdue fines act as a barrier to access. They can lead to account suspension and dissuade some individuals from borrowing in the first place.
- **Reduce the inequitable impact of overdue fines:** Many library members face fines, but for those without disposable income they can be difficult to pay off. A fixed-rate fine policy is inequitable in that it most harms individuals already facing financial insecurity.
- **Improve patron relationships with the library:** The existence of overdue fines, and the fine payment transaction itself, is one of the most negative aspects of a patron’s relationship with the library.
- **Optimize library staff time and increase efficiency:** Collecting overdue fines can be time-consuming, lead to extended conflicts with patrons, and reduce staff time engaging in other forms of public service.
- **Research shows overdue fines do not ensure borrowed materials end up back on shelves.** Libraries that have gone fine free have not experienced increases in late returns. In fact, one library saw its late return rate drop from 9 percent to 4 percent following fine elimination.

Other library systems which have eliminated overdue fines experienced positive results.

Based on learnings from academic research, national surveys, news articles, and nine interviews conducted with libraries across the country, it is clear that fine elimination has positive impacts. Of those nine libraries, seven had results to report following fine elimination; the other two were in the final stages of eliminating fines beginning...
January 2019. Five of the seven libraries which had implemented the change saw increases in circulation and four saw an increase in the number of patrons using the library. In the Salt Lake County Public Library, which eliminated fines in July 2017, the number of items borrowed rose 14 percent in the year following fine elimination (although they did not attribute all that increase to fine elimination, on its own). The remaining libraries experienced no notable changes to circulation or borrowers. All seven libraries reported improvements in patron relationships with the library and increased efficiency of staff time. David Seleb, Executive Director of the Oak Park Public Library, said removing overdue fines was “the single best change we’ve made.”

More than one-third of current SFPL patrons hold library debt due to overdue fines or fees, and overdue fines disproportionately impact low-income communities, African American communities, and communities without college degrees.

- **Prevalence of overdue fines**: Of active SFPL patrons, 34.8 percent currently owe money for overdue fines or billed item fees. The average adult debt holder owes $23.40 to the library, and 5 percent of adult cardholders are blocked due to unpaid fine accumulation (not including people blocked due to lost or unreturned materials).
- **Overdue fines disproportionately affect low-income communities, African American communities, and communities without college degrees**: While overdue fines do not significantly affect library access for wealthier patrons, they can seriously impact the library relationship for low-income users. Patrons across all branches accrue fines at similar rates, but locations serving low-income areas have higher average debt amounts and more blocked users. The same is true of locations serving larger African American populations and those serving more individuals without a college degree — fine totals are higher and account suspension is more common. Currently, 11.2 percent of adult cardholders in the Bayview branch are blocked from using the library due exclusively to overdue fine accrual (and not because of lost or unreturned items), significantly more than in any other location and more than three times as many as in high-income areas of San Francisco.
- **Staff and patrons see problems with fine collection, and see fine elimination as a solution**: Based on a survey of patrons who...
face fines between $5 - $250 or have faced large fines in the past, 86 percent supported fine elimination. In their responses, patrons shared stories of lost access stemming from prolonged graduate thesis research, teachers providing reading materials for their students, and the struggles associated with homelessness and home insecurity. Among SFPL staff, 81 percent said they had witnessed or been involved in an issue with a patron stemming from fine collection, and a majority supported fine elimination. With more than 69,000 in-person fine transactions per year, overdue fine collection consumes an estimated range of 1,155 to 3,464 hours of staff time and represents $64,000 to $191,000 in capacity that staff could devote to other, more impactful public service activities.

Concerns about eliminating fines can be adequately addressed.

Despite widespread recognition of fine elimination as a desirable policy change and the overwhelmingly positive experiences of other libraries, some people have concerns about changing library fine policies, all of which can be addressed.

- **Concerns about lost revenue**: Overdue fine collections do not represent a significant portion of the library’s budget. In the SFPL, the $333,129 collected in overdue fines in FY 2017-2018 represents 0.2 percent of the total operating budget.

- **Concerns that materials will be returned late and not be available for others to use**: While late returns are a reality facing every library community, none of the libraries which have eliminated overdue fines have experienced increases in late returns, longer hold times, or gaps in the collection. In fact, the Salt Lake Public Library saw its late-return rate drop from 9 percent to 4 percent following fine elimination.

- **Concerns that fines are necessary to teach responsible behavior**: Billed-item fees would remain in place with fine elimination, so patrons would still have a monetary incentive to return their items to the library. Second, the core of the SFPL’s mission is to ensure free and equal access to information; if it were the case that fines promoted responsibility but restricted access, the library would be duty-bound to prioritize access. Finally, there is no evidence that overdue fines consistently serve as a motivating factor to on-time returns; rather, most people will miss a deadline at some point. Fines may not help prevent occasional late returns, and they punish individuals without financial resources to spare.

**Recommendations for reform:**

Given the current negative impact of late fines within SFPL and the improvements realized by other libraries who have eliminated fines, this analysis concludes with the following recommendations:

- **Eliminate overdue fines** for Adult and Senior accounts to remove a significant barrier to access, enhance equity across communities, improve patron satisfaction, and empower staff to be more efficient.

- **Implement auto-renewal** so borrowers can hold on to their materials if no one else has placed a hold on them. This will give cardholders more time to use their materials and postpone items going overdue. Following recent system upgrades to the integrated library system, SFPL is preparing to implement auto renewal.

- **Retain billed-item fees and accelerate billed status initiation** from 60 days overdue to 21 days overdue in order to encourage patrons to return materials in a timely manner.

- **Increase the number of late item notices**, sending email and text communication 2 days prior to due date and 3, 7, 14, 21, and 35 days overdue, in order to maximize the chances of recovering all materials.

- **Communicate the rationale for fine elimination proactively to patrons and community**, allowing the SFPL to deliver clear messaging about the policy change, the extensive consideration that went into making the decision, and the full range of implementation plans.

Removing overdue fines from the SFPL would generate benefits at all levels of the library ecosystem. In keeping with the 2016-2021 Strategic Plan and the mission of the library, the SFPL should eliminate overdue fines.
I. OVERDUE FINES AND THE SAN FRANCISCO PUBLIC LIBRARY

The San Francisco Public Library (SFPL) is a leading national library, distinguishing itself through levels of service and diversity that promote the values of San Francisco as a whole. In June 2018, the SFPL won the Gale/Library Journal annual award for Library of the Year, recognition of the Library’s sustained efforts to meet community needs. The mission of the SFPL is to ensure free and equal access to information, knowledge, independent learning, and the joys of reading for the city’s diverse community.

The SFPL maintains an active patron roster of more than 450,000 users, the majority of which (62 percent) are Adult patrons. The remainder of active patrons are defined as Juvenile (14 percent), Senior (10 percent), Teen (7 percent) or Other (6 percent), including online-only accounts, staff, and teachers. The library operates 28 locations throughout San Francisco, the largest of which is the Main Library (130,000 cardholders) and the smallest of which is the Ocean View branch (3,500 cardholders). Figure 1 maps the 28 locations and color codes the neighborhoods within each location’s primary service area.

On an annual basis, the SFPL circulates roughly 11 million items; in FY 2017-2018, roughly three-fourths of circulated items were print materials and the remaining quarter were digital materials (e.g., audiobooks or eBooks). Almost all of the circulation comes from the SFPL’s collection, comprised of 3.3 million print materials and 500,000 digital items. In addition to lending out books, movies, and audio items in various forms, the SFPL also makes sheet music, laptop computers, tablets, WIFI hotspots, and a variety of accessory materials available for its cardholders. Inter-Library Loan (ILL) accounts for the remainder of total circulation by granting SFPL cardholders access to books and other materials within the collections of other participating libraries. The SFPL also offers a range of services to its

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3 Active users are those with card activity within the last three years. Figures are based on November 2018 data.

patrons, including photocopying and study room reservations. In FY 2017-18, the library hosted 18,573 events that attracted more than 479,490 attendees. In all, more than 6.1 million people visited a library location in FY 2017-18.

Key Facts: SFPL Circulation

- **2017-18 circulation**: 11.1 million items
- **Print circulation**: 8,200,000 items
- **Digital circulation**: 2,900,000 items
- **2017-18 visitors**: 6.1 million visits

In San Francisco and around the country, library experts and community members increasingly recognize that overdue fines act as a barrier to the type of access that is central to SFPL’s mission. Accordingly, the SFPL committed to developing a fine-free service model for overdue materials in their current five-year Strategic Plan (2016-2021).

As part of a larger process that included efforts to recover overdue/billed items and restore access to delinquent accounts, the focus on overdue fines is in keeping with the SFPL’s sustained commitment to its mission and core values.

This report examines the role of overdue fines within the SFPL, clarifies the ways in which overdue fines relate to the library’s mission, and estimates the impact of fine elimination for the library, its patrons, and the City and County of San Francisco. The analysis and subsequent recommendations rely on extensive research of national publications, conversations with library leaders and experts across the country, surveys of SFPL patrons and staff, and rigorous analysis of SFPL data. As the subsequent analysis make clear, the use of overdue fines in SFPL does not align with the library’s current goals. Overdue fines restrict access and exacerbate inequality by disproportionately affecting low-income and racial-minority communities, create conflict between patrons and the library, make inefficient use of staff time, and do not help ensure borrowed materials end up back on library shelves.

An important distinction is the difference between overdue fines and billed-item fees.

- **Overdue fines** are the daily charges applied to items not returned by their specified due date and are the subject of this report.
- **Billed item fees**, or just **fees**, represent the charges applied for lost, damaged, or unreturned materials and would remain in place after fine elimination.

The report will provide background on trends in fine elimination from throughout the country and an overview of the fine and fee schedule currently in place at the SFPL. After a detailed summary of research and analysis methodology, it will identify the key motivating factors underlying fine elimination, project the effects of fine elimination on the SFPL, and provide specific policy recommendations.

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Although overdue fines are a core element of most American libraries, they are not in fact a universal policy. Similarly, operating without overdue fines is not a new idea. Nearby Alameda County experimented with a fine-free model as early as 1969. In recent years, libraries have been increasingly questioning the value of overdue fines. Recent research points to the benefits of fine elimination, as well. A 2014 white paper from the Colorado State Library (CSL) entitled “Removing Barriers to Access: Eliminating Library Fines and Fees on Children’s Materials,” compiles findings from pre-existing research and professional opinions to identify the costs and benefits associated with overdue fine collection. Although that report focused primarily on children’s materials, it provided evidence that overdue fines act as a significant financial barrier to families and individuals continuing and expanding their use of public libraries.

As more libraries erase overdue fines from their operations, a growing pool of insights and consistently positive results have supported the acceleration of this trend. A national survey conducted by Library Journal in January 2017 found that momentum was growing for reform. At the time, eight percent of the 454 respondent libraries did not collect overdue fines, and about half of those libraries had recently eliminated fines. Among libraries which still had fines in place, more than one-third said they had considered doing away with them; more than one-half of large-sized libraries said they had considered the change. In the summer of 2017, the fine-free model expanded to major urban libraries including Salt Lake County Public Library (Utah), Nashville Public Library (Tennessee), and Enoch Pratt Public Library (Baltimore, Maryland). The Urban Libraries Council provides perhaps the best up-to-date estimate of the prevalence of fine-free libraries throughout the country; as of December 2018, they cited roughly 50 libraries that had eliminated fines or fees for some or all patrons.

Within California, especially, momentum for reform is growing. Berkeley Public Library and San Diego Public Library both eliminated overdue fines for all patrons in 2018. In January 2019, Contra Costa County Library and San Mateo County Library became the most recent library systems to eliminate overdue fines from their operations. Several other libraries in the state — including the Los Angeles County Library and San Jose Public Library — have emulated the SFPL’s longstanding practice and recently removed late fines on materials for children and young adults.

The Fine-free conversation in newspapers and journals

As the momentum to eliminate overdue fines grows, industry outlets and popular media sources have covered the topic with increasing frequency. Although the full range of examples is too numerous to reproduce here, several stories provide insight into the widespread nature of the fine-free conversation. Major news outlets including The New York Times, The Washington Post, and the Los Angeles Times have all detailed the detrimental effects of fines on low-income individuals and explored the motivation for fine elimination. Library Journal has run several stories on fine elimination, including one in September 2018 titled “The End of Fines?” For a comprehensive list of media coverage, see Appendix section I.

III. CURRENT SFPL POLICIES ON FINES AND FEES

SFPL Fines and Fees Schedule

The following paragraphs detail the specifics of existing policies regulating the assessment of fines and fees in the SFPL.

Borrowing periods: SFPL cardholders may check out items for up to 21 days and have the opportunity to renew each item up to three times. Certain items are not eligible for renewal, including some items borrowed through Inter-Library Loan (ILL) and items with outstanding hold requests from other patrons. Any materials not returned or renewed by the end of their borrowing period are considered overdue and immediately begin accruing overdue fines.

Overdue fines: Section 8.21-2 of the San Francisco Administrative Code lays out the SFPL Fines & Fees Schedule, which determines the amount due associated with each item type. Overdue fines apply to Adult and Senior accounts, but not to Juvenile or Teen accounts, which have been exempt from the daily late charges since 1974. For Adult cardholders, overdue fines are $0.10 per day for all items, including books; audio and video materials such as CDs, DVD, and Blu-ray; and equipment such as laptops, tablets, and accessories. For Senior accounts, overdue items result in a charge of $0.05 per day. For both Adult and Senior accounts, the maximum overdue fine for a single item is $5.00.

Billed item fees: All cardholders across all patron types must pay replacement fees associated with lost, damaged, or unreturned materials that are 60 days or more overdue. Items that reach 60 days past due transition to billed status and must be returned immediately, paid in full, or replaced. The billed item charges depend upon the listed cost of each item; in the case that a lost item’s value is unknown, default billed charges range from $5.00 for some paperbacks to $35.00 for some hardback categories. The replacement fee for library laptops is $500.

20 Senior patrons are California residents aged 65 or older, Adult patrons are California residents aged 18-64, Teen patrons are California residents aged 13-17, and Juvenile patrons are California residents aged 0-12.
**Account blockage/loss of access:** The Library blocks accounts owing more than $10.00 in overdue fines and fees, combined. In the event of a blocked card, the cardholder loses borrowing privileges until the debt is paid or otherwise resolved. Accounts with materials overdue by 60 days or more (including Juvenile and Teen accounts) are also blocked, regardless of the total amount owed in fines and fees at that point.

**Notices and payments:** Patrons receive email notices two days prior to their items’ due date and when their items are 10 days and 21 days past the due date. At 60 days late, the patron receives a bill that specifies the cost to replace the outstanding items. At any point during that process, patrons are able to make payments online or in-person at any location. If the patron returns the item after 60 days have elapsed and the bill has been issued, the bill is waived and replaced by $5.00 in overdue fines for the item.

Based on circulation data since June 2016, the SFPL loans out an average of roughly 24,000 print items each day. Two separate point-in-time analyses performed in August 2015 and May 2017 revealed that 4,900 items come overdue on a given day. Combining the two data points leads to an estimate that about 20 percent of SFPL print materials are not returned by their due date. Furthermore, 35 percent of Adult and Senior patrons in SFPL owe some amount of debt to the Library from overdue fines or billed-item fees. That estimate comes from a point-in-time analysis of all active cardholders in November 2018.

**Prevalence of late returns in SFPL**
The SFPL has budgeted $300,000 in overdue fines on an annual basis since FY 2015-2016. The average annual total collected during those three years has been slightly higher at $326,237, and the total from the most recent year (FY 2017-2018) was $333,129.

**Key Facts: Overdue Fines in SFPL**
- Annual overdue fine collections: ~ $300,000
- Share of items returned late: 20.0%
- Share of patrons who owe some debt: 34.8%
- Individual fine payments: 82,000/year
- Average transaction payment amount: $3.66
- Total unpaid fine and fee debt: $3.08 million

When patrons who owe overdue fines pay their debt, 16 percent of those payments occur online, and the remaining payments are made in-person at a library location. As a whole, the SFPL collects overdue fines through more than 82,000 individual transactions over the course of a year, an average of 225 per day. Those payments tend to be for relatively small values: on average, $3.66. Of those total transactions, 69,000 occur in-person; the remainder are completed online. Some locations collect only one or two fine payments on an average day (e.g., Oceanview, Visitation Valley, Bayview), while the Main Library engages in 37 fine payments per day, on average.

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21 Based on annual circulation totals from FY 2016-2017 and FY 2017-2018, divided by 352 days of Library operation, and data from the first three months of FY 2018-2019, divided by 88 days of Library operation. Only print items were considered in this analysis, because virtual materials expire when they go overdue and do not accrue overdue fines. Once including those materials (which in FY 2018-2019 make up nearly 30 percent of the total circulation), the share of total items held past due date falls to 15.6 percent.
Although the SFPL collects approximately $300,000 in overdue fine revenue each year, much of the total amount owed in fines goes unpaid. As of November 2018, active SFPL patrons owed a total of $3.08 million in overdue fines and billed item fees.

**SFPL Past efforts to reduce debt and reinstate card access**
In recent years, the Library has undergone several efforts to reduce the amount of outstanding debt among its patrons, reengage inactive cardholders, and recover materials. The SFPL has executed four amnesty periods over the last 20 years — in 1998, 2001, 2009, and 2017 — to allow patrons to return overdue or billed items without paying the associated fines or fees. In 2018, the library also engaged the San Francisco Treasurer and Tax Collector’s Bureau of Delinquent Revenue (TTX/BDR) to perform a collections campaign that included materials recovery, fine payment, and waivers. A timeline of the five initiatives with key outcomes is provided in Figure 2.  

### Figure 2: SFPL materials recovery efforts timeline

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Items returned: 11,958</td>
<td>Items returned: 5,000</td>
<td>Items returned: 29,228</td>
<td>Items returned: 699,563</td>
<td>Items returned: 5,160</td>
</tr>
<tr>
<td>Returned item value: $25,074</td>
<td>Returned item value: $78,775</td>
<td>Patrons with forgiven fines: 10,000+</td>
<td>Returned item value: $117,836</td>
<td></td>
</tr>
<tr>
<td>Patrons who regained access: 5,067</td>
<td>Patrons with forgiven fines: 10,000+</td>
<td>Patrons who regained access: 5,067</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

IV. METHODOLOGY AND RESOURCES EMPLOYED TO ANALYZE FINE ELIMINATION

To inform this analysis, SFPL reviewed national research publications, news articles, and public comments; consulted with nine libraries which had recently eliminated overdue fines or were in the final stages of doing so; collected survey responses from staff and patrons; and analyzed various internal databases. The results generated from each of these processes will be included in the narrative section that follows, and an overview of the methodology is provided below.

Review of existing literature

The literature review relied primarily on internet searches and referenced more than 20 articles, most published since 2015. Generally, the articles positioned fine elimination as a niche but growing alternative for libraries and featured libraries that had gone fine-free. Although few articles cited rigorous statistical results of fine elimination, they unequivocally described positive reports in the libraries that had made the change.

Interviews with executives at libraries that have gone fine-free

In October and November of 2018, SFPL spoke with nine library professionals (Table 2). The libraries were selected for their work in the fine-free space; some were prioritized for their proximity to San Francisco (geographically or in terms of size), while others were added to integrate a diversity of library type. Of the nine libraries interviewed, six had eliminated late fines for all patrons between June 2017 and September 2018, one had eliminated fines for juvenile and teen materials, and two were in the final stages of eliminating fines for all accounts. At times, the report will refer only to the seven libraries who had already rolled out fine elimination by the time of the interview. SFPL received written responses from a 10th library, but the data was excluded from analysis because it provided only a partial account. Appendix IV lists the contacts consulted at each library location and provides a summary of the qualitative analysis of the interview findings.

Table 2: Fine-Free Library Interviews

<table>
<thead>
<tr>
<th>Library</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salt Lake County Public Library (Utah)</td>
<td>Complete fine elimination</td>
</tr>
<tr>
<td>Berkeley Public Library (California)</td>
<td>Complete fine elimination</td>
</tr>
<tr>
<td>Nashville Public Library (Tennessee)</td>
<td>Complete fine elimination</td>
</tr>
<tr>
<td>City of Saint Paul Public Library (Minnesota)</td>
<td>Pending fine elimination (implemented Dec 2018)</td>
</tr>
<tr>
<td>Oak Park Public Library (Illinois)</td>
<td>Complete fine elimination</td>
</tr>
<tr>
<td>San Diego Public Library (California)</td>
<td>Complete fine elimination</td>
</tr>
<tr>
<td>San Jose Public Library (California)</td>
<td>Elimination of fines for youth materials</td>
</tr>
<tr>
<td>Evansville Vanderburgh Public Library (Indiana)</td>
<td>Complete fine elimination</td>
</tr>
<tr>
<td>Denver Public Library (Colorado)</td>
<td>Pending fine elimination (implemented Jan 2019)</td>
</tr>
<tr>
<td>Gleason Public Library (Massachusetts)*</td>
<td>Complete fine elimination*</td>
</tr>
</tbody>
</table>

* Due to the limited scope of the written responses provided, insights from Gleason Public Library are not included in summary notes and learnings reported throughout this report
SFPL staff survey

Survey questions regarding the current use of fines and the prospect of fine elimination went out to all SFPL staff members. Of the 897 recipients, 243 staff members completed the survey during a two-week period in November, for a response rate of 27.1 percent. Detailed respondent information is provided in Table 2, and the survey text is provided in Appendix II.

Patron survey

Separate surveys targeted patrons most likely to be affected by overdue fines. Patrons who held between $5 and $250 in fine and fee debt and patrons targeted during TTX/BDR’s 2018 collection campaign received email communication asking them to provide feedback on the Library’s fine structure; 64 of the 11,116 targeted patrons responded, for a response rate of 0.6 percent. Although the resulting sample is likely to have produced results that are not representative of the entire patron community — both due to the targeting of patrons who owe debt and a low response rate — the results do include some insights that align with and elaborate upon findings from research and interviews. Table 3 presents summary information of patron survey respondents, based on optional self-reported fields, and Appendix III reproduces the patron survey text.

Table 3: Staff survey respondent details

<table>
<thead>
<tr>
<th>Years of library experience</th>
<th>Respondent share</th>
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<tbody>
<tr>
<td>0-1 years library experience</td>
<td>9.1%</td>
</tr>
<tr>
<td>2-4 years library experience</td>
<td>15.6%</td>
</tr>
<tr>
<td>5-9 years library experience</td>
<td>15.6%</td>
</tr>
<tr>
<td>10-15 years library experience</td>
<td>23.9%</td>
</tr>
<tr>
<td>16 + years library experience</td>
<td>30.9%</td>
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<table>
<thead>
<tr>
<th>Job function</th>
<th>Respondent share</th>
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<tbody>
<tr>
<td>Branch librarian</td>
<td>26.3%</td>
</tr>
<tr>
<td>Branch circulation staff</td>
<td>25.9%</td>
</tr>
<tr>
<td>Main librarian</td>
<td>16.9%</td>
</tr>
<tr>
<td>Main circulation staff</td>
<td>13.6%</td>
</tr>
<tr>
<td>Other (admin, non public-service staff)</td>
<td>11.1%</td>
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Table 4: Patron survey respondent details

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<thead>
<tr>
<th>Annual household income</th>
<th>Respondent share</th>
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<tbody>
<tr>
<td>Less than $10,000</td>
<td>19.0%</td>
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<tr>
<td>$10,000 - $25,000</td>
<td>22.3%</td>
</tr>
<tr>
<td>$25,000 - $50,000</td>
<td>25.4%</td>
</tr>
<tr>
<td>$50,000 - $100,000</td>
<td>19.0%</td>
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<tr>
<td>More than $100,000</td>
<td>9.5%</td>
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<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Respondent share</th>
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<tbody>
<tr>
<td>White</td>
<td>38.1%</td>
</tr>
<tr>
<td>Latinx</td>
<td>15.9%</td>
</tr>
<tr>
<td>African American/African-American</td>
<td>14.3%</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>7.9%</td>
</tr>
<tr>
<td>Arab, Middle Eastern, or South Asian</td>
<td>1.6%</td>
</tr>
<tr>
<td>Other</td>
<td>15.9%</td>
</tr>
</tbody>
</table>

Note: 4.8 percent of respondents did not specify their annual household income, and 6.3 did not specify their race/ethnicity
**SFPL data analysis**

The SFPL Research, Strategy & Analytics (RSA) team supported various analyses aimed at developing a complete picture of the ways in which overdue fines currently impact library patrons and, when possible, projected impacts of fine elimination. The RSA team assessed metrics and figures from internal library databases including annual circulation numbers, outstanding debt totals, total count of patrons owing debt, annual overdue fine payments, annual overdue fine transactions, and typical return rates for overdue items. Most often, the analysis focused specifically on Adult and Senior accounts (referred to collectively as adult accounts) which face overdue fines; Juvenile and Teen accounts were excluded in order to focus as specifically as possible on the populations affected by overdue fines. The analysis delivered system-wide and location-specific insights. The library’s Community Branch Profiles provided information to specify the geographic area served by each Library location, and data from the 2012-2016 American Community Survey (ACS) provided data on average income, racial demographics, unemployment, and educational attainment at the Census Tract level.

To capture elements of the multiple variables of interest — both when describing the library’s patron population and when describing the impact of fines — the working team developed two custom metrics to communicate key characteristics at the location level: a holistic measure of economic stress existing in the community, and another measure of fine impact. Table 5 lists the data points used to generate each custom measure.

**Table 5: Custom calculated holistic measures of economic stress and fine impact**

<table>
<thead>
<tr>
<th>Custom Holistic Measures</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic Stress – what are the underlying economic conditions of the location’s population?</strong></td>
<td></td>
</tr>
<tr>
<td>Mean income of the poorest quintile households within the service area*</td>
<td></td>
</tr>
<tr>
<td>Mean income of all households within the service area</td>
<td></td>
</tr>
<tr>
<td>Share of location residents without a college degree</td>
<td></td>
</tr>
<tr>
<td>Share of location residents receiving cash public assistance or Food Stamps/SNAP</td>
<td></td>
</tr>
<tr>
<td>Unemployment rate in the service area</td>
<td></td>
</tr>
<tr>
<td><strong>Fine Impact – how do library fines impact the location’s population?</strong></td>
<td></td>
</tr>
<tr>
<td>Share of adult patrons who owe money due to fines or fees</td>
<td></td>
</tr>
<tr>
<td>Share of adult patrons blocked due to overdue fine accumulation</td>
<td></td>
</tr>
<tr>
<td>Average amount owed by adult patrons who owe money to the SFPL</td>
<td></td>
</tr>
<tr>
<td>Average amount paid in overdue fines by adult Patrons in FY 2017-18</td>
<td></td>
</tr>
<tr>
<td>Overdue fines paid as a share of total fine and fee debt owed (estimates ability to pay)</td>
<td></td>
</tr>
</tbody>
</table>

*Methodology note included in Appendix V.*
For each of the five input variables used to generate the two custom measures, the locations were ranked from 1 (highest exhibited Economic Stress or Fine Impact) to 28 (lowest exhibited Economic Stress or Fine Impact). Those rankings for the five input variables then weigh equally to determine the overall location rank. The Bayview branch exhibited the highest level of economic stress, while Golden Gate Valley was the location that displayed the lowest. Bayview was also the location impacted the most by library fines; Chinatown was the location impacted the least, with Presidio and Golden Gate Valley following. Appendix V provides a complete summary of the location rankings across the input variables and the corresponding custom measures.

The two custom variables intentionally give equal weight to various relevant factors. However, it is worth noting the specific category rankings that roll up into the final measure. The five statistics used to generate the Economic Stress measure tend to be rather similar: location service areas which are low-income also have higher levels of unemployment and greater presence of public assistance, and lower rates of degree completion, on average. The factors feeding into the Fine Impact measure, however, are not related in the same way. The average amount owed, the share of debt remaining unpaid, and the share of patrons blocked tend to move in unison with each other and with the Economic Stress measure, likely because populations with higher levels of economic stress fail to pay a larger portion of their library debt, resulting in additional fines and fees and account blockage. But the share of patrons who owe fines at all varies in a manner uncorrelated to economic characteristics, and the average fine payment amount shows an inverse correlation to economic characteristics.

**Location Rankings:**

**Highest to Lowest Economic Stress**
1. Bayview  
2. Visitacion Valley  
3. Ocean View  
4. Main Library  
25. Eureka Valley  
26. (tied) Marina  
27. (tied) Presidio  
28. Golden Gate Valley

**Most Impacted to Least Impacted by Fines**
1. Bayview  
2. Bernal Heights  
3. Mission  
4. Park  
25. Marina  
26. Golden Gate Valley  
27. Presidio  
28. Chinatown
Using insights gathered from those various sources, this report will analyze the rationale for eliminating overdue fines based on the following categories:

• Increasing patron access to materials and services
• Reducing the inequitable effects of library policy
• Improving patron relationships with the library
• Optimizing staff time and increasing efficiency

Additionally, this section will acknowledge several counterarguments to fine elimination and address possible areas for concern.

Eliminating overdue fines will increase patron access to library materials and services

National evidence shows that overdue fines restrict access

In an interpretation of the Library Bill of Rights, the American Library Association (ALA) asserts that “all library policies and procedures, particularly those involving fines, fees, or other user charges, should be scrutinized for potential barriers to access.”

The ALA charges libraries to employ resources and strategies to meet that need and supports policy objectives that aim to remove “all barriers to library and information services, particularly fees and overdue charges.”

Research shows that eliminating overdue fines can increase access. During the research project conducted by Colorado State Library, the High Plains Library District in Colorado saw increased circulation six months after fine elimination. In the nine partner-library discussions SFPL conducted, all nine interviewees cited the removal of barriers to access as a primary motivation for fine elimination. Several libraries reported notable increases in patron access following fine elimination.

• The Salt Lake County Public Library experienced an 11 percent increase in the number of monthly borrowers and a 14 percent increase in the number of items borrowed in the year after they eliminated fines, although it is unlikely fine elimination was responsible for the entirety of those increases.

• Saint Paul pursued fine elimination when it realized one-fifth of its users were blocked. On top of the patrons who lose access directly stemming from fine accrual, the Saint Paul Public Library cited learnings that even the fear of fines is enough to keep people from using the library.

• Nashville Public Library removed fines after it realized 50,000 cards were blocked out of their 300,000 active users (16.7 percent). It found that several families who had been away for years returned to the library following their policy change announcement.

• Four partner libraries were able to report increases in either the number of unique patrons or increases in patron engagement — based on some combination of higher door counts, increased event attendance, or anecdotal impressions.

Throughout the research process informing this report, various sources offered countless stories of library fines impeding access in their community. Elliot Warren, Executive Director of the Berkeley Public Library, said he was aware families were

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25 Data provided by Peter Bromberg, Executive Director of Salt Lake County Library.


avoiding checking out materials due to fear of eventually facing overdue fines. Peter Bromberg, Executive Director of the Salt Lake County Library, recounted a conversation with a cab driver who had discontinued library use due to overdue fines.

**Current fines create barriers to access for SFPL patrons**

San Francisco recognized library fines as a barrier to access when it eliminated fines from accounts held by Juvenile and Teen accounts several decades ago. The same rationale underlying that policy change supports the extension of fine-free policy to all cardholders. In their survey responses, SFPL staff and patrons made clear that they had experienced or witnessed fines acting as a barrier to access.

> I cannot emphasize strongly enough that many patrons refuse to check out books due to fears about fines. Many lower-income and poorly housed people have expressed extreme anxiety to me about the fines they have racked up. Eliminating fines is a great way to solve these issues.
> – SFPL Main Librarian

**Patrons are so grateful whenever we work with them to reduce or remove fines. Fear of accruing fines also makes some potential patrons hesitant to open a library account.**
> – SFPL Branch Circulation Staff

When I was in college and new to SF, I couldn’t easily pay overdue fines and couldn’t use the library for a while.
> – SFPL Main Librarian

I support eliminating fines because some people simply can’t afford to pay them. They are then prevented from using the library at all. I’m one of those people. While I still enjoy using the e-library system, I haven’t been able to check out books for years because I can’t afford to pay the fines on my account from when I got sick and couldn’t get books returned on time.
> – SFPL patron at Main Library

A point-in-time analysis in November 2018 revealed that 34.8 percent of adult cardholders owed the Library money due to overdue fines or billed-item fees. Due to the way cardholder debt is captured in the library system, when long-billed items are purged from the catalog and converted to a generic replacement fee, it is not possible to differentiate money owed due to daily overdue fines from money owed due to replacement fees. All of those accounts were assessed overdue fines at some point, and a subset of them also face billed-item fees. Among those adult accounts that did owe money at the time of the analysis, the average individual owed $23.40.

Based on data analyzed in November 2018, 17,548 San Francisco Library patrons had their cards blocked due exclusively to overdue fines. That figure represents 5 percent of all active adult cardholders, but the share of cardholder accounts blocked at each location ranges from 3.2 percent (Chinatown) to 11.2 percent (Bayview). Of the patrons who responded to the SFPL survey, 88.9 percent said they had been unable to access the library at some point because of overdue fines. The overwhelming majority who agreed with that statement is unsurprising given that the sub-populations targeted for the survey currently owed money to the Library or had participated in a collections process in the past.

**Key Facts: Patrons Facing Fines and Fees**

» 34.8% of adult patrons owe money due to fines or fees

» Average adult patron who owes debt owes $23.40

» 5.0% of SFPL accounts are blocked due to fines (17,548)

» 11.2% of adult patrons at Bayview are blocked due to fines

Because overdue fines do not hit patron accounts until the cardholder returns the late item, some patrons will purposefully put off returning items
after their due date to postpone facing the fine. For each of the first 50 days an item is overdue, the fine amount increases daily by $0.10, until the total fine caps out at $5.00. After the item enters billed status at 60 days overdue, the patron then faces the billed-item (replacement) fee and formally loses account access.

Accordingly, the estimated number of blocked cards likely underestimates the true impact of overdue fines as effective barriers to access, as even relatively small fine amounts could prevent some patrons from returning items and facing the bill, to the point that they lose borrowing privileges when an item finally moves into billed status. Responses to the patron survey support that assumption: 82.5 percent of patrons who replied said they would feel uncomfortable using SFPL materials and services when they have unpaid fines. Further, as referenced above, the mere existence of fines can sometimes be enough to keep residents from using the library.

Eliminating overdue fines would reduce inequity, as fines disproportionately impact low-income community members

National research shows overdue fines disproportionately impact low-income groups

A helpful place to start is in distinguishing equity from the more commonly used term equality. While equality implies similar treatment, equity calls for deeper considerations of pre-existing power structures and economic conditions that have already distributed advantage and disadvantage unequally and unfairly. A flat-rate fine hits people of different incomes differently. Requiring all patrons to pay $0.10 per day for overdue items is an equal policy, but one with effects that are significantly inequitable.

The American Libraries Association (ALA) cites “prohibitive fines, fees, or other penalties or the perception that services incur fees” as a key element preventing access among low-income individuals. The Colorado State Library white paper cited findings that overdue fines and other fees “can negatively affect the borrowing habits of members of our community who need the library the most.”

Annette DeFaveri, a librarian at the Vancouver Public Library, wrote in 2005 about the inequitable effects of overdue fines.

- “It is important to understand that incurring library fines does not always, or even often, mean a disregard for library materials or disrespect for other library patrons. The lives of poor and socially excluded people are often complicated by mental and physical disabilities, lack of education, chronic unemployment, debilitating disease, addiction, and social prejudices. All of these conditions can affect a person’s ability to return materials on time.”
- “Fines, replacement fees, and processing costs are affordable for the middle classes, but represent significant and often overwhelming costs for poor people.”

As was the case when it came to access, each of the nine interviewed libraries said equity was a core motivation for fine elimination. Through a combination of data analysis, service-area mapping, and anecdotes and testimonials from patrons and community members, libraries have shown quite clearly that overdue fines have the largest impact on members of disadvantaged communities.

- The Berkeley Public Library identified that many of the cardholders who had their accounts blocked because of unpaid overdue fines came from three of the city’s lowest-income zip codes.
- In Salt Lake City, the three locations serving a population defined by lower income and higher

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rates of immigrant populations accounted for 14 percent of circulation but 32 percent of blocked cards.\textsuperscript{32}  

- In San Diego, the Public Library had similar findings: locations located in lower-income areas had higher proportions of their accounts blocked.\textsuperscript{33}

\textbf{Fines disproportionately affect low-income individuals in San Francisco}  

Data gathered from SFPL databases makes it clear that fines are also disproportionately affecting vulnerable populations here. Between 30.4 and 42.9 percent of patrons at various locations face overdue fines, averaging 34.8 percent across the entire library system. Interestingly, the percentage of people who owe fines or fees does not appear to be correlated with median household income. Our findings suggest that patrons across the city — regardless of income — miss return deadlines at similar rates.

However, patrons in low-income areas face much more difficulty in paying the fines and fees associated with overdue items. Generally, patrons accrue fines and fees much faster than they pay them: the total amount of fines paid in FY 2017-2018 was 9.3 percent of the total amount of debt owed by active adult cardholders. However, locations in high-income areas like Noe Valley, West Portal, and Eureka Valley, the repayment rate was at or near 25.0 percent. In the Bayview, Visitacion Valley and Main Library — the three locations in the lowest-income areas of the city — patrons paid between 2.6 and 5.6 of their outstanding debt in the last fiscal year.

\begin{quote}
\textit{In Their Own Words: Staff Feedback on Fines}

Late fees are more likely to disrupt library use among patrons who benefit the most from having access to a free library. For patrons who can easily afford fines, the fines are often not a meaningful deterrent.

- Branch circulation staff
\end{quote}

The data suggests no evident difference in return behavior based on patron wealth. But while wealthier individuals are able to pay their fines, lower-income cardholders are not, resulting in larger debt amounts and higher rates of account blockage. Bernal Heights, Bayview, Glen Park, Park and Noe Valley are the five locations in which the largest share of adult patrons have accrued library debt due to late returns or lost items; in all those branches, the number is above 40 percent. However, Figure 3 shows how cardholders in the Bayview have a harder time paying off their debt than patrons in wealthier areas, resulting in greater losses of account access.

While the late return rates are largely the same across locations, the average adult patron at Bayview owes $45.63 in overdue fines and billed-item fees, while patrons in Noe Valley and the Presidio owe less than $8.00, on average. Correspondingly, 11.2 percent of Bayview’s adult cardholders are blocked from access, significantly more than any other location and more than three times as many as in high-income locations. As Figure 4 shows, locations which serve lower-income populations tend to have a greater share of blocked patrons.

\textsuperscript{32} Data shared from Salt Lake County Public Library Executive Director Peter Bromberg during phone conversation.  
\textsuperscript{33} Based on San Diego Public Library data and figure shared by Cengage AOD team.
### Figure 3: Differential impact of library debt based on average income

<table>
<thead>
<tr>
<th>Share of Adult Patrons Who Have Accrued Fines or Fess</th>
<th>Mean Household Income</th>
<th>Average Fines Paid per Adult Patron</th>
<th>2017-18 Fine Payments as Share of Total adult Debt</th>
<th>Share of Adult Patrons Blocked Due to Fines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bernal Heights</td>
<td>43%</td>
<td>$145,322</td>
<td>$0.92</td>
<td>14.45%</td>
</tr>
<tr>
<td>Bayview</td>
<td>42%</td>
<td>$77,050</td>
<td>$0.51</td>
<td>2.62%</td>
</tr>
<tr>
<td>Glen Park</td>
<td>42%</td>
<td>$152,404</td>
<td>$0.77</td>
<td>17.26%</td>
</tr>
<tr>
<td>Park</td>
<td>41%</td>
<td>$164,083</td>
<td>$0.66</td>
<td>8.24%</td>
</tr>
<tr>
<td>Noe Valley</td>
<td>40%</td>
<td>$183,492</td>
<td>$0.78</td>
<td>25.46%</td>
</tr>
</tbody>
</table>

These are the top five SFPL locations based on the share of adult patrons who owe money due to overdue fines or replacement fees.

Average household income in Bayview is less than half that of most of the other locations.

Correspondingly, the average Bayview patron paid much less in fines in FY 2017-18.

And more patrons in Bayview ended up blocked as unpaid fines turned into billed items.

### Figure 4: Locations in lower-income communities have higher proportions of users blocked due to fines
Geographic mapping tells the same story: while the share of patrons who owe fines and fees is relatively consistent across library locations, fines and fees have a disproportionate impact on communities already experiencing economic stress. Figure 5 shows that individual patrons in areas ranking highest in Economic Stress (based on the custom calculated metric described in Table 5 and denoted by darker shading on the map) tend to owe larger sums to the library.

Figure 5: Average amount owed by debt-holding adult patrons, with Economic Stress ranking

Map shading denotes measure of Economic Stress. Darker shaded areas rank higher in signs of economic stress.

Shown dollar amounts report the average amount of fines and fees owed by Adult debtholders.
Overdue fines also disproportionately affect racial minorities in San Francisco. Specifically, overdue fines are most prevalent in areas of the city with the highest proportions of African American residents. The locations located in the three neighborhoods with the largest African American population shares — Bayview, Ocean View, and Visitacion Valley — all rank among the top four locations in terms of average debt size. As Figure 6 shows, average debt size has a positive relationship with the share of the service area population that is African American and a negative relationship with the share that is white.

Figure 6: Overdue fines disproportionately impact African American residents

The differential impact of fines based on race are especially concerning in the context of findings from the 2017 San Francisco City Survey, which identified gaps in library usage and service among African American residents. On average, African American respondents were less likely to visit the library monthly than any other racial group; they were also less likely to rate the library with a grade of “A” or “B” than other residents. Overdue fines may be contributing to the disparities evident in those results.

Overdue fines also have a larger impact on cardholders without a college degree. The average debt amount displays a positive relationship with the share of service area population without a college degree. As Figure 7 shows, San Francisco residents without advanced degrees are those who face the steepest barriers to sustained library access.

Figure 7: Overdue fines disproportionately impact those without a college degree

Amid concerns that overdue fines restrict access, it is clear that while patrons across the city accrue overdue fines at similar rates, current fine policies especially impact populations experiencing economic hardship, African American communities, and San Franciscans without college degrees.

Improves patron relationship with the library
National learnings show that fine elimination improves patron interactions with the library. Unanimously, libraries that have eliminated overdue fines experience improvements in patrons’ perceptions of the library and an outflowing of goodwill. It is not difficult to understand why that would be the case, since patrons and staff alike point to fine collections processes as among the most unpleasant in their regular routines. Library Journal’s 2017 survey surfaced that 98.0 percent of large-sized libraries have to train their staff on how to handle collecting and enforcing fines, and that still doesn’t eliminate staff anxiety about the interactions.35Anne Lowery, director of the New London Public Library (Ohio), noted the harmful effect of fines on patron relationships before it removed overdue fines in 2014: “We [libraries] spend so much time pursuing fines and it generates so much animosity, bad customer service situations, and stress for staff arguing over 10-cent fines.”36

In Their Own Words: Staff Feedback on Fines

I think [fine elimination] will encourage more patrons to return or use the library. Most definitely it will improve the experience for both staff and patron.
– Branch circulation staff

Of the nine libraries consulted, six cited improved patron relationships as a primary factor motivating the elimination of overdue fines. All seven of the libraries which had results to share following fine elimination said eliminating overdue fines improved library-patron relationships. Libraries which have eliminated fines are experiencing reductions in patron conflicts and improvements in patrons’ perception of the library. Just as overdue fines were keeping many patrons from returning to the library, they were leaving them with feelings of shame and embarrassment that tainted their perception of the library and its staff. Jena Schmid, Associate Director of the Nashville Public Library, said fine elimination changed the perception patrons held about the library and removed the notion that the library was out to get individuals who returned items late.

There are reports of patron opposition to fine elimination among some patrons. A number of the libraries which shared their experience with SFPL acknowledged initial concerns among some cardholders that other patrons would not return materials in a timely manner in the absence of fines. Libraries found careful, consistent communication about the rationale underlying fine elimination and the proven success of past implementations to be effective in addressing those concerns. Once policies went into effect, no libraries reported continued negative patron feedback associated with fine elimination.

Eliminating overdue fines will improve patron relationships within SFPL

The clear benefits of fine elimination on the patron relationship should translate to the SFPL. Results from the patron survey include that 85.7 percent of respondents think they could have a better relationship with the library if overdue fines were eliminated, and 61.3 percent of staff respondents agreed. Staff members experienced negative interactions stemming from fines, by and large, as 80.7 percent reported being involved in or witnessing a fine-related patron issue in the past.

In Their Own Words: Patron Feedback on Fines

I would support eliminating overdue fines because when I owe money to the library I do not feel comfortable using the resources of the library. It creates a sense of un-belonging, which is counterproductive vis-à-vis any sort of community building or outreach efforts, which I think of as an integral role for public libraries.
– SFPL patron at Park branch

Removing overdue fines will allow staff to use their time more effectively and will make the library work better

National learnings make clear that ending fine collection improves library operations

Librarians spend significant time and attention in the collection of overdue fines. On top of the actual hours of employee time consumed by communicating with patrons about fines and engaging in transactions, overdue fines also cost libraries money through administrative costs and collections contracts. A 2016 study of academic libraries found that in many libraries the costs of collection equaled the income generated by overdue fines, resulting in no actual net revenue. The Vernon Area Public Library, near Chicago, eliminated overdue fines in 2014, in part because it estimated that the cost of staff time required to collect and process overdue fines exceeded the amount of money coming in from patrons. The Gleason Public Library (Illinois) did the same.

Five of the nine peer libraries consulted mentioned staff efficiency or morale among their reasons for pursuing fine elimination. The seven peer libraries which were able to share post-elimination results all reported that the change saved staff time, made employees more efficient, or permitted them to refocus their energy on improving library service. Salt Lake County Public Library said desk staff used to open the cash drawer 20 times in a day; after fine elimination, it was closer to once a month. The most detailed financial analysis of fine collection comes from the San Diego Public Library. Using the assumption of one minute per transaction and actual data on the number of annual payment transactions, the library estimated fine collection required more than 6,500 annual staff hours. In total, the San Diego Public Library estimated it was spending more than $1 million per year in fine collection while only bringing in $600,000.

Most libraries used fine elimination as a way to spur productivity in new and better ways. Elliot Warren, Executive Director of the Berkeley Public Library, said “we would prefer that our staff be available to help patrons obtain library cards, find materials, get assistance with technology, and learn about library services and programs.”

Removing fines would optimize SFPL staff time and increase operational effectiveness

Based on an analysis similar — although more limited in scope — to the one performed by the San Diego Public Library, the SFPL estimates that staff spend between 1,155 and 3,464 hours annually engaged in fine-collection transactions with patrons. Based on the average salaries of staff who oversee the circulation desk throughout the day, the time estimates translate to between $64,000 and $191,000 in staff capacity that could be used to enhance service and operational effectiveness in other areas of the library.

An outside consultant employed by the SFPL in 2015 estimated that weekly financial reports require an additional 15 minutes per week to track fines at each location (351 hours annually), and daily cash reports take 3 minutes per day at each location register (519 hours annually).  

The staff survey included a question asking employees to estimate the amount of time they spend daily on activities related to overdue fines. Among those who supplied a time estimate, the average estimate was 17 minutes per day. Nearly half of respondents said fine elimination would improve staff morale, one-third said they were unsure, and just 22 percent disagreed with the statement outright.

Addressing common concerns/misconceptions about eliminating overdue fines

Despite the insights supporting fine elimination, there are two common concerns associated with eliminating overdue fines: that fine policies are necessary to inspire responsible behavior and that they are necessary to preserve the collection and inventory.

The narrative of fines as an instructor of responsibility

Some government employees, library professionals, and community members view overdue fines as a way for the library to teach residents the importance of responsible behavior. Accordingly, they challenge fine elimination as an abdication of that important civic function.
Importantly, billed-item fees for lost or unreturned materials will remain in place to encourage the return of all materials. If a person fails to return a book in a timely manner, they will be charged with the full price of the item, as is the case currently. The only difference is that they will not face any punitive charges once the item is returned.

If the library does have a role in teaching public responsibility, it must do so in a way that does not interfere with its core mission. The SFPL mission statement reads as follows: “The San Francisco Public Library system is dedicated to free and equal access to information, independent learning, and the joys of reading for our diverse community.” Responsibility is an important value for individuals and communities to practice, but not one that permits the library to overlook its essential function. If there is a conflict between teaching responsibility and ensuring equal access, the library is duty-bound to prioritize equal access.

Finally, it is not at all clear that overdue fines achieve their intended instructive effect. When one-fifth of print materials get returned after their due date, and more than one-third of library patrons hold debt on their account at any given time, facing fines is the norm. Missing deadlines, misplacing items, having to change plans, and reprioritize — these are universal human realities. Overdue fines do not turn irresponsible patrons into responsible ones, they only distinguish between patrons who can afford to pay for the common mistake of late returns and those who cannot. Overdue fines are a practice that negatively impacts low-income individuals by denying them exactly the service a library exists to provide. For patrons who can afford to pay, fines represent little more than a minor inconvenience.

More so than by infallibly meeting due dates, patrons can practice responsible behavior by using the library, reading books, sharing communal spaces, and making sure materials get back to the library. Rather than a permit for irresponsible behavior, fine elimination is a way to ensure all community members continue to have opportunities to practice those skills.

Protecting materials collection and avoiding gaps in inventory
Another key concern is that absent overdue fines, patrons would not return materials in a timely manner, ultimately leading to severe deficits in the materials available at any given time. Again, the continued use of billed item fees is a way to preserve a financial incentive for patrons to return materials. By keeping fees and removing fines, the library retains the incentive to return items while eliminating the punitive measures that may force people to avoid the library even if they do have the material to return.

Further, prior experiences make clear that this concern is unfounded. Libraries which have previously eliminated fines did not experience any increases in late returns or decreases in service levels. Some libraries, including Milton Public Library (Vermont), actually reported improvements in on-time return rates after fine elimination. Vernon Public Library (Illinois) saw the average number of days an item is overdue fall 42 percent once it eliminated fines.

Four of the seven libraries which SFPL consulted reported fewer items being returned late, fewer lost or billed materials, and fewer blocked accounts than when overdue fines were in place. In Salt Lake County, the proportion of materials returned late decreased from 9 percent with overdue fines in place to 4 percent after fine elimination. The Salt Lake County Library did report experiencing longer hold times after fine elimination, but they attributed it to increases in the population using materials: the number of unique borrowers in the system increased by more than 10 percent during that same time.

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46 Data provided by Peter Bromberg, Executive Director of Salt Lake County Library.
VI. PROJECTING THE IMPACT OF FINE ELIMINATION IN SFPL

The evidence from studies, articles, consultation interviews, and data analysis can help inform a projection of how fine elimination would impact the SFPL.

Access and Equity
Removing overdue fines would undoubtedly result in restored access among SFPL cardholders. At a minimum, an estimated 17,548 patrons currently blocked due to overdue fine accumulation would regain access. Further, fine elimination would represent the elimination of a significant access barrier moving forward. Given the disproportionate impact of the current overdue fine policy on low-income populations, African American communities, and those without college degrees, fine elimination would likely benefit these groups the most.

Financial Impact
As stated previously, fine revenue totaled $333,129 in FY 2017-2018, which was roughly in line with the total collected in previous years and with the annual projected fine collection amount. That sum represented 0.2 percent of the Library’s $138 million budget for that year.47

Other libraries surveyed did not see unanticipated changes to their financial status following fine elimination, so there is no reason to expect financial losses beyond the $300,000 annual fine total. By freeing up time in which SFPL staff can work on activities closer to the library’s core mission, the overall value of the library to the City and County of San Francisco is likely to improve. More fundamentally, the operation of the public library should not rely upon punitive fines to sustain itself. Especially as readers increasingly move to online borrowing formats — which automatically expire at the due date and do not accrue fines — overdue fine collections would be likely dwindle in coming years.

Circulation of collection, on-time returns, and billed items
Based on insights from other libraries, eliminating overdue fines, by itself, is unlikely to significantly change circulation numbers. Some libraries (most notably Salt Lake County) did report increases in circulation after they went fine-free, but they were hesitant to attribute the increase to the policy change directly. More often, they pointed to effects from automatic renewal or broader shifts in borrowing patterns.

The impact on on-time return rates and billed items is difficult to project, but experiences from those libraries that have made the change suggest they would range from negligible to slightly positive. Juvenile and Teen cardholders within the SFPL have not faced overdue fines for years, and there is no noticeable gap in the availability of materials used by those accounts. The preservation of billed-item fees will continue to promote the return of all materials.

Library relationship with patrons
While the impact of fine elimination on circulation and borrowing habits remains difficult to pin down, the positive effect of removing fines on the library’s reputation in the community is clear. Testimonials from the SFPL community and national examples provide evidence that the removal of late fines is extremely likely to improve the quality of relationship between patrons and their library. The public library is one of the primary ways in which residents interact with their local government; improving that relationship can have especially enduring effects.

Staff time and operations
Eliminating fines is also guaranteed to liberate time for staff to work more effectively and improve the experiences of SFPL employees, overall. SFPL

staff engage in nearly 200 distinct in-person fine transactions on the average day and activities related to overdue fines consume between 1,155 and 3,464 hours of staff time annually. Freeing up that time would empower SFPL employees to turn their attention to other activities, ones more likely to have a positive impact on patron experience and improve library operations.

On top of the benefits stemming from a reallocation of time, there is also reason to believe staff will be more energetic, innovative, and efficient without overdue fines. The conflictual nature of fine transactions can put significant amounts of pressure on staff members. Interviewed libraries report that fine elimination contributed to improvements in staff morale, and research shows that happier employees are more productive.  

### VII. SPECIFIC POLICY RECOMMENDATIONS

Elimination of overdue fines is a general policy prescription, but there are specific policies, practices, and actions which this paper recommends.

**Extend the fine-free policy to all patron types**

The San Francisco Public Library has plenty of examples of fine elimination as a positive policy change that can generate benefits for patrons, staff, and library operations. Eliminating overdue fines will help SFPL meet its mission, reduce barriers to access, reverse inequity, improve patron relationships with the library, and optimize staff time. Among surveyed patrons, 81.8 percent of respondents are in favor of the change. More than half of staff respondents support fine elimination, and libraries who have implemented the change in recent years unequivocally report positive results. “It’s the single best change we’ve made,” said David Seleb, the Executive Director of the Oak Park Public Library.

**Maintain billed item fees and accelerate billed item status**

If the Library’s goal is to ensure patrons return materials promptly to avoid gaps in circulation and extended hold periods, SFPL should reduce the number of days before late items are moved to billed status from 60 days overdue to 21 days overdue. Past studies illustrate that items are increasingly unlikely to be returned as the due date recedes further into the past.

Analysis of data from August 2015 and May 2017 revealed that patrons returned more than 80 percent of overdue items within three weeks of their due date. Patrons returned an additional 15 percent of those overdue items between four and nine weeks after their due date, but the slow pace of returns suggests the need for an earlier transition to billed status.

With the proposed timeline change, the Library should continue to block accounts holding at least one billed item. Intensifying the focus on materials recovery in this way could also help address some of the concerns around the need to protect inventory. By stressing the importance of bringing items back — even when they are past due — the library can deliver the clear message that it cares deeply about preserving its collection.

---

Increase frequency of overdue notices

SFPL currently notifies patrons 2 days before their items are due and when they are 10, 21, and 60 days overdue. The library should continue to provide notice 2 days prior to due date, while moving up and condensing the late notice timeline to reach consumers when their items are 3, 7, 14, 21, and 35 days overdue.

By continuing the use of email notification and text messages via LibraryElf, SFPL can ensure such a change would not necessitate dramatic increases in the time or resources devoted to collections efforts. Although the increased frequency of overdue notices might inconvenience some patrons, messaging built around the library’s desire to get items back and those framed as friendly reminders would limit the inconvenience.

Introduce automatic renewal

Following recent system upgrades to the integrated library system (ILS) software, SFPL is preparing to implement automatic renewal to let patrons continue to use their borrowed materials and to avoid having materials unnecessarily billed. Any unreturned items on which no other patrons have placed holds should automatically renew for the standard loan period.

Communicate fine elimination proactively to patrons and community

The library should publish an announcement and FAQ section on its website prior to the changes going into effect. Doing so would allow SFPL to deliver clear messaging around the rationale underlying the policy change, the amount of consideration that went into making the decision, and the full range of implementation plans.
VIII. CONCLUSION

The SFPL has a long history of advancing reforms that benefit the city and the community. In a letter of support for SFPL’s nomination for Gale/Library Journal 2018 Library of the Year, author Dave Eggers praised the library for what he viewed as factors instrumental to its success: “This library has real energy. It has real passion. They move quickly on initiatives and they say ‘yes’ … The SFPL is nimble, creative, and always inclined to find a way to make things happen.” Current fine practices are reducing library access and disproportionately affecting the communities which might benefit the most from the library’s attention and resources. The existence of overdue fines is enough to keep some residents from using the library and taints many others’ perceptions of the library. The process of collecting fines generates unnecessary conflict and is a drain on staff time and energy. Numerous examples have shown that, even without overdue fines, libraries continue to experience timely returns and preserve the integrity of their collections.

Recent years have brought fine-free policies to the fore in professional circles and in national conversation, and libraries which have eliminated fines are experiencing the benefits and are not going back. San Francisco should join the growing list of fine-free libraries.

ACKNOWLEDGEMENTS

This report was prepared by Joseph Monardo, with the University of California Berkeley Goldman School of Public Policy.

The San Francisco Public Library and the San Francisco Financial Justice Project would like to thank all the library staff and patrons who provided valuable feedback throughout this process. This report was made possible by philanthropic funding for The San Francisco Financial Justice Project, provided by the Laura and John Arnold Foundation, The San Francisco Foundation, and the Walter and Elise Haas Fund.

APPENDIX

Appendix I: Literature review and reference list


Appendix II: Staff survey communication and questions

The following message was sent out to all SFPL staff.

Dear fellow staff,

Members of the Circulation Steering Committee and the Research Strategy and Analytics team are working with the Financial Justice Project of the San Francisco Treasurer’s Office to gather information about the impact of overdue fines on community members around the City. The information we gather will be used to develop a proposal to eliminate overdue fines from the SFPL experience.

We will be sending a survey directly to our users by email, asking them to let us know how fines affect their usage and attitude towards SFPL.

In addition to getting this valuable information from Library users, we are also interested in learning about your perceptions of the effectiveness of fines and the impact of overdue fines on your work and engagement with the community.

Please follow this link to a brief staff survey regarding your perceptions, opinions, and experiences working with patrons who have fines on their account.

Please respond by November 30th.

Thank you for your time and input!
The following is the staff survey, sent out on November 15th, 2018 and active through November 30th, 2018.

Staff Survey

1. How long have you worked in libraries?
2. What function do you work in?

Please rate your agreement with the following statements on a scale of 1 (Strongly Disagree) to 5 (Strongly Agree)

3. Overdue fines do not work to ensure patrons return materials in a timely manner.
4. Overdue fines do not represent an important source of revenue for the Library.
5. Collecting overdue fines takes up a large portion of my or my colleagues’ time and energy.
6. I have witnessed or been involved in an issue with a patron stemming from overdue fine disputes.
7. Eliminating overdue fines would improve library-patron relationships.
8. Eliminating overdue fines would improve staff morale.
9. In the San Francisco Public Library system, overdue fines policies are not carried out consistently across branches and personnel.
10. I have heard that some other library systems are considering eliminating fines or fees, or have already done so.
11. Library systems that have eliminated fines have experienced positive results associated with the change.
12. The SF Public Library should stop collecting overdue fines from non-juvenile, non-senior accounts.

Please provide short answers to the following questions.

11. In a given day, how much time would you estimate you spend on activities related to overdue fines?
12. Do you recommend any changes to the San Francisco Public Library’s Fine and Fee Schedule (https://sfpl.libanswers.com/faq/85387), including elimination of fines? Please provide your rationale.
13. Do you have any other comments related to the SF Public Library’s use of fines and fees?
Dear San Francisco Public Library User,

The library is working with the San Francisco Treasurer’s Financial Justice Project to ask questions about the impact of overdue fines on community members around the city. We are seeking your help in answering those questions.

To help us understand how library fines impact users, please complete the brief survey in the link below. Your identity will remain anonymous and any information you provide will only be used if we consider changes to our fine structure.

Thank you for your time and input.
The following is the patron survey, sent out on November 15th, 2018 and active through November 30th, 2018.

**Patron Survey**

1. What branch of the SF Public Library do you use most often? (selection from dropdown list)
2. How long have you been a member of the SF Public Library?
3. How often do you use the SF Public Library?
4. Do you use the SF Public Library with or for any children?

Please rate your agreement with the following statements on a scale of 1 (Strongly Disagree) to 5 (Strongly Agree)

5. I always return my borrowed materials on time.
6. I understand what overdue fines the SF Public Library has in place.
7. If I owe money to the SF Public Library for fines, I feel uncomfortable continuing to borrow materials or use the Library services.
8. If the SF Public Library eliminated overdue fines, Library users (including me) would still use Library materials responsibly and return them on time.
9. If the SF Public Library eliminated overdue fines, Library users (including me) could have a better relationship with the Library.
10. I have been unable to access the library at any point because of overdue fines on my account.
11. I currently owe money to the SF Public Library for overdue fines.

12. Please provide short answers to the following questions.

   Would you support the SF Public Library eliminating overdue fines? Why or why not?

The following questions are optional and are designed to give us a better sense of who is most affected by overdue fines. They will not be used to identify any individual respondents. You will remain anonymous.

13. What is your household’s average income in a year?

   Less than $10,000
   $10,000-$25,000
   $25,000-$50,000
   $50,000-$100,000
   More than $100,000

14. What race or ethnicity do you most identify with?

   Asian/Pacific Islander
   Latino
   Black
   White
   Arab, Middle Eastern, and South Asian
   Other
Appendix IV: Partner library interviews and quantitative analysis

The SFPL thanks the following people for their time, candor, and generous guidance.

Peter Bromberg, Executive Director of Salt Lake County Library
Interview conducted Tuesday, October 23rd

Elliot Warren, Executive Director of Berkeley Public Library
Interview conducted Monday, October 29th

Jena Schmid, Associate Director of Nashville Public Library
Interview conducted Tuesday, October 30th

Catherine Penkert, Library Director at City of Saint Paul
Maureen Hartman, Deputy Director of Public Services at Saint Paul Public Library
Interview conducted Thursday, November 1st

David Seleb, Executive Director of Oak Park Public Library
Interview conducted Thursday, November 1st

Misty Jones, Head Librarian of San Diego Public Library
Interview conducted Thursday, November 1st

Jill Bourne, Executive Director of San Jose Public Library
Interview conducted Wednesday, November 7th

Cyndee Sturgis Landrum, Executive Director of Evansville Vanderburgh Public Library (IN)
Heather McNabb, Engagement and Experience Officer of Evansville Vanderburgh Public Library (IN)
Interview conducted Friday, November 9th

Jennifer Hoffman, Manager of Books and Borrowing of Denver Public Library
Interview conducted Tuesday, November 13th

Martha Feeney-Patten, Director of Gleason Public Library (MA)
Responses provided via email on October 23rd
<table>
<thead>
<tr>
<th>Field</th>
<th>Sample</th>
<th>Salt Lake</th>
<th>Berkeley</th>
<th>Nashville</th>
<th>Saint Paul</th>
<th>Oak Park</th>
<th>San Diego</th>
<th>San Jose</th>
<th>EVPL</th>
<th>Denver</th>
<th>Gleason</th>
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<tr>
<td>MOTIVATION for fine elimination</td>
<td>9</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>Remove barriers to access</td>
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<td>x</td>
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<td>Improve equity or disproportionate impact</td>
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<td>x</td>
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<td>x</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Staff Ops/Morale/Efficiency</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
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<tr>
<td>Revenue was decreasing/small</td>
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<td>x</td>
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<td></td>
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<tr>
<td>Improved patron relationships</td>
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<td>x</td>
<td>x</td>
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<td>x</td>
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<td>Improved staff morale/time</td>
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<td>x</td>
<td>x</td>
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<td>x</td>
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<td>x</td>
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<td>More patrons/engagement</td>
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<td>x</td>
<td>x</td>
<td>x</td>
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<td>Fewer billed or late items/less blocked accts</td>
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<td>x</td>
<td>x</td>
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<td></td>
<td></td>
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<td>Longer hold time</td>
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<td>IMPLEMENTATION of fine elimination</td>
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<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
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<td>Auto renewal (or plan to)</td>
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<td>x</td>
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<td>x</td>
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<td>Increased/faster communication of past due</td>
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<td>x</td>
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<td>Eliminated billing/processing fee</td>
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<td>Simplified remaining fees/patron type</td>
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<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
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<tr>
<td>Wiped out outstanding debt (partial or all)</td>
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<td>x</td>
<td>x</td>
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<td>Expanded collection</td>
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<td></td>
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### Appendix V: Custom Measures of Economic Stress and Fine Impact

*Methodology note regarding the mean income of the poorest quintile household within the service area.

The number used for mean income of the poorest quintile is a location estimate and does not accurately reflect the average income among the poorest 20 percent of residents within the service area. Analysis relied on rolling up census-tract-level data to library locations based on service area definitions: it used a weighted average of the mean income among the poorest 20 percent of residents within each census tract.*

<table>
<thead>
<tr>
<th>Tract</th>
<th>Economic Stress Measure</th>
<th>Fine Impact Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean Income</td>
<td>Share without College Degree</td>
</tr>
<tr>
<td>Bayview</td>
<td>3</td>
<td>2</td>
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<tr>
<td>Visitacion Valley</td>
<td>9</td>
<td>3</td>
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<tr>
<td>Ocean View</td>
<td>6</td>
<td>4</td>
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<tr>
<td>Main</td>
<td>1</td>
<td>1</td>
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<td>North Beach</td>
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<td>7</td>
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<tr>
<td>Chinatown</td>
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<td>5</td>
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<td>Excelsior</td>
<td>13</td>
<td>9</td>
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<td>Portola</td>
<td>12</td>
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<td>Ingleside</td>
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<td>8</td>
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<tr>
<td>Mission</td>
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<td>14</td>
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<td>Bernal Heights</td>
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<td>Merced</td>
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<td>13</td>
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<td>Anza</td>
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<td>12</td>
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<tr>
<td>Richmond</td>
<td>10</td>
<td>16</td>
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<tr>
<td>Ortega</td>
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<td>15</td>
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<td>Mission Bay</td>
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<td>Potrero</td>
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<td>26</td>
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<td>Sunset</td>
<td>19</td>
<td>17</td>
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<tr>
<td>Park</td>
<td>23</td>
<td>20</td>
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<td>19</td>
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<td>Nye Valley</td>
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<td>West Portal</td>
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<table>
<thead>
<tr>
<th>Economic Stress Measure</th>
<th>Fine Impact Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share of Patrons who Owe Money</td>
<td>Share of Patrons Blocked due to Fines</td>
</tr>
<tr>
<td>Average Amount Owed</td>
<td>Average Amount of Fines Paid</td>
</tr>
</tbody>
</table>
## Appendix VI: Current SFPL Fine and Fee Schedule, with Proposed Eliminations in Red

### Overdue Fines by Material

<table>
<thead>
<tr>
<th>ADULT MATERIALS</th>
<th>CURRENT DAILY (proposed eliminations in red)</th>
<th>CURRENT MAXIMUM</th>
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<tbody>
<tr>
<td>Books</td>
<td>$0.10</td>
<td>$5</td>
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<tr>
<td>Phonerecords</td>
<td>$0.10</td>
<td>$5</td>
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<tr>
<td>Audiocassettes</td>
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<tr>
<td>Books on Tape</td>
<td>$0.10</td>
<td>$5</td>
</tr>
<tr>
<td>Compact Discs</td>
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<td>$5</td>
</tr>
<tr>
<td>Magazines</td>
<td>$0.10</td>
<td>$5</td>
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<tr>
<td>Paperbacks (Cataloged)</td>
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<td>$5</td>
</tr>
<tr>
<td>Paperbacks (Unataloged)</td>
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<td>$5</td>
</tr>
<tr>
<td>VHS, DVD, &amp; Blu-ray</td>
<td>$0.10</td>
<td>$5</td>
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<table>
<thead>
<tr>
<th>JUVENILE MATERIALS</th>
<th>DAILY</th>
<th>MAXIMUM</th>
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<tbody>
<tr>
<td>All Juvenile Materials</td>
<td>$0.10</td>
<td>$5</td>
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<table>
<thead>
<tr>
<th>SPECIAL MATERIALS</th>
<th>DAILY</th>
<th>MAXIMUM</th>
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<tbody>
<tr>
<td>Sheet Music</td>
<td>$0.10</td>
<td>$5</td>
</tr>
<tr>
<td>Orchestra/Music Sets</td>
<td>$0.10</td>
<td>$5</td>
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<tr>
<td>Vertical File Materials</td>
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<td>$5</td>
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### Overdue Fines by Equipment

<table>
<thead>
<tr>
<th>PUBLIC ACCESS TECHNOLOGY</th>
<th>DAILY</th>
<th>MAXIMUM</th>
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</thead>
<tbody>
<tr>
<td>Laptop Computer</td>
<td>$0.10</td>
<td>$5</td>
</tr>
<tr>
<td>iPad/Tablet Device</td>
<td>$0.10</td>
<td>$5</td>
</tr>
<tr>
<td>Peripherals/Accessories</td>
<td>$0.10</td>
<td>$5</td>
</tr>
</tbody>
</table>

### Overdue Fines for Seniors, Children, and Teens

<table>
<thead>
<tr>
<th></th>
<th>DAILY</th>
<th>MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seniors (over 65)</td>
<td>$0.05</td>
<td>$5</td>
</tr>
<tr>
<td>Children and Teens (0-17 years)</td>
<td>No fines</td>
<td>No fines</td>
</tr>
</tbody>
</table>