

Goodbye fines
Hello Library

Overdue Fines

Past...

- Introduced to encourage members to return books.

Current...

- Now seen as a revenue stream – which was not the original intent.
- Recent evidence suggests fines have had the undesirable effect of creating a barrier to use.

Future...

- Fines model is out of step with our customer strategies to increase use, trust, connection and wellbeing.
- Worldwide trends of removing overdue fines recognises them as significant barriers to those who need us most.

Current State

- After a book becomes overdue you will accrue fines.
- Once you accrue \$15 in fines and charges you are blocked from using.
- 40% of all debt already goes unpaid and is written off. These customers will remain blocked.
- Considerable staff time spent on enforcement that could be better utilised on enablement.

Te Aka Mauri and the consequences of fines

- Customers that have incurred fines often admit feelings of **shame** and **embarrassment**. This culminates in avoiding visiting.
- Fines create an uncomfortable community / staff dynamic, and **perpetuate a negative stereotype of libraries as punitive**.
- Our aim of embracing a community led approach will be more successful with the removal of fines which was **off putting to community partners**.

Losses and Gains

- **Losses....**
- **839** users blocked at anyone time due to fines and charges
- **5%** of our lapsed user survey participants stated fines as a barrier.
- **Unknown** – Community who have left or avoided joining in the first place
- **Potential Gains....**
- **1000-5000** potential new members based on national trends
- **10,000 – 50,000** potential increase in issues based on national trends

Evidence from around the world



As at 17 February 2021:

- ▶ 574 have gone fines free
- ▶ 296 partially fines free
- ▶ 63 in process of removing fines

-  **Fine Free Libraries**
-  **Partially Fine Free**
-  **In Process of Going Fine Free**



What they learned

- Most of those blocked from borrowing because of fines were from lower socio-economic areas
- Overdue fines do not ensure books are returned
- Stopping fines increased return rates, borrowing and membership
- Increased morale of customers and staff
- Value of revenue not worth the cost of administering overdues

Risks - Won't people just hold on to the books then?

- Worldwide evidence says no
- Worldwide evidence shows regular users do not suffer a drop in service through fines-free
- High trust models will encourage greater community confidence and trust in return
- We still charge for lost books - keep it long enough and it becomes lost – we want to be kind not gullible
- Chris Piggot (Far North District libraries) says the free-fine for children has been 100% percent positive. **“The rate of loss has not notably increased, and the rate of reading has sky rocketed”**.

Outcomes

- “Huge benefits are the noticeable **difference in the attitude** of people using the libraries. We are no longer having those negative interactions at the customers service points Staff have been able to **focus on delivering positive services**” **18%** increase in membership, **8%** increase in children's borrowing – Upper Hut City Libraries
- After one year of free-fine at Far North Libraries, “Our child and youth borrowing has increased by **112% percent** in the one year and one month that we have been free-fine. We have many more child and teen borrowers, and many more happy families. In the end, one day, ten years from now, I think this is **going to make a difference in this community as those kids are going off to university**”
- ‘New junior and young adult memberships increased **48%** and issues increased by nearly **20%** in the first month” - Hamilton Libraries

From our own customers

- *I am not even sure if I have fines, but have been caught out in the past when I have gone up to get my books issued. finances are so tight for my whanau at the moment that **even a fine of \$2 is too much.***
- *I have a busy job that makes it difficult to visit the library sufficiently regularly to avoid fines. I buy ebooks and read them in quiet moments instead.*
- *Last time I borrowed, **it cost too much and put me off.** Borrowing should be free*
- *I frequently do not get the books back to the library in time and end up with fines*
- *The overdue bill was **unaffordable** to clear in one hit*

Future State

- One off “Clean Slate” debt write off of fines and lost books
- Fines removed from the new financial year
- Lost books will continue to be charged going forward. Unpaid losses will incur removal of borrowing privileges
- Investigate external commercial and supporter funding to assist those in need and children who in the future will be blocked due to lost books.

What do we hope to see?

- Benefits of **literacy and learning spread more equitably through our community**, our community reflected in our borrower stats:
 - Increased Tamariki & Rangatahi memberships
 - Greater utilisation of resources by Māori - currently only 13% of borrowers are Māori
 - Those suffering socioeconomic deprivation feel economically confident accessing resources
- **No one feels embarrassed to visit** Te Aka Mauri, door counts improve and we are viewed as trusted and approachable.
- Greater staff job satisfaction as we move from **enforcement to enablement**
- Tamariki & Rangatahi confident to pursue their **own learning journey**
- The next step on our journey towards **equity in our service delivery**

**Literacy is proven to help with
mental health and wellbeing, and
has positive educational outcomes.
(UNESCO)**