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Public Libraries as Financial Literacy Supporters

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Abstract

This report describes several linked empirical studies that examine the activities of public libraries in increasing the financial literacy of their service population. It describes a qualitative field study of librarians' perceptions of the challenges in offering financial literacy-based information and services, and a parallel study of the perceptions of six "partners" – or outside organizations or individuals - that work with libraries to offer programs and services. It reports the results of a survey of the financial literacy programs and services offered by sample of public libraries and the priority audiences and topics of those programs and services. Finally, it includes an analysis of the finance- related hyperlinks contained on a sample of public library websites.

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Public Libraries as Financial Literacy Supporters

This study investigates how, in stressful economic times, public libraries serve the public's financial literacy needs. The public library has long been an important cultural and educational force in American life. As society's financial functions become more complex, information-driven and technology-enabled, many see public libraries and librarians becoming more significant - both providing trustworthy information and offering training to increase the public's capacity to navigate more complicated financial systems. For example, the *Partnership for 21st Century Skills* (www.p21.org), which identifies skills for productive participation in a 21st century workforce, identifies public libraries in its P21 framework as an important means for citizens to achieve financial, economic, business and entrepreneurial literacy. Skills tasked to public libraries include educating citizens to increase:

1. The ability to make appropriate economic choices;
2. Understanding of the role of the economy in society;
3. Application of entrepreneurial skills to enhance workplace productivity and career options.

This report describes several linked studies that empirically examine the actual roles public libraries play in increasing the financial literacy of their service population. This study sought to explore the relationship between public libraries and providing financial information needs to their patrons from a myriad of different angles. First, we sought to answer the following research questions by examining the hyperlinks included on a selection of Wisconsin public library websites:

- What external financial literacy resources (e.g., Social Security Administration website) do public libraries link to?
- Who are the authors of the external resources?
- What is the primary subject matter covered by the external resource?
- Who is the target audience for the external resource?

Next, to understand the interpersonal and resource challenges for library workers, we conducted individual semi-structured interviews of a total of 20 workers at 5 Wisconsin public libraries. The case libraries served communities including significant African-American, Latino, the unemployed, Native American, and Hmong population. One of these libraries was a FINRA partner, the other four were not. Our goal was to address the following research questions:

- How do librarians react to personal financial questions?
- What barriers exist to the successful handling of these questions by librarians?
- To what sources do librarians refer users with financial questions?
- What is the quality of financial literacy-supporting collections at selected public libraries?
- What is librarians' understanding of the government agencies (federal, state, local) to whom they can refer these users?

In addition to asking librarians questions about the resources they used, we did a collection analysis to report on the age, subject focus and other pertinent characteristics of physical library holdings available to the public at these same libraries. The libraries themselves are described in Appendix A.

We also sought to explore what financial literacy programming/services are offered through libraries across the nation through a Web survey of libraries involved in the ALA/FINRA Smart investing@your library® program and the ALA/Federal Reserve Money Smart Week@Your Library® program. The survey sought to inform the following research questions:

- What motivates libraries to offer financial literacy programming or services?
- What are the perceived priority subtopics of library financial literacy programming?
- Who are the perceived priority audiences for public library financial literacy programming?
- Who are the priority audiences for financial literacy programming and services?

- Who do libraries partner with to offer financial literacy programming and services?
- What financial literacy programming methods have public libraries employed?
- What programming methods are seen as most useful for different target audience groups?
- What training have public librarians received in the area of financial literacy?

Finally, we conducted interviews with “partners,” or agencies or people that have partnered with libraries to provide programs or services in the areas of small business, taxes, employment, personal finance, investing, and food security. The goal was to determine the origins of the partnerships, what worked well about the partnership, what could work better, and any challenges to working with libraries.

Literature Review: Financial Literacy and Public Libraries

Historical Context

The idea that public libraries can promote financial literacy is not new. Studies of library involvement in adult education and literacy initiatives refer to library programming in financial areas throughout the 20th century (Lee 1966). Public libraries' non-profit, service-oriented, and politically neutral status as well as their wide geographic availability and free resources have long made them an attractive forum for financial literacy skills efforts. "Business reference" was a special area of reference work from the early 20th century; and from that early date, the problem of needing "librarians with special skills" to help with adult education was noted. One 1886 study of libraries providing "aid to readers" noted that the lack of librarians with the right skills was an impediment to providing adult educational services. In the 1920s and 1930s, experts chose lists of books for public libraries in key areas that included economics; the program was discontinued because the courses could not be revised easily or modified for adults with different reading abilities (Lee 1966).

The vision of the public library as a source of community information and referral (I & R) to other specific agencies became increasingly popular in the late 1960s, as the field of social work began to have an effect on library reference services. The majority of early I & R services focused on information resources for the urban poor and the elderly, and the scope of these services ranged from specific topics, including Social Security, to specific social problems, such as drug abuse, to specific populations, such as Roman Catholics. For example in the 1970s, financial information was one of the 9 key subject areas identified by the Baltimore developers of the PIC – Public Information Center -- as a community need that libraries should serve.

As trusted public institutions, libraries occupy a privileged position between local, state and federal governmental information sources and the citizens who need access to that information. “Librarians working in the community represent contact with the public served in ways that administrators and government officials seldom experience” (de la Pena McCook 2001, p. 127). Unlike some administrators and government officials, librarians do not have a vested interest in a particular program or product in which a patron may be interested.

Defining Financial Literacy

In conducting the searches for published materials on financial literacy efforts in public libraries, we found that the terminology of the field is varied and evolving for this relatively new field of study. As such, database thesauri and other such tools were virtually useless; keywords yielded much better results given their more timely and elastic nature.

In most cases, database searches began with the keywords “public librar*” to find articles on public libraries, library, librarians, librarian, etc. We add to this basic search one or some combination of the following concepts and you see the element of the searches:

- tax, taxes
- financial aid
grant
- small business, new business, start up
- invest* (investment, investing, invest)
- retirement planning, retirement saving
- college, college saving
- credit, credit card, credit score, credit counseling

- budget*, save money
- employment, job, job training
- mortgage, housing, home
- health care, health insurance
- food stamps, food assistance
- Social Security Disability
- childcare assistance

This list of concepts, in addition to delineating our search parameters, serves to illustrate the complexity of the concept of “financial literacy.”

Financial literacy efforts include both information provision and education or training. Reifner and Herwig (2007) described the difference between consumer *information* and consumer *education*, pointing out how information can help solve a problem, but education seeks to develop knowledge and skills:

“ Information, in the form given to consumers as a consequence of their right to information, is only put forward as a contribution to resolving a problem associated with a particular situation. Education, on the other hand, endeavours to develop knowledge and skills systematically on a long-term basis” (p. 128).

Reifner and Herwig additionally fully define “financial literacy:”

“Financial literacy is thus a means of empowering individual consumers, by equipping them with knowledge, skills, understanding and tools for evaluation, to control their own destiny (in relation to financial services) and, on the other hand, a means of emancipation through strengthening individuals’ positions in the marketplace, which in turn has an effect on the financial services products available” (p. 126).

We found few articles or books that empirically examined financial literacy in public libraries, although we did find a number of studies examining the role of public libraries in contemporary networked society. Our literature review focuses on the empirical studies which

include studies conducted by researchers, national professional organizations and related organizations such as the Pew Internet and American Life Project.

In contrast, we found many examples of articles in the library practice literature that describe and recommend financial literacy resources for use in public library settings. These “collection development” articles go out of date quickly. Other articles written by practicing librarians described “lessons learned” from financial literacy programs in public libraries or presented an array of ideas for programs. We refer to some of these articles as examples, or when they include illustrative quotes. We do not systematically analyze them. Readers interested in a complete list of the sources we examined should refer to our open Mendeley bibliography entitled “Financial Literacy and Libraries.”

(<http://www.mendeley.com/groups/603851/financial-literacy-and-libraries/>)

Who Uses the Public Library?

Studies have shown that public libraries continue to serve as important sources of free information, and more specifically free access to Internet-based information. Public library use is increasing as measured by number of library card holders and number of in-person visits. Remote access to subscription services such as databases and e-books is also up (ALA 2008). An ALA/Harris poll found that 65% of those polled had visited the library, and 62% had visited in person (ALA 2010).

As one librarian described, “Libraries are seeing more people walk through their doors than when the economy was booming.” In advising other public libraries to begin financial literacy programs, she noted “One piece of advice I see in many “how to save money” articles is

to use the library rather than to buy books. ... it's a good time to publicize the personal finance resources available to library users" (Ojala 2010, p. 53).

In addition to providing print resources and subscription database access, public libraries provide an important source of free computers and internet access. While the number of households with high speed internet (broadband) has increased, a 2010 report by the Pew Internet and American Life Project (Smith 2010) shows that about 34% of Americans do not, and that cost is a factor for some non-subscribers. The Pew study estimates that broadband internet subscribers "pay an average of \$39.01 per month in 2010" for home broadband access. The costs of Internet access are an issue for some members of the public. Surveys of non Internet subscribers report that 40% of respondents cite cost, 17% reported not subscribing because of not having an adequate computer, and 15% reported not subscribing because they could "use it elsewhere." (Smith 2010; US Department of Commerce 2010) These populations may be more dependent on free access at the library.

Lack of convenient access to high speed internet is seen as a major disadvantage for job seeking and acquiring new skills, accessing government services and other information needs – especially among younger Americans. According to Pew 43% of all Americans, and 56% of 18-24 year olds, saw lack of broadband as a major disadvantage in job seeking and training (Smith 2010).

What is using internet access in a public library like? Almost all public libraries have free access computers, but using them likely involves waiting at busy times and does not offer much privacy. The ALA's 2009 *Connect Community 3: Public Library Funding and Technology Access Study* report provides some details of how the under-connected use libraries to access Internet based information and services. The report found that 71% of public libraries

report that they are the only source of free public access to computers and the Internet in their communities. Furthermore, 80% of libraries reported that they did not have enough computers to meet patron demand at all times of the day (ALA 2009a, p. 2). For example, the number of free internet computers in Wisconsin public libraries varies from Milwaukee public library's 388 reported internet computers to Lowell Public Library's 2 internet computers (Department of Public Instruction (DPI) 2009). In some cases the computers are in carrels with privacy screens, but in other cases they may be jammed side to side on tables with no privacy and little room for books, notebooks or other materials.

The report also draws attention to a major theme that emerged from our data collection - the importance of libraries in providing computer and training so that the public can effectively use the Internet to obtain information and services. It is not correct to assume that all Americans have the computer and Internet navigation literacies to adequately search for online information and make use of online services. Because of the need for computer training, the report found that 90% of libraries offered formal or informal technology assistance to library users. Moreover, 80% of libraries reported providing hands-on assistance to patrons for understanding and using online services like e-government resources (ALA 2009a).

More recently, a 2010-2011 survey similarly found that 79% of responding libraries provide point-of-use technology training, while 38% of libraries provide formal technology training classes. The report found that 90% of libraries reported assisting users with use of e-government websites and 81% reported assist with e-government service applications. Very importantly, 79% of libraries report cost as a prohibitive factor in adding additional computer stations (Bertot 2011).

What do people use library internet computers to do? One 2008 study by the Pew Internet and American Life Project investigated requests for government information in public libraries. These researchers found that respondents went to a library for help in:

- Making a decision about schooling, paying for education, or getting training for self or a child [20% of respondents]
- Changing jobs, retiring, starting your own business [11%]
- Serious illness or health conditions in self or someone close [10%]
- Property taxes or income taxes [10%]
- Medicare/Medicaid/food stamps [10%]
- Social Security/military benefits [10%] (Pew, 2008)

Like so many institutions, organizations and service providers these days, public libraries have to do more with less: budgets are shrinking, staff is being laid off, journal and database subscriptions are not renewed. The American Library Association's (ALA) 2009 *The State of American Libraries* reports:

“The economic recession that began in early 2008 may have been a factor in the public's increased use of libraries, and the flip side of that coin was not so shiny. In June 2008, the ALA Office for Library Advocacy (OLA) reported that, despite some positive trends, much of the information it had gathered on library funding continued to reflect cuts affecting operating hours, staffing, collection and materials acquisition, programming, services, and facility expansion/enhancement” (p. 7).

Special Programs for Libraries and Financial Literacy

A number of national-level programs exist to encourage financial literacy work in libraries of all types (e.g., school, public, academic). We first describe the FINRA Smartinvesting program. We then describe the Chicago Federal Reserve's MoneySmart Week. We also briefly describe related schools programs.

FINRA/SmartInvesting@YourLibrary. Recognizing the potential of libraries to provide financial information to patrons, the Financial Industry Regulatory Authority, commonly known as FINRA, partnered with the American Library Association (ALA) in 2007 to create financial literacy programs in libraries.

FINRA is a private corporation that oversees the regulation of all securities firms doing business in the United States. Their key mission is to protect American investors by ensuring that businesses in the securities market operate fairly and honestly. FINRA covers almost every aspect of the securities business by writing and enforcing rules and regulations for securities firms. They also make informing and educating the public about financial and investing information a priority. In 2003, FINRA established the FINRA Investor Education Foundation which uses the fines they collect to provide grants to innovative research and educational projects aimed at people who would benefit from access to additional resources when making financial and investing decisions. Additional information about FINRA and the services they provide can be found at their website: www.FINRA.org.

In 2007, the FINRA Investor Education Foundation partnered with the ALA to create the Smartinvesting @ your library® program. The program offers competitive grants to libraries to develop financial literacy programs or services. John Gannon, the president of the FINRA Investor Education Foundation, described how "public libraries are ideally positioned to serve the financial information needs of their communities and to do so without a sales pitch or a hidden agenda...With the help of these programs, Americans can turn to their libraries to get the best available financial information to make smart

decisions for the family's financial future” (Bell et al. p. 20). FINRA programs initially targeted “investors,” but in more recent years the program has expanded to encourage a broader range of audiences.

FINRA grant money also provides an important means of training for libraries whose staff may know little about financial topics. As Bell et al. state:

“Better-trained librarians, who are more familiar and comfortable with financial information resources, can deliver appropriate guidance. ..If the library doesn’t provide the information, many people won’t seek the information elsewhere” (p. 19).

Participating FINRA libraries have developed a range of programs and services. For example, the Ames Public Library in Iowa used minute-long public service announcements and two minute radio sagas on local radio and bi-weekly financial stories in the local paper to draw people into the library for their financial services workshops. In another example, the Alliance Library System in central Illinois utilized Second Life to create an online virtual world of financial resources and events for users. The Schaumburg Township District created a series of videos for target audiences that they posted on YouTube and the library website (Ericson 2009).

Chicago Federal Reserve/MoneySmartWeek@YourLibrary. The Federal Reserve Bank of Chicago developed a program known as Money Smart Week in 2001 to promote free classes to increase consumers’ capacity to manage their finances (<http://www.chicagofed.org/webpages/education/msw>). A variety of partners participate including schools, financial institutions, community groups, government agencies, libraries and financial experts. While individual libraries participated ad hoc throughout the 2000’s, in 2011 American Library Association (ALA) formally collaborated with the Chicago

Federal Reserve Bank to promote Money Smart Week@ your library® for libraries (<http://www.chicagofed.org/webpages/education/msw/ala>).

Money Smart Week is not a grantor, but rather seeks to develop a coordinated, nation-wide week long financial literacy public awareness and education campaign through state level “campaigns.” One major focus of the program is to assist libraries in developing partnerships with local organizations that may offer financial literacy programming in libraries or in coordination with the week-long public awareness campaign.

Schools Programs. The Federal government has made financial literacy programs for youth a priority. It is mandating resources go to educational efforts like the Jump\$Start Coalition for Personal Financial Literacy (www.jumpstart.org). The coalition has “an objective to ensure that basic financial management skills are attained during the K-12 education experience” (Wolfe-Hayes 2010, p. 108). The program provides a framework for the curriculums and tracks results in each state. In some states, public libraries may participate in Jump\$Start coalition programs. Other programs operating in the same vein are the Community Financial Education Foundation (www.communityfef.org) and the National Youth Financial Educators Council (www.financialeducatorsCouncil.org) (Wolfe-Hayes 2010, p. 108).

Bridging the Digital Divide and the E-Government Gap

A number of studies have examined growing public reliance on public libraries for access and training to use e-government resources, including those related to finance and employment. According to Jaeger and Fleischmann, in this time of economic downturn and “with the

increasing reliance on the Internet as a key source of news, social capital, and access to government services and information, the free access provided by public libraries is an invaluable resource” (p. 34). Jaeger and Fleischmann explain how federal, state, and local government agencies now rely on the public library to ensure access to e-government services.

“Without public libraries, large segments of the population would be cut off from access to the Internet and e-government *Federal, state, and local government agencies now also rely on public libraries* to provide citizens with access to and guidance in using e-government Web sites, forms, and services; many government agencies simply direct citizens to the nearest public library for help. This confluence of events has created a major new social role for public libraries— guarantors of Internet and e-government access” (p. 34, emphasis added).

Similarly, librarian Rachael Cathcart (2008) attests, “services are moving online, [and] customer service is being eliminated. ‘Go to your public library’ is the mantra emanating in unison from such agencies, to the chagrin of many libraries where the staff, resources, and funding to support e-Government are sorely lacking” (p. 88).

Not all libraries welcome the new role of government services facilitators. Cathcart raises a theme that reappeared in many of our library interviews: Rather than just being information providers, librarians are being asked to assume the role of a social worker without any substantial training. As Cathcart describes, “libraries are grappling with how best to respond to the demand for services – either by embracing the new role as part of the social advocacy aspect of public librarianship, or refusing to undertake it without proper financial and technical support.” She points to the importance of partnerships with social services and other organizations, “.. librarian are making contacts at the referring agencies, trying to advocate, obtain information, and increase awareness one person or transaction at a time” (p. 88-89). Cathcart does not argue for or against embracing this new role, but rather asserts that if libraries are being asked to serve as “de facto social workers” and libraries as “social services agencies” then “cultivating space and

resources for such service and the appropriate providers (librarians or not) would go far to meet the needs of both our users and reference librarians” (p. 91). Charles McClure, Director of the Information Institute at Florida State University, similarly alluded to the hesitancy many libraries may feel about taking on increased social service roles. In a 2007 *Library Journal* article he calls for libraries to take sides on whether or not they will help “develop strategies to link state and federal agencies better with public libraries” (Oder 2007, p.17). McClure recognizes that “a number of public libraries see this as one more burden. Others see it as a way to do public advocacy” (Oder 2007, p. 17).

Workforce Development and Technology Skills

Given high jobless rates nationally, employment assistance quickly emerged as an important theme in our interviews, surveys and hyperlink analysis. Most public libraries offer some type of employment or job hunt assistance. The Fels study (2010) found that “Helping people find a job using a computer is the number one task mentioned by all librarians as the fastest growing activity in the library.

It is important to explain that technological training is often also required to supplement patrons’ basic job seeking needs so they can access the many e-tools required for a thorough job search, online application processes and e-mail communications with potential employers. Even entry level jobs typically now require online applications if the job is at a larger organization (e.g., McDonalds, Target). Studies typically examine both employment services and technology training related to employment services. Librarians must assist patrons with tasks that many take for granted such as setting up email accounts to facilitate online job applications,

transferring files from thumb drives to hard drives and vice-versa, how to navigate and fill out online forms, and teaching patrons to use basic word processors (Fels 2010).

According to Bertot et al. (2011) 90.9 percent (up from the 88.2 percent in 2009-2010) of reporting libraries provided access to jobs databases and other job opportunity resources. 77.0 percent (up from the 74.9 percent in 2009-2010) of reporting libraries provided access to civil service examination materials, a figure that increases to 90.1 percent (up from 85.7 percent in 2009-2010) in urban libraries. He found that 74.5 percent (up from the 68.9 percent in 2009-2010) of reporting libraries provided software and other resources to assist patrons create resumes and employment material, a figure that increases to 84.8 percent (up from the 81.2 percent in 2009-2010) in urban libraries. Further, 71.9 percent (up from the 67.1 percent in 2009-2010) of reporting libraries provided patrons with assistance in completing online job applications (p. 15).

A report of the Urban Libraries Council points out that though there are job centers in most cities, libraries have the potential to reach a much wider audience as they are more prevalent and have less of a stigma associated with them. “Public libraries across the country are answering the call to provide greater workforce support with enhanced job information resources, workplace literacy programs, improved technology access, and staff dedicated to employment services” (Manjarrez, Cigna, Bajaj 2007, p. 14).

The Fels Philadelphia Free Library study (2010) found that the library contributed 6 million dollars in value to the community in terms of workforce development. A third of respondents to the Fels survey used library resources for job-related activities. Fels developed these value estimates by combining library usage statistics with commercial costs associated replacement services. For example, they estimated the costs of replace the free access to

computers to prepare resumes and communicate with employers with rental of terminals at Kinkos (Fels 2010).

The link between technology literacy support and job support is illustrated in a 2011 Library Resource Guide Benchmark Study that describes the need for libraries to train the publics' "digital transliteracy." The report explains, "While the need for the existence of the library institution is being challenged, the fact is that a large majority of the population still remains 5–10 years or more behind the technology in regards to training and being able to comfortably utilize the range of technology available. The need for digital transliteracy is becoming more apparent with the high unemployment and upcoming career opportunities. Libraries are [in a] position to meet that need and others" (McKendrick 2011, p. 4).

Small Business Assistance/Development

In 2010 University of Pennsylvania's Fels Institute of Government collaborated with the Free Library of Philadelphia to conduct a study of the library's value to the community. The study examined issues of small business development and job seeking based on field statistics, interviews, a survey of patrons and staff and demographic data. The study estimated the economic value of the public library literacy and basic skills development services at \$21.8 million, value of the job seeking and career development services at \$6 million, and the value of library business development services at \$3.8 million for FY10. The report estimates the library helped about 979 people get jobs, contributing 30.4 million in earned income. The study defined business development programs and services to include \$2.9 million in online business database activity, \$819,285 in business development book-reading & lending, and \$55,385 worth of business development programming provided to the citizens for free by the library. For example

the study found 982 visits to library business development classes worth an estimated \$30 each. Of patrons interviewed who were self-employed, all reported using at least some library business resources (Fels 2010).

The subject of public library support for small business development has been of great interest in the library profession and the professional literature is replete with articles suggesting strategies. A 2007 report entitled *Making Cities Stronger: Public Library Contributions to Local Economic Development*, provides recommendations for public libraries including:

- developing their current collections of business materials (both print resources and databases),
- integrating local business support services (joining local business organizations, chambers of commerce, etc.),
- providing direct support for business planning and start-up, and putting on workshops in the library about creating small businesses.
- Staff development to understand small business financing and provide tailored support for micro-enterprises,
- Partnering with local businesses to find effective ways of increasing access to proprietary information to patrons without tapping the library's budget for business databases.

The authors note that these strategies are particularly important in poor and minority communities as “small businesses comprise more than 99 percent of inner city business establishments and generate 80 percent of the total employment in those areas.” (Manjarrez et al. 2007, p.17)

Perman (2006) describes a range of business development services libraries might offer including “information on how to tackle tasks from the prosaic (such as applying for a business license) to the more complicated (like writing a business plan, securing bank financing, and generally structuring and building a business). Many also offer seminars and workshops and opportunities to meet with current and retired business owners and executives” (p. 20).

Of particular importance to small business initiatives is library access to business intelligence and analysis reports and data (e.g., Morningstar Reports). These online databases are often quite expensive and subscriptions would be cost-prohibitive for most small businesses. As one business librarian explained, “Reliance on a Web search engine, such as Google, does not take into consideration the fact that much business information is still proprietary and found only in fee-based databases . . . that may be out of reach to small businesses or start-ups” (Welch 2005, p. 284).

Audiences: Vulnerable Populations

Libraries are a major source of access to the internet by low-income, jobless, or transient. Families with household income of <\$15,000 are 2-3 times more likely to use library computers than those earning >\$75,000 (American Libraries 2006)

While no differences by race and ethnicity have been found in library use overall, African-American and Hispanic adults have been found to be significantly more likely to use the public library when researching employment opportunities and writing resumes (American Libraries 2006). In addition, African-Americans were the largest demographic group in one survey reporting computer use at the library—80% respondents in contrast to just over 50% of White library users (Rainie et al. 2007).

We found one study of public library support for financial literacy needs of the homeless and one focusing on those escaping abusive relationships. Public library relationships with homeless and mentally ill populations are complicated. On one hand, these vulnerable patrons are part of the public that the library serves and may have no other access point for information. On the other hand, libraries are worried about negative behavior that might disturb other patrons

or monopolize the libraries resources. As one librarian described, sometimes librarians “just wish[es] they would go away” and partnering with social service agencies may allow libraries to avoid interacting with homeless individuals themselves.(Robinson 2010, p. 45).

Alexander (2008) empirically examined what services public libraries in southern Virginia provide to the poor and unemployed. His results illustrate the complex relationship between public libraries and the poor. Almost all his respondents attested that they did not provide any special services to poor or unemployed populations. Of the four that did, they reported offering computer classes, resume writing, and job search engine classes expressly for these populations. But they only did so “in the morning hours when the libraries went not heavily populated.” The most common response from the respondents was that “the poor and unemployed are welcome the same as other library patrons, but that there should be no preferential treatment for anyone” (p. 127).

In an example of an article describing services, San Francisco Public Library partnered with the San Francisco’s Department of Public Health. As part of the partnership, a social worker that counsels the library’s growing homeless patron populations and patrons who are mentally ill or suffer from substance abuse problems. Additionally, the social worker trained library staff on how to work with the homeless and mentally ill patrons (The Librarian Social Worker 2010).

Focusing on another type of vulnerable population, Westbrook (2008) argues the libraries should provide assistance to victims of abusive relationships. Tracking the information needs of women in the process of leaving abusive relationships, she details how a significant amount of information needs for this population pertains to financial issues such as employment, housing and social benefits, especially during later stages of separation processes. Westbrook points out

that vulnerable populations may need more time on computers than many time limits currently allow to complete requisite e-government interactions.

Other programs have focused specifically on immigrant populations of lower socioeconomic status. In South San Francisco, a program was crafted to serve immigrant populations of lower socioeconomic status. They found, with the economic downturn,” that adult literacy classes were falling down patrons’ list of priorities as they struggled to make ends meet. In response, the literacy team decided to “craft and implement an easy-to-understand series of workshops for literacy students on financial management” (Fulghum-Nutters, Jarvis p. 31). Just as they’d worked with reading and writing tutors, the new program tapped financial literacy tutors to “support clients by helping them set goals and craft a road map to accomplish them” (Fulghum-Nutters, Jarvis p. 31). The program ultimately served 68 patrons.

Audiences: Youth and Seniors

We found no empirical studies focusing on financial literacy services for youth or seniors at libraries; however, numerous articles describing programs exist. For example, the Brooklyn Public Library developed the “Someday Soon Website” to teach the value of a dollar to children between 8 and 17: “The Someday Soon Web site introduces basic financial concepts and identifies the building blocks for creating a small business” (Shigo 2003, p. 64).

In an example of services to the elderly, one article described Glendale, Arizona offering financial literacy programs aimed at the areas large seniors population. The article described “monthly seminars . . . on different facets of preretirement planning . . . Topics were designed to appeal to a wide-range of needs” (Nevill 2004, p. 256).

Public Library Website Financial Literacy Hyperlink Analysis Report

Introduction

Federal and state agencies and not for profits organizations have invested resources in creating Web based financial literacy information and tools. Yet is it unclear how these Web tools are being recommended by information intermediaries such as libraries. The goal of the study was to determine if public libraries link to financial literacy Web resources through a content analysis of Wisconsin public library website hyperlinks. The study found that almost no Wisconsin public libraries link to the major financial literacy Web tools created by government agencies and non-profit organizations, although they link to other relevant government sites. Most hyperlinks point to commercial web sites and most links point to websites related to job seeking.

Background

Hyperlinks on Wisconsin public library websites exist at three levels:

- Locally maintained hyperlinks on branch websites
- System level hyperlinks on system websites
- Consortia level hyperlinks on consortia websites

While the public interacts with public libraries through branch libraries with their own buildings and staff, for administrative efficiencies branches are usually organized into systems that share resources and governing boards.

Individual library branches may maintain websites which we refer to as branch websites. Branch websites may be substantial and contain locally created lists of recommended links. In other cases, branch sites may contain only basic contact information and point users to a larger system website (system website) for recommended links and catalog searches.

Groups of library systems may further band together into larger consortia to share resources. In some instances, libraries share hyperlinks at the consortia level with many different libraries, all pointing users to a consortia set of links. Finally, consortia staff may recommend hyperlinks for inclusion on branch library websites.

The Wisconsin Department of Public Instruction's (DPI) Division for Libraries, Technology and Community Learning coordinates activities of public libraries in the state. DPI does not dictate what websites public libraries ought to link to, but it plays two important roles in relation to hyperlinks. First, using state funds, DPI licenses access to commercial databases for all Wisconsin public libraries and schools via the "BadgerLink" program. Links to these BadgerLink databases (many containing financial literacy information) are available in all Wisconsin public libraries. In addition, DPI publishes a monthly and a weekly public library newsletter that includes a section on recommended websites.

Our related survey data suggest that librarians receive link recommendations from professional publications, personal knowledge and staff colleagues. While it is not clear what the decision making process is for including a hyperlink on either a local, system or consortium-level website, our data suggest that state library agencies and consortia recommendations were not major sources of link ideas.

Of those with hyperlink lists, most respondents (39%) get recommendations from professional publications. The second most common source was personal knowledge (32%) and a library staff recommendation (32%). A sizable portion (24%) got ideas from links recommended by other libraries. Fewer had taken recommendations from partner institutions (18%). Libraries also included links recommended by state library agencies (14%) and consortia (11%). Few took recommendations from community members (8%). Three of the libraries

mentioned the FINRA/ALA Smart investing@your library® website in the “other” category, but no respondents mentioned the list of links maintained by the Money Smart Wisconsin (MSW) program.

One respondent suggested that the importance of library-maintained lists of hyperlinks has likely declined over time as the public has come to rely more on search engines to find information on the Web. Even without high public use, arguably lists of approved links have value as tools for internal staff to answer reference questions. Without access to website log server files for libraries, it is impossible to know how often links are used; even with logs, it would be difficult to know if the hyperlink use stemmed from the public or library staff.

The goal of the study was to determine the sources of financial information to which Wisconsin public library websites point the public via hyperlinks. The study examined the internal and external financial literacy related links contained on public library websites.

Research questions included the following:

- RQ1: What internal resources (e.g., databases, training sessions) do public libraries link to?
- RQ2: What external financial literacy resources (e.g., Social Security Administration website) do public libraries link to?
- RQ2a: Who are the authors of the external resources?
- RQ2b: What is the primary subject matter covered by the external resource?
- RQ2c: Who is the target audience for the external resource?

Methods

The study included Web pages from a random sample of Wisconsin public libraries. We developed our sample from the population of libraries with websites included on DPI’s directory of public library websites in the state (http://dpi.state.wi.us/pld/wis_lib.html). This page lists 397 public library websites and 17 library system websites. From the list of 397 public library websites, we developed a random sample of 63 libraries using a random number generator.

We included all of the financial literacy related hyperlinks on these 63 sites and analyzed the target pages of each link. In some cases, the branch library websites did not contain links, but instead pointed users to sets of links maintained by system libraries or other branch libraries. When this occurred, we included those links/target pages in the data collection. This added 7 library system web sites and two additional branch library websites for **a total sample of 63 library web sites + 2 branch library websites + 7 library system websites (72 websites total)**. This random sample of library websites represents a 16.4% sample size. The sample includes 41% of Wisconsin library system websites, however it is not a random sample of library system websites.

To analyze the target pages linked to by each website, we conducted a deductive content analysis of the target pages. To do so, we first developed a methodology for scanning sites for links, and a codebook and set of coding rules to systematically classify the links and target pages together. In coding pages the study team tried to include the intension of link coder as represented by the link text they created to advertise the link. For example, if link text read “Improve your Credit Score” then the target page would be coded, at least in part, as a Credit web site even if the site contained information on a variety of subjects.

The study team developed the codebook during Fall of 2010. To develop the codebook, the team first examined the financial literacy links contained on two public library websites that contained many links (Hedberg [Janesville] and Milwaukee). The team developed initial categories for subject codes, author types and target audiences based on a review of the links at these sites.

The draft codebook was reviewed by the study team members conducting the case site interviews and categories were added and refined based on feedback during November and early

December of 2010. The draft codebook was also shared with staff from ALA's Smartinvesting@yourlibrary program and a researcher from a related Center for Financial Security project. Modifications were made based on feedback.

The team made further refinements to the codebook, and began creating coding rules based on a series of pretests in December and early January of 2011. Some categories had to be simplified in order to ensure adequate intercoder reliability. Formal pilot tests were conducted over several days during the second week of January. In these tests, sets of 10 links were independently coded by two coders and scores were compared and an ICR score computed. Pilot testing and training continued until a 90% intercoder reliability score was obtained across two tests. The final test produced a 98% ICR score. The remainder of the coding took place between mid-January and mid-February of 2011 and one coder coded the remainder of the links and targets. The codebook identified: the primary subject of the target page, the author of the target page, and the target audience of the target to page.

The link coder used two computer monitors to analyze and record site content. One monitor showed the data entry form (part of an Access database), the other the public library site. The coder first scanned the library home page for any reference to financial literacy issues. The remainder of the scan focused on static side bars and menu bars. Links that might link to financial literacy sites were checked. For example, "Local Government Sites" would be scanned for mention of area Chambers of Commerce or Tennant Resources. The densest set of financial literacy links were typically found in "Reference" or "Recommended Links" areas. The scan did skip menu options with titles like "Genealogy" that would likely not lead to relevant resources.

Hyperlink Analysis Results

We coded 1926 links and targets. We saw a large amount of variation in number of link target sets per library. The mean number of financial literacy links was 27.38 links per library, but two libraries in the sample had 0 financial literacy links and one library had 290 (Antigo).

Of the examined links, 82.45% pointed to resources external to library, 5.55% were broken links, and 12% pointed to internal library resources like databases.

Most Popular External Links. The most popular link target pairs that appeared most commonly across different library websites, included links to subscription databases and links to government sites. The most popular linked to target was the federal Internal Revenue Service website and the Wisconsin Department of Revenue ranked 5th and 11th as a popular target website (the site has two URLs).

Links to other library websites were very common. As shown in **Error! Reference source not found.**, popular library targets included the South Central Wisconsin library system, Badgerlink DPI sponsored databases, and the West Central Wisconsin library system. In many cases, these links represent expected links to subscription databases. In other instances however, the links represent links to other resources listed on the target library's website such as sets of recommended hyperlinks.

Table 1

Top 14 The Most Common Financial Websites Linked to by Public Libraries in Wisconsin

Ranking by Popularity	Websites Containing Link # N=72	% Websites Containing Link	URL of Target Websites	Subject Category of Target Website
1 st	55	76	IRS.gov	Tax
2 nd	41	57	www.scls.info (South Central Library system)	Other: system link

3 rd	38	53	Badgerlink.net (Subscription databases)	Library
4 th	28	39	more.lib.wi.us (West Central WI consortia online catalog)	Other: consortia link
5 th	26	36	jobcenterofwisconsin.com (WI Dept Workforce Development) Same as Wisconsinjobcenter.org	Getting jobs
5 th	26	36	dor.state.wi.us (WI Dept of Revenue)	Tax
6 th	25	35	bls.gov (US Bureau of Labor Statistics)	Starting or growing a business
7 th	21	29	madisonpubliclibrary.org (online catalog)	Library
8 th	18	25	sba.gov (US Small Business Administration)	Starting or growing a business
9 th	17	24	dwd.wisconsin.gov (WI Department of Workforce Development)	Starting or growing a business
10 th	16	22	Census.gov (US Census Bureau)	Starting or growing a business
11 th	15	21	Money.cnn.com	How to invest
11 th	15	21	Revenue.wi.gov (WI Department of Revenue)	Tax
11 th	15	21	Wisconsinjobcenter.org (WI Dept Workforce Development) Same as jobcenterofwisconsin.com	Getting Jobs
12 th	14	19	Nationjob.com	Getting Jobs
13 th	13	18	Finance.yahoo.com	How to invest
13 th	13	18	Careeronestop.org (US Dept of Labor)	Getting Jobs
14 th	12	17	Stats.bls.gov (US Federal Bureau of Labor Statistics)	Starting or growing a business
14 th	12	17	wisc.jobs/public/index.asp (WI state government jobs)	Getting Jobs
14 th	12	17	worknet.wisconsin.gov (WI Dept Workforce Development) Different from jobcenter links	Getting Jobs/ Starting or growing a business

Job posting websites were the next most popular target. Just under 1/3 of the top 20 target websites are job posting websites. For example, the fifth most popular link was the Job Center of Wisconsin – a project administered by the Wisconsin Department of Workforce Development and the Wisconsin Job Center system. This appears to be a different interface to a job posting system that also appears as the 11th ranked Wisconsinjobcenter.org. Links to business development were also prominent representing just under 1/3 of the target websites. For example the US Bureau of Labor Statistics ranked 5th as a common target. The federal Small Business Administration, Wisconsin Department of Workforce Development and the US Census bureau ranked 8th, 9th and 10th respectively as targets.

Subject Matter of External Link Target Resources. As shown in Table 2, nearly 1/3 of all financial literacy links found went to employment-related target resources. Additionally, when you add in the 2.2 percent of links that led specifically to unemployment and workers compensation benefits information, over 1/3 of link target sites related to employment.

Table 2
Subject Matter of the Financial Websites Linked to by Public Libraries

Link Targets of this Subject Category %	Link Targets Coded by Subject # N=2100 ¹	Target Website Subject Category
31.9	669	Getting jobs: Job listings, career exploration, employment programs, training specifically for job prep (not general education) labor laws/regulations/standards
17.7	372	Starting or growing a business and market analysis: Including start up, small business, and management problems. Market analysis: income, spending by county, advertising help

¹ The N for this column is 2100 instead of 1926 because links could have more than one subject code.

12.3	258	How to invest: How to (not specifically retirement) including company research information, investing fees, researching funds/stocks.
6.9	145	Tax: Forms, information, help services
6.6	138	Consumer issues: Fraud, purchase advice, reputation of service provider, problems with purchases, consumer complaints
3.5	74	Getting Housing: Home buying, home insurance, eviction, mortgage foreclosure issues
2.9	61	Public assistance: Food assistance, welfare, childcare assistance
2.7	56	Getting healthcare/insurance, Medicare/Medicaid, social security disability long term care
2.2	47	Financial aid for education/training (federal, loans, grants, college saving)
2.2	47	Unemployment, workers compensation, losing a job
2.2	46	Care giving/eldercare
2.2	46	Personal finance: Savings/checking account, budgeting, purchase advice, finances in daily life
0.9	18	Credit: credits cards, credit scores/reports, how to get credit/loans, credit counseling
0.8	17	Retirement planning including investing for retirement purposes, how to apply for Social Security
0.1	3	Estate planning, life insurance
2.5	52	General: link to other library's list of links
1.6	34	General: Subscription databases
0.6	13	General: link to InfoSoup list of links (consortia links)
0.2	4	General: link to Internet Public Library

“Starting or growing a business” was the next most common topic describing 17.7% of link targets. The third most common topic was “how to invest” describing 12.3% of targets. Tax was the fourth most common topic describing 6.9% of link targets, and issues related to consumerism constituted the fifth most common topic describing 6.6% of links targets.

The “General” set of links at the bottom of the table represent links to sets of links or multi-purpose databases which were impossible to classify in terms of subject.

It is useful to look at how sets of subjects for patrons with more or less financial literacy skills rank in relation to one another. Combining *subjects of interest to users with higher levels of*

financial literacy such as investment, retirement and estate planning, the combined topics constitute the third most common topic (13.2%). The combined set is well below the percentage of links going to targets addressing employment and business development.

If you combine *subjects of interest to people with more basic financial literacy needs*, such as public assistance (2.9), personal finance (2.2) and credit (.9) you only total 6% of links. This is less than one half of the number of links as the links representing interests of those with higher levels of financial literacy. Basic financial literacy skills were not as well represented in library links as we initially expected.

Authors of External Link Target Resources. We classified the author of each target resource in terms of broad types such as “business,” “federal government” and “formal publishers.”

Table 3 shows that “Business” was the most common author category (30%). It is interesting that “Business” is the most common author type, yet no commercial sites appear in the top 10 most linked to sites. This implies that although libraries often link to commercial sites (e.g., Yahoo Finance), few libraries link to the same commercial sites.

Table 3
Authors of the Financial Websites Linked to by Public Libraries

Link Targets Coded by Author Type # N=1926	Link Targets Coded by Author Type %	Author Type of Target Resource
582	30	Business
335	17	Federal Government (including target authors in Table 5)
217	11	Formal Publisher (mostly subscription databases, some links to newspapers and magazines)
207	11	Wisconsin State Government Agency
176	9	Other Library

116	6	Non-profit agency
103	6	Broken links – no author
53	3	University/college
53	3	Chamber of Commerce/Business Promoter
48	2	Local Government Agency
36	2	Trade Association, Professional Organization, etc
1926	100	

The next most common author category was “Federal Government” with 17% of targets. This category includes federal government agencies including those that appear in our targeted author list in Table 3 (i.e., Federal Reserve Bank, FDIC, mymoney.gov).

The third most common author type (11%) was formal publishers – this includes publishers of the many subscription databases that libraries link to, but also includes online newspaper or magazine publishers. Wisconsin state agencies were the fourth most common author.

Non-profit resources such as non-profit agencies and universities and colleges represented a combined total of 9% of the links (6% and 3% combined). Other likely Local resources such as chamber of commerce/business promotion, and local governments and sites were less common as authors (3% and 2% respectively). Combined together however these non-profit and local resources make up 14% of the links.

The top 10 most commonly linked to business links are described in Table 4. Job posting websites dominate this list, comprising 6 of the 10 top sites. The credit report site included on the list is the site recommended by the Federal Reserve.

Table 4*Most Commonly Linked to Financial Websites Created by Business/Commercial Authors*

Websites Containin g Link to URL # N=72	URL of site	Subject Category(ies) of URL
14	http://www.nationjob.com	Getting Jobs
13	http://finance.yahoo.com	How to invest
12	http://www.monster.com	Getting Jobs
12	http://www.rileyguide.com	Getting Jobs
11	https://www.annualcreditreport.com	Credit
10	http://bigcharts.marketwatch.com	How to invest
10	http://www.indeed.com	Getting Jobs
9	http://jobsearch.about.com/od/coverletters/Cover_Letters.htm	Getting Jobs
9	http://www.careerboard.com	Getting Jobs
9	http://www.thomasnet.com	Starting or growing a business

We also analyzed links to several pre-identified institutional authors of financial literacy information such as FINRA, mymoney.gov, Federal Reserve Banks or Money Smart (FDIC). As shown in Table 5, surprisingly few libraries linked to these resources. In fact, all together, these specific authors were linked to only 13 times, or about .5% of the total links. Of these sources, the Federal Reserve Banks pages were the most common, with 8 total links or 0.4% of total links. FINRA was the least common – we found only one link to FINRA resources in our sample.

Table 5

Number of Public Library Websites Linking to National Level Financial Literacy Information Institutions

Links to Target Institutional Author %	Links to Target Institutional Author # N=1926	Institutional Author
0.4	8	Federal Reserve Banks
0.1	2	MoneySmart (FDIC)
0.1	2	mymoney.gov
.05	1	FINRA

This data suggests that public libraries are not strongly promoting these links for public or internal staff use.

Target Audiences for All Links. We coded links for their perceived target audience. Not surprisingly, 90% of the links were coded as “general adult.” Senior citizens were the next most frequently targeted group with specific subject links on seniors’ housing, general assistance and investing. A number of links were targeted specifically at military patrons, the majority of which went to government sites and non-profit veterans’ organizations. All of the teen targeted sites were for educational financial aid.

Table 6

Perceived Target Audience of the Financial Websites Linked to by Public Libraries

Links Coded for Audience Type # N=1926	Links Coded for Audience Type %	Target Audience
1755	90	General adult
68	4	Senior citizen

40	2	Military members/veterans
23	1	Teens
12	.5	Disabled
10	.5	Spanish speakers
11	.5	Women
12	2.5	All others including children, racial minorities, LGBTQ

Internal Resources to which Libraries Link. Only a small segment of our links went to internal targets related to financial literacy. Most of those links referred to physical resources like books on shelves. A few linked to internal subscription databases, event listings or contact information.

Table 7
Internal Financial Literacy Hyperlinks on Wisconsin Public Library Websites

Links to internal library resources %	Links to internal library resources # N=1926	Types of internal library links
3.9	75	Reference to physical resources such as books
3.4	65	Subscription database provided through Badgerlink (state of Wisconsin)
3.2	62	Other subscription database not provided by Badgerlink
.77	15	Library event listing
.73	14	References like phone number and e-mail lists

Interviews with Library Workers: Preliminary Findings

Subjects

Library workers interviewed for this study had worked in their current libraries for as little as 2 months and as long as 33 years. Most of our subjects had worked in other libraries before the ones where they were currently employed, either as professionals or paraprofessionals.

Refer to Appendix A for a list of the library interview sites as well as the demographic profiles of each of the location cities.

Definitions of Financial literacy

Question. “We described this study as a “financial literacy” research project. We’re wondering if you can tell us in your own words what “financial literacy” means.”

100% (20) subjects were asked this question and 95% (19) were able to answer. Subjects alluded to the broad spectrum of possible patrons and possible information needs covered by this one term. Most provided personal definitions that sounded like this:

“I think it’s a big ball of wax ... everything from businesspeople knowing how to start, or enhance, or keep a business going successfully; to individuals knowing how to manage money within their own lives; whether it’s investing, stocks, bonds, mutual funds, whether it’s simply saving, whether it’s knowing how to purchase the best car for their budget ... everything from cradle to grave” (Mead 3).

Several respondents clearly saw the connection between financial literacy skills and economic stresses, as exemplified by this comment from Lakeview Public Library in Madison:

“Well, from the standpoint of someone who is pretty much on the street—we do see a lot of people whose lives are impacted by the fact that they have a lack of financial literacy, so you can certainly recognize it when you don’t see it. But obviously, from my own personal point of view, it would be knowing how to manage your life in such a way that you don’t get into trouble, financial trouble, with debt, with bad loans, with toxic credit – those kinds of things. And, of course, financial literacy these days, in these more complicated days, extends into people having the right, knowing how to seek and how to obtain the right help for, if they’re elderly, their drug prescriptions paid for, etc. So I think that that’s sort of the way that I would look at financial literacy – being smart enough to navigate the kind of murky waters of the 21st century without – I’m not saying WORK the system, but certainly know how to take advantage of the resources available to you” (Lakeview 3).

Only one subject, at the LCOCC library, was unable to answer this question, saying she had never heard of the term before.

Frequency of Financial Questions

The perception of frequency of financial questions varied across our library sites and even within staff at the same library. Tax questions in particular seem to have been most visible as expressions of financial literacy needs. The LCOCC librarian indicated that only tax forms and accompanying tax questions were in high demand at tax time, as did 2 Madison-South Madison librarians; another Madison-South Madison librarian said they didn’t get a lot of questions in this area. Madison-Lakeview branch librarians felt they got a fair amount of financial questions. Milwaukee-King branch also had three votes for tax forms, but another Milwaukee-King branch librarian felt they only rarely got financial questions, most of which concerned job hunting. Two Janesville librarians felt they did not get many, but 2 others at the same library said they got a lot. In Sheboygan, at the Mead Library, librarians thought financial

questions were small in number and one even specified that he received many more questions before the advent of the Internet.

Who Asks Financial Questions?

Our librarian subjects were asked if they could name a typical patron asking financial questions. Here again, answers varied. Twenty percent of respondents made clear that they encountered “Both extremes” –higher-income patrons interested in investment, and low-income but small business entrepreneur patrons (Janesville 3, Janesville 4, Madison-Lakeview 3, Janesville 5). Fifteen percent of subjects thought specifically of the computer-illiterate (Hayward 1, Janesville 2, Milwaukee 1) and the same number thought of the “financially clueless” (Janesville 2, Madison-South Madison 1, Madison-South Madison 4). The librarian at LCOCC, who serves a community college population as well as a public library audience, was the only respondent specifically to mention students. A librarian in Madison made it clear that this was a difficult question to answer because of the huge range of possible patrons:

“It’s really across the board. Because it’s a public library, we get all walks of life walking in the door. So generally, I would say it’s much more likely to be an adult; I think it’s very, very rare that, I can’t off the top of my head ever think of helping a child with a financial question. So I guess I would say pretty much “adults.” Besides that, though, really wide range, as far as males, females, young adults, older adults, people who have money, people who don’t have money, kind of across the board. That doesn’t really answer your question” (Lakeview 4.)

Particular Demographics of Library Patrons. Interview subjects typically stressed that they did not believe that members of particular races and ethnicities had unique or different financial literacy needs than other people. Even the one librarian at LCOCC, whose population is necessarily primarily Tribal, did not believe that her population had different needs than other

people. Socioeconomic status seemed to be a more obvious attribute to our interview subjects. At Janesville, which was selected because of the community's high unemployment rate, four of the five librarians interviewed stressed that the lower end of the income scale was "more stressed and their needs more urgent" in this area (Janesville 1, 5), as were patrons of lower computer literacy (Janesville 3, 4). Twenty percent of all our respondents felt that they saw members of all demographic groups, and 10% stated that all age groups were represented at their reference desks, although two Milwaukee-King branch librarians (Milwaukee 2, 5) detected more financial literacy questions among the "older" and "middle-aged" patrons respectively.

Particular Challenges of Financial Information

Interview subjects were asked if financial information topics presented them with any special challenges. Common themes in the answers to this question can be organized as librarian-centric, patron-centric, library-centric (that is, specific to the library as an institution), community-centric (that is, specific to the community in which the library is sited), and domain-centric (that is, having to do with the financial domain of knowledge itself).

Librarian-centered. The librarian's own lack of knowledge about the topic, particularly awareness of information sources and the multiple different formats in which information might be available, was identified as a problem by 20% of respondents (Milwaukee 5, Mead 3, Janesville 4, Janesville 6), as was the need for careful communication (10%:Hayward 1, Madison-Lakeview 4); respect of patron privacy around identifying information such as email accounts, Social Security numbers (5%: Milwaukee 2); and the need to maintain "distance" to avoid making decisions or evaluating on behalf of the patron (5%: Milwaukee 3). One subject

mentioned specifically that because the librarian does not have the full personal story behind the person's information request, it is sometimes challenging to try and understand what the patron really needs the information for, a statement that cuts across all dimensions of this reference encounter (5%: Milwaukee 5).

Patron-centered. Another dimension of challenge is the information-seeking state of the patron who has financial literacy questions. The most frequent theme in this response was the patron's lack of computer skills (15%: Janesville 4, Milwaukee 1, Milwaukee 4), while other subjects mentioned that the patron does not understand how complicated the answer to their question may be (10%: Milwaukee 1, Madison-South Madison 4) and may simply have a knowledge gap about financial matters to begin with (5%: Janesville 2). Two other subjects described their patrons as intimidated by the information-seeking process (5%: Hayward 2).

Library-centric. The technology infrastructure was specifically mentioned by one respondent as a library-centric problem of financial literacy questions: Library servers were not always able to keep up with rushes to specific job placement sites (5%: Milwaukee 1).

Community-centered. Other respondents identified the library's home community as a potential challenge. Interview subjects talked about "services that aren't there for the patron for you to refer them to" (15%: Madison-South Madison 1, 5) and limitations in the kinds of resources being offered in the community (5%: Madison-South Madison 5).

Domain-centered. Although the published literature about information services has stressed for years that financial information presents special challenges as a domain, this finding was not supported in our interviews. Only 10% of subjects specifically mentioned that the terminology of financial domain makes information provision difficult (Mead 1, Mead 2).

No Response. Finally, in response to the question about particular challenges of financial information, 15% of respondents either didn't have a response to this question, or said they didn't think there was anything particularly special about financial information compared to other challenging topics.

Library-centered Displays on Financial Topics

Question. “How about book displays or some other kind of project that calls people’s attention to financial information?”

Virtually all subjects (95%) (all except the LCOCC librarian) stated that their library had done displays on topics such as: Housing, education, employment (15%: Madison-South Madison 1, Madison-South Madison 4, Madison-South Madison 5); Specific publishers’ legal do-it-yourself books (15%: Mead 1, 2, 3); Career-centered books (including going to college) (15%: Janesville 3, Janesville 5); “Hard times” – the Great Depression – and “thrifty living” (10%: Janesville 2, Janesville 5); financial books for kids (5%: Milwaukee 2) and credit repair (5%: Milwaukee 4). Typical is this response from Madison 1:

“I’m so glad you mentioned that! Because we currently have a grant from the Madison Community Foundation to acquire materials specifically in housing education and employment. And so our whole front area is just one huge display of housing, education and employment books. And also, along with that, we have the fliers about our job assistance program, our community writing assistance program, for people who need to write a resume. Our other kinds of services that are offered in the neighborhood,

programs coming up that they might want to know about.”

Agencies or Entities to Which Librarians Have Referred Challenging Financial Questions

Referral to appropriate agencies is one of the most important features of reference services in public libraries, but also represents one of the most challenging aspects, since knowledge about where to refer relies on a solid base of knowledge about the domain. This knowledge base will vary not only according to the individual library worker’s familiarity with the subject, but also with the amount of time that worker spends in direct reference interaction with the public. Eighty percent of our respondents could remember specific agencies or entities to which they had referred library patrons with financial literacy-related questions; the other 20% could not remember a case in which they had done so. The agencies and entities they remembered included academic institutions, social service agencies, particularly United Way’s 211 service and other libraries. It is important to recognize that public libraries and systems with expertise in this area are recognized as sources of information by other public libraries.

One respondent in Janesville, who was a professional of many years’ experience but had been in Wisconsin less than 2 years, gives a sense of the scope of potential referrals in her answer, as well as the need for the librarian to become familiar with local resources to help local people with these needs:

“It depends on which element of the financial we’re looking at. Generally, if it is business questions, marketing ... we don’t get enough investment questions to qualify for referrals, because they just don’t come here – we would probably refer them to UW-Whitewater, which does have a very good business department and their library is very prepared to answer business questions; it’s also reasonably close, for the people who don’t have good transportation and stuff, because you have to have a car. If it’s on the consumer legal intersection... The Wisconsin State Law Library, we do a lot of referring to their website and to them, directly. For those emergency resources, finding the affordable housing, rent assistance, “I’m stuck today, I need help today” – where are the food banks – the first call is the local United Way’s information and referral line. ... as I get to know the resources that are available, like who is the main food bank provider who handles this, I find it easier to use because I know what I’m looking for. And that’s an

advantage of a smaller community, is you do get to know all that stuff, and people who've been here longer don't have nearly the problems I do!" (Janesville 1).

Places of Referrals: Academic Institutions (see also Libraries)

UW-Whitewater Small Business Development Center	10% (Janesville 4, 5)
UW Extension	5% (Hayward 1)
Lakeshore Technical College	5% (Mead 3)
UW-Green Bay	5% (Mead 3)

Places of Referral: Agencies

United Way 211 line	15%: (Janesville 1, Madison-South Madison 1, 5)
Financial Education Center	10%:(Madison-South Madison 1, 5)
Urban League	10%:(Madison-South Madison 1, 4)
Housing and Urban Development	5%:(Hayward 2)
Social Security	5%:(Hayward 2)
Job Center	5%:(Madison-South Madison 4)
Energy Assistance Program	5%: (Madison-South Madison 1)
Salvation Army	5%: (Madison-South Madison 1)
Second Harvest	5%: (Madison-South Madison 1)
Omega School	5%: (Madison-South Madison 1)
Literacy Council	5%: (Madison-South Madison 1)
Harambee	5%: (Madison-South Madison 4)
YMCA classes	5%: (Milwaukee 1)
SCORE	5%: (Mead 3, Madison-Lakeview 3)
Women's Business Initiative	5%: (Mead 3)

Places of Referral: Libraries

UW-Whitewater library	15%: (Janesville 1, 2, 4)
Wisconsin State Law Library	10%: (Janesville 1, Madison-Lakeview 3)
Madison-South Madison Public Library Reference and Loan	10%: (Janesville 3, Mead 1)
Milwaukee Central Library	5%: (Milwaukee 4)
Madison-South Madison Central Library reference	5%: (Madison-Lakeview 3)
UW-Madison-South Madison business library	5%: (Madison-Lakeview 3)

What Librarians Want to Know More About to Answer Financial Questions

Question. Are there things you would like to know, as a librarian, about financial information that you don't know right now? What might help you do your job better with this kind of question?

As indicated above in the section on the challenges of financial information, about 20% of our interview subjects indicated that their own relative lack of knowledge about the topic played a role in making reference interactions challenging. Later in the interview process, subjects were asked if they would generally like to know more about financial topics, and 55% of them responded positively. Several subjects spoke eloquently about the barrier presented by their own lack of familiarity with particular social services, for example, Janesville 2:

“I don't have any idea how to apply for food stamps, or – I know the varieties, I know there are child care tax credits and stuff like that; I don't know what kind of affordable housing there is in this community; I don't know how to tell people to go for health insurance if they don't have any, or whether it's expired; I don't understand the new health bill, healthcare bill – some provisions of which are coming into being or not – I think there are people on my staff, I know there are some people on our staff who don't make enough money, who work part-time, and so they're on BadgerCare, and they go in and out of that because of different things that happen in their lives. And they probably know more about it than I do. I've been privileged enough that I haven't had to have those issues, or face a lot of the problems that my patrons are facing.”

The range of specific topics was large, with as many subjects asking for “everything on the cheat sheet” used by interviewers to structure the interview, as requested information on investments and job seeking and specific library resources for financial literacy.

Specific library resources to answer these questions	10%: (Hayward 1, Mead 1)
Job seeking	10%: (Hayward 2, Milwaukee 2)
All the topics on the researchers' cheat sheet	10%: (Janesville 2, 3)
Investments	10%:(Janesville 4, Mead 3)
Online databases	5%: (Milwaukee 4)
Wisconsin social services and programs	5%:(Milwaukee 5)
Taxes	5%: (Madison-Lakeview 4)

Medicare/Medicaid	5%:(Madison-Lakeview 4)
Stocks	5%:(Madison-Lakeview 4)
How to make more money	5%:(Mead 3)

Responsibility for Selection of Resources

Question. Who selects print resources focusing on financial information, for your circulating collection?

Public libraries vary in their assignment of selection responsibilities, with some using a centralized system in which designated people at the hub of the library-branch network select particular topics, and other libraries using a decentralized system in which branch librarians who know their particular community needs make decisions about recommendations for purchase to meet those needs. This particular sample set of libraries should not be considered representative of other libraries because some library sites were the only libraries in their cities, while others were Central libraries themselves; in neither case was decentralization the focus of the particular library site. However, 90% of our subjects were able to answer this question. Forty-five percent indicated that librarians made selections according to assigned topics and their own expertise, and that one librarian had responsibility for financial topics in particular (Hayward; Janesville 1, 2, 3, 4, 5; Mead 1, 2, 3). Forty-five percent stated that their libraries used centralized selection with the central library in their network having responsibility for selections in financial and other topics. (Madison-South Madison 1, 4, 5; Madison-Lakeview 3, 4; Milwaukee 1, 2, 3, 4).

We also asked our subjects how much input they felt they were given, as library employees, into selection decisions about financial topics. Only one subject (Mead 2) felt they had no input into selection decisions. The other 95% expressed great enthusiasm for their ability to have input and for the selection process, explaining that even if they were at a branch library and did not

formally “do” selection, there was a process for them to submit opinions on library purchases to the appropriate librarians or librarian teams responsible for selection.

Responsibility for Identification of Free Websites

Question. How about free websites and financial information? Do you know who makes decisions about what sites the library web page will provide links to?

Unlike the question about selection of print resources, the similar question about links to free websites was a difficult one for our interview subjects to answer. It is clear from responses to this question that website selection is a process that has been siloed off from other types of librarian activity and that knowledge about this process is not as widely available as it is for print and other resource selection. Only 65% of our subjects could actually answer the question, although 30% indicated that they knew sites were selected internally by librarians (Janesville 1, 2; Madison-Lakeview 4; Mead 1, 2, 3). The response from the LCOCC librarian expresses some of the confusion we heard about the process. This librarian believed that the consortium of tribal libraries took responsibility for some of the links:

“[W]e don’t really link websites specifically. We do have AHEC, American Indian Higher Education Consortium, as a website of websites. They have a virtual library. I’m not sure who’s actually working on it anymore; through the years, different librarians have taken it over and they screen websites, the Native ones, basically. And I’m sure there’s business resources in there, but that’s not what we’re looking for when we use it; we use it for the good Native – and they review it” (Hayward 1).

Fifteen percent of subjects knew that somebody at their Central library did the website selection, but weren't sure who (Milwaukee 1, 3, 5):

“I'm assuming somebody downtown. I'm not too sure about that process. I really don't know anything about – obviously there's filtering of some materials, because you can't just go wherever you want” (Milwaukee 1).

A fourth subject at the same library knew that it was a team of librarians doing website selection and drawn from across the library system (Milwaukee 4), which may account for the difficulty that other employees at the same library had in naming any one person.

In library systems that had a well-known and recognized webmaster, interview subjects were generally able to refer to that individual (15% of respondents: Madison-South Madison 1, 4; Madison-Lakeview 3):

“[W]e are very fortunate to have a webmaster who is really well versed and dedicated to, you know, the detective who burns the night oil, finding us good sites for job help” (Madison 1).

Sites Not Recommended by Librarians

Question. Are there kinds of financial information websites that you don't think libraries should link to? Tell us why you feel this way.

We asked interview subjects this question because we were curious about what criteria these library workers used to establish quality of websites. Surprisingly, 40% of our respondents either felt they couldn't think of any problematic sites, or did not feel they had the expertise to answer the question (typically deferring to their library's webmaster or site selector for this).

This again may reflect the degree to which website selection has been walled off from the day-to-day professional activity of librarians who don't have jobs as webmasters.

Fifty-five percent of our respondents considered “bad” sites to be those that required the user to pay for access (Hayward 2, Madison-South Madison 1, Madison-Lakeview 4, Janesville 5), marketed themselves by advertising “free money” (Janesville 3,4) or were simply guilty of having a commercial domain address: “The dot com is kind of what you want to be leery of” (Milwaukee 5). In fact, “groups portraying themselves as being altruistic or nonprofit, when in reality, they’re pushing a product or service that they will benefit from” were seen as untrustworthy. One librarian in Janesville (4) cited “CNN or things like that” as problematic because “we try to stay neutral with any of the media,” but only one subject, also at Janesville, noted that inaccurate sites were not good to link to (Janesville 2).

Library School Coursework in Financial Topics

Question. Did you ever take any courses in library school that focused for even a small part of the class on financial or business information?

This proved to be another difficult question to answer. Fifteen percent of our subjects admitted they simply didn’t remember very much about library school (Hayward 1, Madison-South Madison 5, Madison-Lakeview 3) while twenty-five percent did remember and said they had had no coursework in this area (Milwaukee 4, 5; Mead 1, 2; Janesville 5). Another twenty percent related that they had focused in academic librarianship in library school and for that reason had not taken courses they knew existed and which might have helped them in public librarianship. (Janesville 1, 2, Madison-Lakeview 4, Madison-South Madison 4). One interview subject in Madison commented eloquently that the resources she encountered in library school were themselves targeting a particular population. Although her understanding of the Dialog™ information service is a bit hazy (this commercial information provider was and is used by public

and school libraries and consortia as well as university and corporate libraries, but the charges for its database products vary depending on the product from inexpensive to extremely costly), the recognition that product audiences are different was right on target:

“There was Dialog. That was only available to the very rich, university libraries and the like. And you usually had to pay for the service. But I remember being told about Standard & Poor’s, and ValueLine, and those kinds of resources. A lot of it focused on the kind of research that probably the middle class or above would be doing. I don’t remember much about helping the very poor” (Madison 1).

Post-graduate School Training, CEs, Workshops, Etc.

Question. Have you participated in any kind of training, workshops, CE, etc. through a library workplace that was intended to help you deal with financial or business questions?

One interview subject at Janesville (1) was able to explain the real value of training for the institution, beyond the one individual:

“It’s really dependent on the size of your organization. How much money the organization has for staff training is part of it. But also part of it is how much time you have to release staff. Either to go to trainings or what is equally as important is to develop in-house trainings. Because you go to a training, you learn things that no-one in your library knows. You are adding to the institutional knowledge of your organization. But you don’t retain it very well, because any training you go to, most of it, unless you turn around and use it extensively – that day and that week – it’s gone, a lot of it’s gone. You’re like ‘Oh, I looked at that book, and I looked at that website.’ Whereas if you have an opportunity to train in-house, and so far I haven’t been here long enough to figure out how to do a lot of that, here – a lot of that has to do with the supervisor who has enough time to think about it. But having the staff train each other means that there’s someone who takes the time to look at the resources in-depth, and then they go around and do the training for their co-workers, so then their co-workers have been “Oh, I’ve been to this one-hour, two-hour training and I learned a few things” and they’ll remember a website or two. But you have one person on staff who really looked at the subject in depth, and that’s how you build your institutional knowledge.”

Unfortunately, thirty-five percent reported no training (Hayward 1, Janesville 2, Madison-Lakeview 4, Milwaukee 2, 3, 5, Madison-South Madison 4). Sixty-five percent had attended specific training sessions and workshops sponsored by FINRA (10%: Milwaukee 4,

Janesville 5), LISTA (Mead 1), or WAPL (Mead 3). Madison-Lakeview 3 remembered receiving in-house training about a financial topic, while Madison-South Madison 5 remembered an online class on a specific business database.

Library's and Librarian's role in Enabling Financial Literacy

Question. Do you think that libraries and librarians have a role to play in helping people who need financial information? What do you think that role is?

Eighty percent of our subjects responded to this question. Themes in their answers could be categorized according to the vision of the library. Some saw the library as gateway to information resources (provision of resources, 45%: Hayward 1, 2; Janesville 3; Janesville 4; Madison-South Madison 1, 5; Milwaukee 1, 5; Mead 3; conduit to resources and “referral agent”, 20% Madison-Lakeview 4, Madison-South Madison 4, Mead 1, Janesville 1). Other subjects focused on the teaching role of librarians: helping people manage or navigate the information in their lives (15%: Janesville 1, 4; Milwaukee 5); giving people the ability to answer their own questions (5%: Milwaukee 1) and teaching them how to use library resources (5%: Hayward 1) and computers (Madison-Lakeview 4). One respondent in Janesville (5) specifically mentioned provision of consumer health information as a role for helping people acquire financial literacy:

“Oh, definitely. My vision of public libraries is, one of the things that we are is a resource to help people manage the information in their lives. And to use information to manage their lives. That’s all information. Financial literacy is just part of it. My little hobby horse is computer skills, is another part of it! Because these are all questions that people have. In 20 years, computer skills won’t be an issue any more, as much. 20 years ago, it wasn’t an issue at all. But whatever’s currently going on now is what our focus is” (Janesville 1).

“Definitely we have a role. And I guess it’s sort of the role that libraries have always had, and that’s providing information. And it seems like, to me, that the libraries have been taking on the role more of being proactive, versus being reactive. Which I think is really the change” (Madison 5).

“People either think libraries do everything, or they think we have dusty copies of Charles Dickens. There IS a middle ground!” (Milwaukee 1).

However, 15% of subjects explicitly stated that librarians did not have a particular kind of role to play regarding financial literacy. These library workers felt that librarians should not be giving people advice or deciding what information people should be looking at (Milwaukee 4, Janesville 3, Milwaukee 5).

Analysis of Physical Library Collections at Target Libraries

To complement the library case study interviews, we examined the physical collections for each of the library sites to determine the depth, currency, and focus of the collections. The examination followed a two-step approach. First, we examined the actual collection during each site visit. We noted the accessibility, the physical condition, and the overall visibility of financial literacy information throughout the library. Second, we examined the collection remotely, utilizing each library's Online Public Access Catalog (OPAC). An OPAC is an online database of the materials that are owned by the library and in most cases the entire regional library system of which the library is a part. The library OPACs used in this study were accessible from the homepage of each of the library site websites. We focused on determining the number and currency of titles held by specific libraries that were related to financial literacy, in addition to exploring collections that focused on certain racial/ethnic groups or language speakers.

Method. Before we could examine any of the collections, we had to establish a systematic way of confining our analysis of the libraries' collections to financial literacy topics. We decided to focus on those Dewey Decimal ranges that included financial information titles. The Dewey Decimal System is the classification system used by most public libraries to organize their collections. This classification system structures information according to ten main subgroups covering a hierarchy of subject areas as follows:

Classification Range	Subject
000	Computer Science, Information, and General Works
100	Philosophy and Psychology
200	Religion
300	Social Sciences
400	Language
500	Science (including Mathematics)
600	Technology and Applied Science

700	Arts and Recreation
800	Literature
900	History, Geography, and Biography

The financially related collections were contained within the 300s (Social Sciences) and 600s (Technology and Applied Sciences). This can be further narrowed down into subject-specific categories resulting in a target Dewey range between 330 and 380 and 650-658. Refer to Appendix A for a more specific breakdown of the subject areas covered.

Physical Collection Examination: We began the physical examination by observing the overall library surroundings and noting the presence of signage pointing patrons toward the financial collection. We also looked for financial literacy literature, such as pamphlets or flyers, anywhere in the library including bulletin boards, bathroom stalls, brochure holders at patron computer terminals, etc. Additionally, we systematically examined the physical print collection. Using the Dewey Decimal range of interest, we examined the physical condition of every fourth book sitting on the shelves to gauge a general impression of how well the collection is maintained and updated.

Remote Collection Analysis: We completed the remote collection analysis by utilizing each library's OPAC. As there are multiple different OPAC vendors and ways of configuring the databases to the library's specifications, no two catalogs were the same but each had similar searching functionalities allowing for consistent data collection. We began each search by running a call number search. For example to find the list of titles the library owned on economics, we searched the catalog for a call number of 330. Once the search was completed, we narrowed the results by removing any items from the list that were not part of the adult print collection including children's materials, audiovisual materials, and electronic resources. We repeated the process for each number in the range of interest, which resulted in the number of

items each library held for each area. While running the search, we also noted the publication date for each item on the list of items held. Once all of the publication dates were collected, the data was entered into a Microsoft Excel spreadsheet where the mode, median, and range of dates were calculated.

In addition, we were interested in identifying any library collections that emphasized materials targeting specific racial/ethnic audiences. The libraries at which interviews were conducted were selected because they were located in communities with relatively high proportions of African American, Hmong, Native American, and Hispanic communities. To collect this data, we ran a subject search in the OPAC.

When library items are cataloged, each item is assigned one or more subject headings. Subject headings are standardized words or phrases that represent what the material is about and are drawn from highly structured and codified lists prepared by the Library of Congress (LC). The subject headings created by LC for the different racial/ethnic groups of interest were “African Americans”, “Hmong Americans”, “Hispanic Americans”, and “Indians of North America”. We ran a search for each of these subject terms and tallied the number of items within the range of interest. These results were divided by the total number of items the library held within the range of interest to determine the percentage of items in that particular library that were directed toward a specific audience.

Similarly, we ran searches for materials the library held in a foreign language. Each of the library OPACs offered a standardized search for library holdings in specific languages including Spanish, French, Hmong, Italian, Japanese, and Chinese, with other options, such as Russian and Polish, in some of the libraries. We ran searches for each of the call numbers in the range of interest, limited the search to each language, and tallied the number of items available

about different financial literacy topics in different language. This allowed us to determine the percentage of financial literacy items that were directed toward a specific audience.

Finally, as an attempt to determine the quality of the collection, we performed a benchmarking examination of each library's holding. Benchmarking is a technique in which holdings of one library are compared against an institution that can be considered as the standard worth emulating. For the purposes of this study, we considered the financial literacy holdings of the Fond du Lac Public Library to be the gold standard for a good financial literacy collection. Fond du Lac was selected because it was a 2009 FINRA grant recipient. The FINRA grant, lasting two years, included support of library collections, and for this reason Fond du Lac has a comprehensive and up-to-date financial collection in addition to a specialized job searching collection. Because the Fond du Lac Public Library holdings in the range of interest were so large (over 8,000 titles), we narrowed the list down to only those titles published in the year 2000 or later. This resulted in a list of around 1,750 titles. Each of these titles was searched for in each of the case study library OPACs to determine how well each library's collection held up to the gold standard. Attributes considered were the currency of the materials, the racial/ethnic communities targeted by the library and by the collection within the library, and the foreign languages represented in the collection.

Results

Currency. Most of the site libraries' collections were reasonably current with the large majority of titles published in the 2000s and 2010s. The one exception was the Lac Courte Oreilles Community College (LCOCC) library where the majority of titles (42.42%) were published in the 1990s, with the median publication date being 1996. The Madison-South Madison and

Madison-Lakeview branches had the most current collections with a median publication year of 2008 and a modal publication year of 2010 for both libraries. Hedberg Public Library in Janesville, WI had the widest publication range--1890-2011--with a number of titles published in the early 20th century as well.

Foreign Language Materials. None of the libraries had any holdings in the financial range of interest in any language other than Spanish. Most of the libraries did not even have significant Spanish holdings, the exception being the Madison-South Madison branch where 18.22% of South Madison's total holdings in the range of interest were in Spanish. This was not surprising as the area where the Madison-South Madison branch is located is a neighborhood that is 24% Hispanic. Hedberg (1.15%), LCOCC (0), and Madison-Lakeview's (0.54%) small to non-existent Spanish language holdings were unsurprising, considering that there are not large Hispanic populations in those neighborhoods where the libraries were located (1%, 1%, 3% of the area populations respectively). However, the limited foreign language collections at Milwaukee-King (2%) and Mead (0.99%) were more surprising, as there are significant Spanish-speaking populations in the neighborhoods in which the libraries are located (11% and 16% of the area populations respectively). Note that all neighborhood population estimates were derived from the *New York Times*' Mapping America: Every City, Every Block tool which provides a racial/ethnic background for every American city based on the 2005-2009 American Community Survey results (<http://projects.nytimes.com/census/2010/explorer> 2011).

Racial/Ethnic Breakdown of Collection. To determine the racial/ethnic breakdown of the collection, we searched the catalog for items in the range of interest with the subject headings of

“African Americans,” “Hmong Americans,” “Hispanic Americans,” and “Indians of North America.” None of the libraries had a significant representation in any of these areas, especially of Hmong Americans in which none of the libraries had holdings in the range of interest. Note that this could also be indicative of a lack of applicable titles available for the Hmong population. Most notable examples of targeting of particular ethnic/racial communities were found at Milwaukee-King, where 4.25% of the total holdings in the range of interest were tagged with an “African Americans” subject heading, and LCOCC, where 4.24% of the library’s total holdings in the range of interest were tagged with an “Indians of North America” subject heading. These findings were fitting as Milwaukee-King and LCOCC have been structured to focus on collections targeting these two populations, over and above their financial literacy needs specifically.

Benchmarking. The gold standard used for benchmarking purposes was Fond du Lac Public Library’s total holdings list. Of all the library sites, Mead had the most matches to any edition of Fond du Lac’s title list at 58.07% matching. Hedberg was not far below that, matching 55.5% of the titles. LCOCC had the lowest percentage of matching with 7.08%. We then narrowed the focus to the 332 Dewey range, which includes topics related to financial economics such as personal finance, banks, credit, interest, investing, and money, because this range included the majority of the titles that the Fond du Lac Public Library purchased with FINRA grant money. The library with the most matches was once again Mead with 62.88% matching. Hedberg was a distant second at 52.15%. LCOCC once again had the lowest number of matches at 4.29%.

Notable Dedicated Collections. It is worth noting that many of the libraries also housed dedicated collections targeting a specific group of library users. As mentioned above, Milwaukee-King has a separate African American collection and LCOCC has a separate Native American collection. Additionally, Mead and Hedberg also had sizable and well-publicized Job Resource Centers that house all of the library’s job-related materials. Madison-South Madison also had a special “SuccessU” collection, provided for by the Madison Community Foundation, that included materials on education, employment, and housing. Milwaukee-King also had a number of items cataloged as Jobs/Careers, but at the site visit the collection was either not obvious to the examiner or the materials were mixed in with the general non-fiction collection.

Public Libraries and Financial Literacy Programming: A Survey

Background

Libraries have historically supported various forms of adult education in their communities both by providing materials to interested members of the public and by working with partner organizations to offer services and classes for their patrons. Financial literacy programming fits within this larger tradition of support for adult education in public libraries. Different types of libraries offer programs/services to slightly different populations. Public libraries serve the general public in their service area, the students and teaching staff of nearby schools and/or anyone who walks in the door.

Little is known about the financial literacy related programming/services that public libraries offer and what factors encourage or discourage provision of financial literacy programming/services. Decision about whether or not to offer financial literacy programming/services is always local and subject to contingencies such as resource constraints, conflicting priorities and staff interest and expertise. Several library and educational initiatives however encourage libraries to start financial literacy efforts. First, FINRA's collaboration with ALA "Smart investing@your library®" provides grants to libraries to develop financial literacy programming and services. The grant program has funded 57 library projects since inception in 2007. The American Library Association (ALA) collaborates with the Chicago Federal Reserve Bank to promote Money Smart Week@ Your Library® for libraries. Money Smart Week@ Your Library® is not a grantor, but rather seeks to develop a coordinated, nation-wide week long financial literacy public awareness and education campaign through state level "campaigns." One major focus of the program is to assist libraries in developing partnerships with local organizations that may offer financial literacy programming in libraries or in coordination with

the week-long public awareness campaign. Finally, many libraries belong to the Jump\$tart Coalition for Personal Financial Literacy which is a not-for-profit partnership of financial services organizations, educational institutions and others.

This study increases knowledge about the financial literacy programming/services offered through libraries through a Web survey of libraries involved in the ALA/FINRA Smart investing@your library® program and the ALA/Federal Reserve Money Smart Week@Your Library® program. The survey sought to inform the following research questions:

1. What motivates libraries to offer financial literacy programming or services?
2. What are the perceived priority subtopics of library financial literacy programming?
3. Who are the perceived priority audiences for public library financial literacy programming?
4. Who are the priority audiences for financial literacy programming and services?
5. Who do libraries partner with to offer financial literacy programming and services?
6. What financial literacy programming methods have public libraries employed?
7. What programming methods are seen as most useful for different target audience groups?
8. What training have public librarians received in the area of financial literacy?

Method

The study team collected data through a Web-based survey hosted on the Qualtrix server at UW-Madison. The survey questions were developed in January 2011 from a literature review, from understandings generated from the librarian interviews and hyperlink analysis portions of the study, study team discussions and from extensive feedback from Smart investing@your library® staff members. The survey was pretested with MA students from the School of Library and Information Studies, several local public librarians and a subset of the libraries on the Money Smart Week listserv.

Survey design. While the ordering of survey questions remained stable across respondents, the ordering of answers to individual questions was rotated in order to avoid ordering effects. Most

questions consisted of a 5 point Likert scale with a “no opinion” option that was removed from the results set. Some questions involved selection from a choice of options with an “other” category that permitted free text entry.

The team invited three organizations to participate in the study: Smart investing@your library® (SI), Money Smart Week@ your library® (MSW) and Minnesota libraries of the Jump\$tart Coalition. SI and MSW chose to participate, but the Jump\$tart Coalition group declined because they did not want to burden their under-resourced member libraries with the survey.

The participating organizations were asked to forward an invitation to participate to email listservs that they managed. The SI list contained email addresses of individual librarians at least 58 different libraries. The MSW list contained contact information for librarians at 142 different libraries. Both lists include libraries from all over the country. There was some overlap between the lists. In total librarians at **190 different libraries got the invitation** from the two lists. The list members are predominately public libraries.

The participants of the SI and MSW lists are best thought of as librarians *interested in financial literacy*. Not all the participants or their libraries had necessarily put on financial literacy programming/services. Either they have received grants to put on financial literacy programming/services, or they have voluntarily signed up to be on a listserv to receive further information about financial literacy programming/services. No inducement was offered to respondents in order to encourage participation.

The survey was fielded for two weeks during the end of March 2011. An email alert was sent the week before the start of the survey to prime potential respondents. The opening of the survey was announced via email on March 21. The survey was fielded from March 21, 2011 to

April 4, 2011. A reminder email was sent on March 28 and again on April 1 (Dillman, Smyth, Christian 2009). Responses roughly cluster around the reminder emails. The fielding period was designed to close with the start of the 2011 Money Smart Week (April 4-8).

Limitations/Data Quality Issues. Because the survey was sent out via email lists, the survey respondents are self-selected and the response set is therefore both purposeful and self-selected. The results from the survey are not representative of public libraries as a whole, but rather likely represent librarians who are interested in financial literacy and had the time to answer the survey.

The survey was primarily designed for public libraries. While a small number of academic libraries answered the survey, we exclude their responses from our report because we had few data points (8). Most differences between public and academic library answers stemmed from the fact that academic libraries primarily serve populations of students. This affected rankings of target audiences, and, to some degree, priority topics.

Results

60 public libraries started the survey and provided at least some answers. Fifty-seven libraries completed the survey answering up to the last question. We did not, however, use software to require answers for each question; some questions gathered fewer than 57 answers. Examining the response rate per question, one can observe an incremental drop off of 3 public library respondents over the course of the survey. There was no single question that promoted the drop off of respondents. The survey was completed by 25 Smart Investing@your library® grant recipients, and 13 2010 Money Smart Week@ your library® listserv participants. The 60 responses represent a 31% **overall response rate from public libraries.**

Demographics

Staff Size. Respondents came from a range of library sizes, but the bulk were from medium sized libraries. Fewer came from very small libraries with less than 5 staff members (22%), and fewer still came from very large libraries with over 76 staff members (18%). In comparison, 37% had between 6 and 25 staff members, and 23% had between 26 and 75 staff members.

Table 8
Surveyed Public Libraries -Number of Library Staff FTE

Number of Library Staff FTE		# Responses	% Responses
Less than 3		6	10%
3-5		7	12%
6-10		12	20%
11-25		10	17%
26-75		14	23%
76-150		5	8%
151 or more		6	10%
Total		60	100%

Most public library respondents (63%) fell into the larger budget range (\$750,001-\$25,000,000). Public libraries with small budgets, less than \$250,000, only accounted for 14% of respondents. 13% fell into the medium size budget category of \$250,001-750,000.

Table 9
Surveyed Public Libraries - Library Budget Size

Library Budget Size		# Responses	% Responses
less than \$50,000		3	5%
\$50,001-\$100,000		4	7%
\$100,001-\$250,000		7	12%
\$250,001-\$500,000		3	5%
\$500,001-\$750,000		5	8%
\$750,001-\$1,000,000		7	12%
\$1,000,001-\$5,000,000		20	33%
\$5,000,001-\$25,000,000		9	15%
\$25,000,001 or more		2	3%
Total		60	100%

Public libraries are typically compared by the size of the population they serve or their “service population.” We asked public libraries to indicate the size of their service population. **Error! Reference source not found.** Table 10 indicates that most responding libraries were from service areas with a higher population.

Table 10
Surveyed Public Libraries -Service Population Size

Service Population		# Response	% Response
Less than 2,000		3	5%
2001-5,000		5	8%
5,001-10,000		5	8%
10,001-25,000		10	17%
25,001-50,000		8	13%
50,001-100,000		14	23%
100,001 or more		14	23%
Total		60	100%

Demographics of Respondents. While this survey reports data at the organization level (libraries), it is important to know some basic information about the person responding for the library. We found that 66% of respondents had a professional library degree, but 34% did not. As indicated by **Error! Reference source not found.**Table 11, most respondents were experienced with more than 4 years working in a library. Only 16% of respondents had worked in libraries for three years or fewer years.

Table 11
Surveyed Public Libraries – Respondent’s Years Experience Working in Libraries

Years Working in Libraries		Response	%
0-3 years		9	16%
4-10 years		17	29%
11-20 years		14	24%
21 years or more		18	31%
Total		58	100%

The respondents served in a variety of positions in libraries, but most (63%) identified as working in positions that require interaction with the public: reference or public services. The

majority of “other” respondents identified as managers or administrators. Twenty-four percent of respondents directly identified themselves as library directors.

Table 12
Surveyed Public Libraries - Position of Respondent in Library

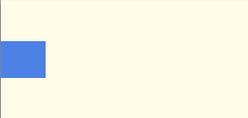
Answer		# Response	% Response
Reference		17	29%
Public Services		20	34%
Technical Services		2	3%
Youth Services		4	7%
Other		15	26%
Total		58	100%

Involvement with Financial Literacy Initiatives

The majority of survey respondents’ libraries had not been involved with national level financial literacy initiatives to date. For example, only 12 (21%) indicated that their libraries had participated in Money Smart Week® in 2010, but 81% of indicated that they planned to participate in 2011. Twenty-five (45%) of the public library respondents were grant recipients from Smart investing@yourlibrary®, which is not surprising given that the survey solicited participation from former and current grantees.

Table 13

Surveyed Public Libraries – Library’s Years Experience Offering Financial Literacy Programming or Services

Number of Years Library has Offered Financial Literacy Programming or Services		# Response	% Response
We have not offered financial literacy programs or services to date.		9	18%
Less than 2 years		16	31%
2 years to 5 years		17	33%
6 to 10 years		4	8%
10 years or more		5	10%
Total		51	100%

As indicated in Table 13 **Error! Reference source not found.**, a significant portion of respondents’ libraries (18%) had not offered any financial literacy programming or services to date. Most respondents’ libraries (64%) had offered financial literacy programming/services for 2-5 years. Eighteen percent had offered financial literacy programming or services for more than 6 years.

What Factors Encouraged Creation of Financial Literacy Programming and Services?

We asked all respondents to rank to what degree a list of factors motivated creation of financial literacy programming and services as their library (1=did not motivate; 2=somewhat motivated; 3= motivated; 4= strongly motivated). As seen in Table 14, the top ranked factor (3.22) was perceived community need. Surprisingly, this was the only motivator ranked over 3 (motivated). This suggests that either we failed to include the strongest motivators in our list of options, or that public librarians surveyed do not perceive many strong motivators to provide

financial literacy programs and services. Most factors ranked between somewhat motivating (2) and motivating (3).

The next three highest ranked motivators included availability of materials (2.76/2.74) and staff personal interest (2.68). Staff personal interest ranked much higher than institutional motivators such as library board (1.74), strategic plan (2.44) and state, system or consortia efforts (2.15). The low ranking of “library board” (1.74) suggests that the local governing bodies of public libraries do not put pressure on public libraries to offer financial literacy programs and services.

Table 14
Surveyed Public Libraries - Factors Encouraging Creation of Financial Literacy Programming or Services

Listed Motivator for Encouraging Creating of Financial Literacy Programming or Services	Mean Ranking (1 low; 4 high)
Perceived community need	3.22
Smart investing@yourlibrary® tools or multimedia resources	2.76
Money Smart Week materials	2.74
Personal interest of individual library staff	2.68
Chance to apply for Smart investing@yourlibrary® grant	2.62
Library strategic plan or mission statement	2.44
Actions of other libraries	2.31
Request from community	2.25
State, system or consortia organized effort	2.15
Continuing/professional education	2.06
Other, please describe	2.00
Library board	1.74

What are the Perceived Priority Sub-topics of Public Library Financial Literacy Programming/Services and Collection Development?

From a library perspective, financial literacy covers a wide array of subtopics. We asked respondents to rank subtopics in two different questions in order to assess how libraries rank the perceived priority of the variety of subtopics. In the first question (Priority-Programs/Services), we asked them what subtopics they would focus their programs and services on over the next year. In the second question (Priority-Collection Development), we asked them around which subtopics they were more likely to purchase/develop new materials. The rankings for Priority-Programs/Services and Priority-Collection Development were similar, but Priority-Collection Development included more subtopics that received a 3.0 or higher ranking. The Priority-Programs/Services subtopics that received 3.0 or higher ranking included:

1. Increasing patron computer skills so they can use Internet resources and tools effectively on their own (3.62)
2. Jobs (3.5)
3. Basics of personal finance (3.22)
4. Losing jobs (3.22)
5. Avoiding financial fraud (3.2)
6. Reducing debt (3.05)
- 7.

The rankings for Priority-Collection Development included more sub-topics with rankings above 3.0:

- Increasing patron computer skills so that they can use Internet resources and tools effectively on their own (3.50)
- Basics of personal finance (savings/checking account, budgeting, finances in daily life) (3.35)
- Jobs (job listings, career exploration, employment programs, training for job hunting) (3.35)
- Reducing debt (3.13)
- Losing jobs (unemployment, workers compensation, managing personal finances in the event of job loss) (3.08)
- Credit (credit scores/reports, how to get credit, credit counseling, improving ones credit)(3.03)
- Avoiding financial fraud (3.02)
- Paying for college and other education (3.02)
- Investing (3.00)

Table 15

Surveyed Public Libraries Perceived Priority Programs/Services

Perceived Priority Financial Literacy Subtopics for the Upcoming Year	Mean Ranking (1=low; 4=high)
Increasing patron computer skills so that they can use Internet resources and tools effectively on their own	3.62
Jobs (job listings, career exploration, employment programs, training for job hunting)	3.50
Basics of personal finance (savings/checking account, budgeting, finances in daily life)	3.22
Losing jobs (unemployment, workers compensation, managing personal finances in the event of job loss)	3.22
Avoiding financial fraud	3.20
Reducing debt	3.05
Credit (credit scores/reports, how to get credit, credit counseling, improving ones credit)	2.93
Retirement (i.e., planning for retirement, Social Security, managing income in retirement)	2.93
Paying for college and other education	2.92
Increasing saving	2.90
Taxes, tax preparation and tax information	2.83
Consumer issues (e.g., purchase advice, consumer protection, consumer complaints)	2.81
Investing	2.80
Health care/insurance (Medicare/Medicaid, Social Security, disability, long term care, eldercare)	2.75
Housing/homes (home buying, home insurance, eviction, mortgage foreclosure issues)	2.63
Small business start-up support and business development	2.59
Estate planning and life insurance	2.39
Personal bankruptcy	2.20
Public assistance (food assistance, welfare, childcare assistance)	2.05

Note that public assistance is the lowest ranked priority topic. This finding is particularly interesting given the high ranking of low income patrons as a high priority patron group.

Libraries see providing financial literacy services to low income individuals as important, but

they do not prioritize *public assistance information*, rather they prioritize increasing financial capacity via computer training, jobs and joblessness assistance, basics of personal finance, avoiding fraud and reducing debt as topics.

In comparison, academic libraries only ranked two Priority-Programs/Services subtopics at or above 3.0: credit and paying for college/education. The Priority-College Development data for academic libraries only contained one subtopic at or above 3.0: Basics of personal finance (savings/checking account, budgeting, finances in daily life) with a score of 3.0.

Who are the Perceived Priority Audiences for Public Library Financial Literacy Programming?

We asked respondents to indicate what audience groups were a priority for financial literacy programming and services for the next year. “Do you feel that each audience is not a target audience, somewhat of a target audience, a target audience, or a priority target audience?”

Looking just at public library data, the highest priority groups for public libraries was “other.” Of the public library respondents choosing “other,” two indicated offenders or former offenders, one indicated college students, one indicated “under employed” and one indicated “persons seeking GED.” The remaining respondents choosing other did not enter any free text description.

Table 16

Surveyed Public Libraries - Priority Audiences for Library Financial Literacy Programs and Services

Perceived Priority Audiences for Financial Literacy Programs and Services	Mean Ranking (1=low; 4=high)
Other, please describe	3.13
Low income individuals	3.10
Retirees	2.95
Women	2.92
Inter-generational groups (e.g., children and parents)	2.63
Teens	2.60
Children	2.43
Non native English speakers	2.22
Veterans/military	1.86

The next highest priority group for public libraries was low income individuals with a ranking of 3.1. Retirees were ranked third (2.95), followed by women (2.92) and inter-generational groups (2.63).

Who do Libraries Partner with to Offer Financial Literacy Programs and Services?

Programs like MSW encourage libraries to develop partnerships in order to offer financial literacy programs and services. We asked respondents to indicate what type of organizations their library partnered with in the last calendar year and what organization they were likely to partner with in the next year. Respondents could check as many organizations as they wished.

The most common partner organization for public libraries indicated by respondents was “state or local government agency or office” (44%). Financial organizations such as investing companies (38%) and credit unions/banks (36%) were also common. Job centers were the fourth most common partner organization (35%).

Table 17*Surveyed Public Libraries - Organizations that Library Partnered with in Past Calendar Year*

From your memory, which of the following organizations has your library partnered with in the last 12 months to offer financial literacy programs or services?	Public Library Respondents %
State or local government agency or office	44%
Financial services/investment organization	38%
Credit union or bank	36%
Job center	35%
College/university	33%
K-12 schools	33%
Other library	31%
Federal government agency (such as the local or state office of the Social Security Administration or a branch bank of the Federal Reserve)	27%
United Way or similar charitable organization	27%
Professional membership organization	22%
Consumer credit counseling service	22%
Other non-profit organization (please describe)	20%
Police	18%
Law firm	13%
Food bank	13%
Other (specify)	11%
Church or religious charity	11%
Other local business (please describe)	9%

When asked to rank how likely they were to partner with the same list of organizations in the next year (1=not likely, 4=highly likely), public libraries again named “state or local government agency or office” as their top choice with a rank of 3.22. Job centers rose to the #2 slot (3.14) and K-12 schools rose to #3 (3.05). Other non-profits were ranked 3.03. Financial institutions such as investing companies and banks/credit unions were ranked at 2.93 and 2.73 respectively.

Table 18

Surveyed Public Libraries - Organizations that Library Plans to Partner with in the Upcoming Calendar Year

Do you feel your library is unlikely, somewhat unlikely, somewhat likely or likely to partner (or continue to partner) with each of the following organizations?	Mean Ranking (1=low; 4=high)
State or local government agency or office	3.22
Job center	3.14
K-12 schools	3.05
Other non-profit organization	3.03
Credit union or bank	2.93
United Way or similar charitable organization	2.85
Federal government agency (such as the local or state office of the Social Security Administration or a branch bank of the Federal Reserve)	2.83
College/university	2.81
Consumer credit counseling service	2.79
Financial services/investment organization	2.73
Police	2.62
Other library	2.55
Other local business	2.54
Professional membership organization	2.40
Food bank	2.39
Law firm	2.21
Church or religious charity	2.16

What Financial Literacy Programming Methods have Public Libraries Employed?

Libraries are very interested in determining what program/service methods work best. For example, do classes in the computer lab work better than guest speakers in terms of patron satisfaction or expressed intent to change behaviors? We asked respondents two questions about program/service methods. First, we asked them what formats they employed in the last calendar year to provide financial literacy programs or services. *“Thinking back about the previous 12 months... What modes of delivery did your library employ for financial literacy programs and*

services?” Then we asked them to speculate about what formats they were likely to use in the upcoming year based on past experiences.

As reported in **Error! Reference source not found.**Table 19, over 50% of respondents reported using classes or workshops for public (in library, external to library, or online), expansion of related collections or invited talks by outside experts for public.

All remaining formats were used by 35% or less of respondents. Very few respondents reported using face-to-face formats like clubs, group counseling or one-on-one counseling. “Other” formats reported included the following: outreach visits to senior housing sites, assistance with online job searching , obtaining grants, starting a business, handouts/pathfinders, shredding, provided space for tax assistance help, talks to local groups and clubs, partnerships with school districts for on-site training, film series and articles in local newspapers.

Table 19
Surveyed Public Libraries - Formats Employed in the Last Calendar Year by Public Library Financial Literacy Programs and Services

Financial Literacy Programming Formats Employed in the Last Year	% Public Library Respondents
Classes or workshops for public (in library, external to library, online)	70%
Expansion of related collections	60%
Invited talks by outside experts for public	60%
Creation of exhibits for the library	35%
Creation of web pages	34%
Integration of financial topics into existing programs (e.g., GED, English language learner, after-school, and tax preparation programs)	27%
Q&A/ask an expert services related to financial information	26%
Creation of information kits for circulation or in-library use	23%
One-on-one counseling (financial)	14%
Group counseling (financial)	9%
Other (please describe)	8%
None of the above	5%
Development of clubs (e.g., book clubs) related to financial information	5%

We also asked them what programming method they believed their public library was likely to use in the upcoming year. Table 20 shows that most respondents planned to offer classes or workshops for the public (3.38), bookmarks or fliers (3.37), invited talks (3.31), Web pages (3.14) and exhibits (3.13). Again, few libraries planned to offer face to face counseling.

Table 20
Surveyed Public Libraries - Formats Most Likely to be Employed for Financial Literacy Programming in the Next Calendar Year

Financial Literacy Programming Formats Likely to Be Employed in the Next Calendar Year	Mean Ranking (1=low; 4=high)
Classes or workshops for public in the library	3.38
Bookmarks or fliers for patron take-away	3.37
Invited talks by outside experts for public	3.31
Webpages for the public	3.14
Exhibits for the library	3.13
Q&A/ask an expert services related to financial information	2.62
Classes or workshops for public external to the library	2.50
Integrate financial topics into existing programs (e.g., GED, English language learner, after-school, and tax preparation programs)	2.42
Information kits for circulation or in-library use	2.41
Clubs (e.g., book clubs, investing clubs)	2.21
Classes or workshops for public online	2.09
Group financial counseling	2.05
One-on-one financial counseling	1.73

What Programming Methods are Seen as Most Useful for Different Target Audience

Groups?

We also asked respondents to denote which formats they believed were most useful for specific target audiences. The audience/format combinations receiving more than 25 votes included:

- Children: classes in library
- Teens: Web based resources
- Retirees: classes in library, library exhibits, talks by experts, pamphlets/bookmarks, paper books and magazines
- Inter-generational: classes in library
- Women: classes in library, library exhibits, talks by experts, pamphlets/bookmarks, web based resources, paper books and magazines
- Military/veterans: n/a
- Low income: classes in library, talks by experts, pamphlets/bookmarks
- Non-native English speakers: n/a

Table 21

Surveyed Public Libraries - Perceived Most Useful Format for Financial Literacy Programming by Audience

Audience	classes in the library	classes outside the library	integration with pre-existing programs	library exhibits	library clubs	talks by experts	personal counseling	group counseling	Pamphlets bookmarks	web based resources	paper books and magazines	Responses
Children	<u>27</u>	5	22	17	5	7	1	1	13	12	14	124
Teens	21	7	16	15	11	14	1	6	15	<u>32</u>	14	152
Retirees	<u>46</u>	18	12	<u>25</u>	13	<u>44</u>	10	7	<u>31</u>	14	<u>32</u>	252
Inter-generational	<u>30</u>	10	17	20	3	21	2	3	24	23	20	173
Women	<u>37</u>	17	16	<u>26</u>	19	<u>39</u>	13	12	<u>36</u>	<u>33</u>	<u>33</u>	281
Military/veterans	15	9	8	10	2	17	5	3	18	12	15	114
Low income	<u>35</u>	18	14	15	2	<u>26</u>	13	12	<u>25</u>	7	21	188
Non-native English speakers	21	16	12	5	1	12	10	5	15	10	12	119

When examining this data, it is important to recall that many of the respondents had *not yet* offered *any* financial literacy programs/services, so it is not clear what the inexperienced respondents are basing their votes on. As a check, we limited the dataset to exclude those libraries that had the most experience with financial literacy programs and services (6 more years). The results remained largely the same.

What Training have Public Librarians Received in the Area of Financial Literacy?

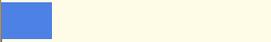
We asked all respondents two questions about training. First we asked what percent of staff have received any financial literacy related training. Then we asked, for those staff that had received training, what was the format of the training?

Most libraries reported that less than 10% of their staff had received financial literacy training. We did not include a “no staff have included financial literacy training option” so we assume that our “under 10%” answer set includes a sizeable subset that would have preferred to indicate 0%. Future surveys should include this answer option.

Table 22
Surveyed Public Libraries - Percent of Staff Who Have Received Training in Financial Literacy Topics

Percent of Staff that have Received Financial Literacy Training		%
Under 10%		64%
11%-25%		14%
26%-50%		5%
51-75%		9%
Over 75%		7%
Total		100%

Table 23
Surveyed Public Libraries - Mode of Financial Literacy Training Received

Mode of Financial Literacy Training Received		%
Webinar		43%
Learning on the job		42%
Face to face training in library		37%
No staff have received training		23%
Continuing Education course		18%
Personal reading/study outside of work		18%
Professional conferences		18%
Uncertain of where staff have received training		18%
Face to face training outside of library		12%
Library school course		5%

Of those that had received training on financial literacy topics, the most common format was Webinar (43%), followed by “Learning on the job” (42%), and then face-to-face training in the library (37%). Only 5% of respondents reported that a library school course had covered financial literacy topics.

Financial Literacy Partnerships Study

Introduction & Methods

This study examined collaborations between public libraries and external “partner” organizations to offer financial literacy information services to the public. We conducted interviews with partner organizations in order to understand the challenges of collaborating with libraries in offering financial literacy programs and services.

In order to identify organizations that partnered with libraries in offering financial literacy programs and services, we first identified important financial literacy topic areas. Our survey data collection outlined elsewhere in this report found that common public library financial literacy topic areas included employment, personal finance, small business, investing

and taxes. We selected partner organizations in those five areas. In addition, we included food security as a topic. While food security was not a common topic area from the survey results, including food security broadened the scope of data collection to better include at risk and underserved populations. We therefore selected partner organizations in the following six areas:

1. Employment
2. Personal financial skills (budgeting, managing credit, banking)
3. Small business development
4. Investing
5. Taxes
6. Food security

We identified potential participants from potential partner organizations through event listings at public libraries, recommendations from library directors and contacts made through other aspects of this study.

Each partner study participant (participant) met in person with the project interviewer for a period between 30 and 60 minutes at the place of the participant's choosing. Interviews were not conducted in libraries, so as to not dissuade participants from sharing more sensitive information about libraries with the interviewer. Participants were e-mailed the interview questions ahead of time. Participants, if allowed by their place of employment, were given a \$25 gift card for participating in the project.

The interviews were not tape recorded; rather, the interviewer took notes during the conversations. As such, observations and conclusions are based on analysis of these notes and are subject to the interviewer's interpretation of the participants' answers. In the following report, direct quotes of participants are noted using quotation marks around the text. They are drawn from detailed notes made during the interview.

Findings

Partnership Types. We interviewed eight participants for this study; some were individual practitioners like lawyers or financial planners while others represented larger community or government agencies. Each provided some type of financial literacy programs/services in partnership with public libraries. We found the partnerships varied along four dimensions: topic, origin, programming and residency model.

- **Topic:** We specifically selected agencies that offered programming or services in the six topic areas outlined above.
- **Origin:** In some cases, the origin of the idea for the financial literacy programming/services came from within the library; for example, a library staff member might propose a course in resume writing. The library would organize the event, but the library would recruit the partner agency or individual to participate. In other cases, the origin of the idea rested with the partner agency or individual; in these cases, the partner agency or individual approached the library about allowing the programming/services through the library.
- **Programming:** The resulting programming offered varied. Common examples include multi-person classes or a series of multi-person classes, and one-on-one counseling or group counseling in either a one-shot or series of counseling sessions.
- **Residency:** The duration of the partnership between libraries and the participants varied. In some instances, partnerships lasted only the duration of a single class. In other circumstances, the partnership might be short in nature (one class) but might re-engage every few months as the library offered the class every few months. On the other hand, some partner organizations established long-term, very intense relationships with libraries where the partner took residence on within the library itself -- occupying library space continuously, or on a regular schedule (i.e., someone is available every Thursday night in the library).

Using these dimensions, this next section breaks down the people and organizations that we interviewed and the type of partnership they had with the library.

1. Lawyer at an independent law firm: Led one workshop on legal issues facing small business owners. He had offered one course to date, but hoped the library would allow him to offer more.
 - Topic: Small business
 - Origin: Library
 - Programming: Multi-person workshop
 - Residency: One time only.

2. Independent financial adviser: Provided workshops for public libraries on saving and paying for college, personal financial guidance and retirement and charitable giving. Some programs were done during his local library's Money Smart Week and he partnered on an annual basis.
 - Topic: Personal finance
 - Origin: Library
 - Programming: Multi-person workshops
 - Residency: Short term but recurring

3. Field staff person for a food bank program: Provided administrative support to people applying for state food assistance programs. She was available in the library every week on a regular schedule. We also spoke with the administrative manager for the food bank program who managed the non-profit staff that worked in the libraries.
 - Topic: Food security
 - Origin: Partner (Non-profit agency)
 - Programming: One-on-one tutoring/assistance
 - Residency: Long term, weekly

4. Program staff person at a university extension financial education program: Teaches on household budgets, credit counseling, personal spending and saving habits. The extension agency regularly provided group classes and individual counseling. The partnership was originally created when the extension was looking for free space to hold counseling sessions. The person interviewed set up classes and counseling sessions for volunteers to teach and taught some of the sessions herself, as well.
 - Topic: Personal finance
 - Origin: Partner
 - Programming (University Extension): Multi-person workshops and one-on-one counseling
 - Residency: Long term, monthly

5. Two managers of the state Volunteer Income Tax Assistance program. These state agency employees hired and managed people to volunteer inside the libraries helping

people complete their tax forms. Counseling sessions set up in libraries after 10 state offices closed around the state.

- Topic: Taxes
- Origin: Partner (State agency)
- Programming: One-on-one counseling
- Residency: Long term, annual tax season

6. Administrative staffer for the Americorps*VISTA program: The program, which is run through the state, coordinates the states VISTA volunteers in schools and more recently at public libraries to help set up employment programs and services in those public libraries. The staffer recruited, trained and managed people who worked inside libraries. The person interviewed set up the partnerships via an application process whereby libraries competed for the services.

- Topic: Employment
- Origin: Partner (VISTA)
- Programming: Groups workshops and one-on-one counseling
- Residency: Long term, every day

Origins of Financial Literacy Program/Services.

The Initial Approach.

Interestingly, almost all of the participants reported that they made the initial approach to partner with a public library. One described how she decided to pursue the partnership because was familiar with what public libraries were doing and saw the parallels with her agency's mission. As we describe in a later section, participants were greeted with varying degrees of receptivity by libraries. One participant reported how she really had to "sell" her services to the library, in part by reassuring the libraries that she won't need any resources from them, like use of their copier, computer, etc.

While each of our participants had established a partnership with a public library, our interviews suggest the initial approach could be a stumbling point for potential partners. The participants that reported the most difficulty in establishing the initial relationship were the programs around food security and employment seeking. We can't say why these were more difficult to establish, but it is noteworthy that both require the partner agency to spend large amounts of time in the public libraries. For example, in the case of the food security expert, up to four hours per week are spent at each partner library. The outside employment experts spent up to 40 hours per week in partner libraries. It could be that libraries are hesitant to give up that much space and time to one partner organization. Alternately, partners may need to do a better job explaining their services and requirements to libraries.

Formal vs. Informal.

According to interviews, some partnerships began more formally than others. In some cases the level of formality had to do with whether or not the partner was bringing funding to the host libraries. In one case, a program that was bringing money to the table put out an RFP and libraries applied to be involved. In another example of more formal relationships, VITA programs have a long relationship with public libraries stemming from state and federal tax agencies providing tax forms to the libraries. Moving tax programming into the libraries was an expansion of that pre-existing relationship.

Other relationships began more casually, especially those where individuals provided programs (e.g., the lawyer and financial adviser who were unaffiliated with a formal organization). For example, one participant met his public library director at a community meeting and then again at a neighborhood association meeting. At the second meeting the director mentioned a small business support series being put on by his branch. This individual

later approached the director with an offer to conduct a legal seminar for the series based on his experience with small business law. Another participant told how he served on the board of his local library and was then asked to conduct a financial planning seminar.

Time Lags.

Participants noted that patience is necessary to set up a successful partnership with libraries. Participants described lag time of three and four months between their initial approach to the library and putting on the program in the library. But, participants reported that once the relationship was established, the time lag often disappeared for repeat programming. In fact, in the case of the food security and income tax program providers, participants reported that staff of the public libraries come to count on the regular schedule of the service. One participant noted that the time lag could be a good quality as it indicates libraries are planning ahead.

Library Supports Government.

Other studies have pointed out the importance of public libraries in supporting state and federal government services, especially e-government services. Our data provide a good example of this phenomenon. One participant described how the state department of revenue relied more heavily on public libraries after it closed offices that had previously provided tax preparation assistance. Partnering with libraries helped mitigate the loss of access for their clients and allowed employees of closed offices to continued working in their communities. Also, in setting up tax programs, the state revenue department met with the state library agency to plan how they could provide fewer paper forms and encourage more frequent use of electronic filing.

Partner Perceptions of Library Staff Reactions to Partnerships. Participants perceived that

libraries were somewhat cautious about establishing new relationships, especially in the case of more social service programs like food security. But according to participants, in most cases the staff warmed quickly.

Most of the participants had very positive comments about their relationship with librarians in providing services. For example, one social service agency participant reported that she could stay busy just with clients referred by library staff, especially in those public libraries most familiar with their services. As one noted, librarians are getting financial literacy questions anyway, so may they as well formalize relationships with programmatic partners. “They have a shared interest which tends to make that kind of planning go smoothly.” Yet another noted the receptivity of the library director at his initial offer to teach a financial literacy related course.

Program providers who maintained a regular weekly presence in the library (i.e., the volunteer tax preparers and the food security organization) felt their regular presence led staff and clients alike to become more friendly with them, and then refer more clients to their services.

The exception to the otherwise positive interactions with library staff was that of the VISTA employment centers. The participant explained that libraries sometimes had trouble understanding what VISTA was offering patrons and other community members. She experienced difficulty explaining VISTA and getting buy in from library staff, noting that there wasn't a lot of previous experience with VISTA to call upon when working at a new library site. The participant perceived that some library staff perceived VISTA as a potential threat to library staff job security. The participant emphasized that a good relationship with the director was the key to setting a positive tone and gaining library staff support of the work. But in some cases the participant had experienced, library directors simply didn't provide the leadership required to forge a good working relationship between the library and VISTA staffers.

Audiences for Financial Literacy Library Programs. Participants made a loose correlation between the type of programming and program attendee demographics: They perceived that social service programs like food security and basic personal finance skill programs tended to attract lower income people who were more often of color. Some participants reported predominantly serving Black or Hispanic audiences, while others reported serving mainly White audiences. Another social service agency specifically emphasized service to elderly, military, non-English speaking and disabled individuals and families. We do not have any non-perceptual data on program attendee demographics.

Some participants perceived that the majority of their program attendees were of middle- to lower socioeconomic status. For example, one social service program participant reported that 90% of program attendees fell into low to moderate income brackets. Another didn't track incomes but had a cutoff for their services (e.g., \$54,000/year, regardless of the number of people living there). While many programs did not specifically track client income, participants perceived that their services attracted low to middle income clients. For example, a social service agency participant reported that because their clients often had to choose between buying food and paying bills, she assumed that client income varied from zero to a couple thousand per year. Similarly participants believed employment programs tended to attract under- and un-employed attendees.

Other participants believed they served predominately middle class attendees. For example, the small business program participant perceived that his classes were half male, half female attendees who were predominantly middle class, white, and middle-aged to early 60s in age. The participant who provided programming on retirement, paying for college, and financial

services described his typical clients as white couples between the ages of 45 and 65, with some single women (usually divorced or widowed), all of apparently middle socioeconomic class.

Program Formats. Program formats varied, but were basically of two types: those providing one-on-one assistance either on a drop-in basis or by appointment, or those providing seminar-like programs. One-on-one assistance programs included tax assistance, personal finance assistance, food security assistance and some employment programs. Seminar programs included the small business, personal finance, and some employment. Some of the one-on-one programs made use of volunteer experts (e.g, tax assistance), while others were put on by paid staff (e.g., the food security program).

Participants described how one-on-one programs tended to attract people seeking assistance on a wide range of topics regardless of the program's intended theme. For example, one participant reported how in drop in food security assistance sessions, clients often ask for help with housing issues. Participants reported that they tried to provide help, and sometimes referred patrons to other social service agencies, some of which also provided services in public libraries.

Participants described how they were better able to continue relationships with participants who sought one-on-one assistance. It was not as possible to follow up with participants in a seminar style class.

Participants reported that seminars tended to follow traditional formats, typically with a Power Point presentation as the main program. All seminars made use of extensive question and answer sessions to allow people to ask questions specific to their situation.

One participant who provided seminars explained how he felt it important to refrain from making any kind of sales pitch for the professional services he provides and to make clear from the beginning that his programs are always free and include no obligation whatsoever. He thinks other financial services people who provide services in order to “sell” their services are doing themselves, the attendees and the public libraries a disservice, because libraries are seen as providing a safe, trusted atmosphere and people are put off by “selling” at the library. In fact, this attitude, he thinks, gains him clients down the road specifically because he doesn’t sell or have expectations of growing his client base at the library.

Funding. Most of the library programming was funded through volunteer labor and library in-kind support services. Three of the interviewed participants had secured their own grant funding in order to offer their services: food security, personal finance programming and VISTA, and two of these had secured independent funding specifically in order to provide services at public libraries. In these cases libraries provided in-kind services such as meeting space, free internet marketing, room set up and some technology such as projectors and screens. In contrast, the VISTA programs required that libraries submit competitive proposals to be chosen as job center sites. In these cases libraries received funding for the VISTA program in the library. We did not interview any partner programs funded by FINRA grants.

Other individuals and groups providing workshops did so free of charge. For example, the lawyer providing small business programming estimated that he spent 20 -25 hours prepping for the program.

Pros and Cons of Partnering with Public Libraries. This report concludes with the participants thoughts on the pros and cons of partnering with public libraries to offer financial literacy related programs or services.

Pros. In general, partner participants saw public libraries as good places because they believe the public sees libraries as safe, vetted and trusted places. For example, one explained that public libraries are ‘a safe place people instinctively trust.’ Partners took advantage of the trust people place in public libraries. One participant reported how he believed his program attendees put more stock in his expertise because the public library thought enough of his ability to book the workshop for their patrons. As he explained, “The public library acts as an effective screener. The reason they’re so perfect is they’re already a place people are looking for more information. There’s more financial information out there than ever before but people don’t know if they can trust it.”

Two program partners mentioned the library environment as important to their services. They compared the “safe” environment of the library to chaotic, noisy and sometimes unsafe employment centers. Also, some programs fear their message is lost when they offer services in larger locations like government job centers that offer a variety of services under a single roof. Public libraries are ADA accessible.

Participants appreciated public library marketing efforts and saw library marketing as a key ingredient in their successful programming. In some public libraries, program providers can use the library central distribution center to distribute flyers to many branch libraries, even for programs that aren’t conducted in public libraries. For smaller community libraries without central distributing, libraries can still provide signs in the library, articles in newsletters, press releases and inclusion on their web calendar of events.

Other pros of working with public libraries included:

- Public libraries have broadband Internet access to serve client needs for online forms and other information.
- Libraries provide free or cheap places to hold sessions.
- The library staff refers program participants.
- Once the program is on the calendar, the public library handles the marketing.
- The biggest pro for the VITA program is that the libraries serve very specific geographical areas; “With the VITA program geography is key.”

Cons. In most cases, participants were pressed to list things the libraries could do to make the partnerships better. Every program provider reported the library facilities as good. One participant reported needing larger rooms. Another participant reported she could not reserve community meeting rooms as often as she’d like. Another participant complained that he would prefer technology support so he would not have to bring his own laptop. Another complained that the library limited visits to a certain number of times per week and wished he could work out of particular public libraries more frequently. One partner participant worried that a client could potentially steal library materials or “freak out” and cause a disruption, possibly jeopardizing the relationship between her agency and the library staff.

Some participants who volunteered their own time to offer classes expressed a wish for more regularity of programming and support for networking among library programming volunteers. One program provider noted how there were other small business topics workshops on other days and he would have liked to meet those presenters in order to network with other professionals. Another program provider wishes his library would have one financial literacy topic each month, keeping a regular schedule (e.g., third Thursday of every month) so that people would grow to expect the programming.

Another participant expressed remorse about the boundaries between financial literacy service providers and librarians. She attested that she would like to train the public library staff

to help fill out food stamp applications so librarians could help patrons without her. But library policies related to patron privacy keep librarians from helping patrons with personal information such as assistance or tax forms.

Conclusion

This research report contributes to the small but growing stream of research on public libraries and their potential contribution to the financial literacy capacities of their public. The authors hope to extend this study in two ways. First, they aim to survey a stratified random sample of public libraries about what motivates or deters their participation in financial literacy initiatives. Second, they wish to study diffusion of financial literacy knowledge among librarians in order to promote a better trained library workforce.

Appendix A: Interview Site Library Demographic Profiles

Martin Luther King Branch (Located in the East Central region of Milwaukee) (Milwaukee, Population 594,833)

Ethnic Breakdown. The majority of the total population of Milwaukee is split evenly between white and African Americans at 37% and 39% respectively, with Hispanics representing 17.3% of the total population. However, King is actually located in an area that is only 5% white. The majority of the residents are African American, at 84% of the area population and Hispanic at 11% of the area population.

Economic Breakdown. The economic climate of Milwaukee is not great. The unemployment rate stood at 10.4% as of March, 2011. 19.9% of families 24.3% of all people live below the poverty line. The median income is \$42,287 for a family and \$28,837 for a single person.

Education Breakdown. The majority, 52.7% of the population reported that they had obtained at least a high school diploma. 27.9% of the population report obtaining an advanced degree (associate, bachelors, masters, etc.). 19.4% of the population reported not completing high school.

Language Breakdown. 81.5% of the population being exclusively English speakers. The majority of the non-English speakers were Spanish speakers at 13% of the population.

South Madison (Located in Madison's Southside) and Lakeview Branches (Located in Madison's Northside) (Madison, Population 233,209)

Ethnic Breakdown. The majority of the total population of Madison is white at 75.7% with African Americans, Asians, and Hispanics being a close second at 7.1%, 7.3%, and 6.8% of the population respectively. However, more telling are the neighborhood breakdowns. Only 34% of South Madison area residents are white. 20% are African American, 24% are Hispanic, and 15% are Asian. While not as dramatically different, only 55% of Lakeview is white, while 27% of the area population is African American, and 8% is Hispanic.

Economic Breakdown. The economic climate of Madison as a city is about as good as it gets in this day and age but might not accurately represent the areas the libraries are located in, especially South Madison. The unemployment rate stands at "only" 4.9% as of March, 2011. 8.1% of families and 19.9% of all people live below the poverty line. The median income is \$74,922 for a family and \$34,043 for a single person.

Education Breakdown. Madison also is the most well educated of the interview sites. The majority, 58.9% reported obtaining a post-secondary degree. 34.4% of the population reported that they had obtained at least a high school diploma. Only 6.6% of the population reported not completing high school.

Language Breakdown. 86.4% of the population reported being exclusively English speakers. The majority of the non-English speakers were split between Spanish and Asian language speakers at 5.1% and 4.9% respectively. The data for this information was not available at the neighborhood level. As such the percentage of Spanish-speakers in the South Madison area is probably not fairly represented by this data.

Hedberg Public Library (Janesville, Population 63,575)

Ethnic Breakdown. Janesville is the least diverse community of all the interview sites with 88.8% of the total population being white. Hispanics represented the largest minority group at 5.4% of the population, with African Americans and Asians trailing them at 2.5% and 1.3% respectively.

Economic Breakdown. The economic climate of Janesville is most likely worse than the numbers indicate. All data outside of the unemployment was derived from the 2005-2009 American Community Survey data released by the U.S. Census which did not appear to estimate for the closing of GM. The unemployment rate stood at 10.6% as of March, 2011. 8.6% of families and 11% of all people live below the poverty line. The median income is \$60,491 for a family and \$30,310 for a single person.

Education Breakdown. The education breakdown is similar to Milwaukee. The majority, 57.4% of the population reported that they had obtained at least a high school diploma. 30.7% of the population report obtaining an post-secondary degree. 11.9% of the population reported not completing high school.

Language Breakdown. 93.3% of the population reported being exclusively English speakers. The majority of the non-English speakers were Spanish speakers at 4.3% of the population.

Lac Courte Oreilles Community College Library (Hayward, Population 2,318)

Ethnic Breakdown. Similar to Janesville, Hayward is predominantly white at 82.2% of the population. The largest minority population, courtesy of the Lac Courte Oreilles reservation, is Native Americans at 10.8% of the population. There is a small contingency of Hispanics at 2.5% of the population.

Economic Breakdown. Hayward is in the worst economic shape of all of the interview sites. The unemployment rate for Sawyer County (Hayward is too small to warrant its own data set for this statistic) stood at 11.7% as of March, 2011. 32.6% of families and 39.1% of all people live below the poverty line. The median income is \$28,625 for a family and \$18,567 for a single person.

Education Breakdown. The majority (54.9%) of the population reported that they had obtained at least a high school diploma. 27.4% of the population report obtaining a post-secondary degree. 17.7% of the population reported not completing high school.

Language Breakdown. 91.9% of the population reported being exclusively English speakers. The majority (4.9%) of the non-English speakers fell under the Census category of "Other" presumably because the native American language was not specifically represented.

Mead Public Library (Sheboygan, Population 49,288)

Ethnic Breakdown. Similar to Madison, Sheboygan is predominantly white at 77.3% of the population but has some minority representation. The largest minority populations are Hispanic and Asian, at 9% and 9.9% of the population respectively.

Economic Breakdown. Sheboygan is in a similar economic position as Janesville with plant closings resulting in a slow economic recovery process which may not be accurately represented by this data. The unemployment rate for Sheboygan stood at 10.2% as of March, 2011. 8.8% of families and 11.3% of all people live below the poverty line. The median income is \$56,375 for a family and \$29,074 for a single person.

Education Breakdown. The majority (60.4%) of the population reported that they had obtained at least a high school diploma. 25.5% of the population report obtaining a post-secondary degree. 14.1% of the population reported not completing high school.

Language Breakdown. 84.2% of the population reported being exclusively English speakers. The majority of the non-English speakers are Spanish and Asian language speakers at 6.3% and 7.2% respectively.

Appendix B: Wisconsin Library Websites Included in Content Analysis

Lac du Flambeau	Marathon	Wabeno	Randolph
Cable	Clintonville	Franklin	Lena
Monona	Reeseville	Abbotsford	Baldwin
Kenosha	Lake Nebagamon	Orfordville	Slinger
Princeton	Markesan	Laona	Eau Claire
Lancaster	Ladysmith	Egg Harbor	Pittsville
Taylor	Chilton	Oneida	Kress Family Branch
Sauk City	New Berlin	Poynette	Clinton
Antigo	West Salem	Grafton	West Bend
Prairie du Sac	Vesper	St. Francis	Arpin
Balsam Lake	Ephraim	Plainfield	Shawano
Deerfield	Appleton	Barron	Big Bend
Hales Corners	Chetek	Muskego	La Pointe
Wautoma	Wausau	Amherst	Madison
Almond	Albany	Altoona	Wisconsin Rapids
Algoma	Adams	Oshkosh	Infosoup.org (OWLsnet NE Wisconsin)
Wisconsin Valley Library Service	Nicolet System	Northern Waters Library Service	Arrowhead Library System
Winnefox System	Southwest Wisconsin Library System	Southcentral Wisconsin Library System	Door County Library System
Portage County Library System			

Appendix C: Dewey Decimal Classification System Subject Areas

Dewey Decimal Classification Number	Main Subject Areas	Notable Subject Area Subdivisions
330	Economics	Philosophy and theory, Historical, geographic, persons treatment of economics as a discipline, Systems, schools, theories, Economic situation and conditions
331	Labor Economics	Labor force and market, Conditions of employment, Workers by age group, Women workers, Special categories of workers other than by age or sex, Categories of workers by ethnic and national origin, Labor by industry and occupation, Labor unions, labor-management bargaining and disputes
332	Financial Economics	Personal finance, Organizations and management, Financiers, Banks, Specialized banking institutions, Credit and loan institutions, Money, Investment, Credit, Interest

333 (select range)	Economics of Land and Energy	Landowners, , Public ownership of land, Ownership of land by nongovernmental groups, Private ownership of land, Renting and leasing land
336	Public Finance	Organizations, Revenue, Nontax revenues, Taxes, Public debt and expenditure
337	International economics	Multilateral economic cooperation
338	Production	Agriculture, General production economics, Organization of production, Business enterprises, Economic development and growth
339	Macroeconomics and Related Topics	Distribution of income and wealth, Product and income accounts, Factors influencing wealth and income, Macroeconomic policy
343	Military, defense, public property, public finance, tax, commerce (trade), industrial law	Tax law, Kinds of taxes by base, Kinds of taxes by incidence, Consumer protection, Control of public utilities, Regional intergovernmental organizations
344	Labor, social service, education, cultural law	Labor, Social insurance, Social service, Miscellaneous social problems and services
346	Private Law	Contracts and agency, Property, Inheritance, succession, fiduciary trusts, trustees, Commercial law
362 (select ranges)	Social welfare problems and services	Physical illness, Problems of and services to poor people
368	Insurance	Insurance against damage to and loss of property, Old-age insurance and insurance against death, illness, injury, Government-sponsored insurance
378	Higher Education	Student aid and related topics
650	Management and Auxiliary Services	Business arithmetic, Personal success in business, Resumes, Cover Letters
651	Office Services	Office management, Records management, Communication, Data processing, Computer applications
652	Processes of Written Communication	Keyboarding
657	Accounting	Accountants
658	General Management	Small enterprises, Organization and financial management, Personnel management (Human resource management), Executive management, , Management of marketing

Appendix D: Questions for Library Partner Interviews

1. How and when did your partnerships with libraries begin?
2. Please describe the types of programs or services that you offer with public libraries
 - a. How long have you been providing these programs/services?
 - b. Do you work in the library or get clients referred from the library or both?
 - c. Formats of programs (class, one on one, etc.)
 - d. How many different libraries have you worked with?
 - e. What is your workload at the library? (hours per week at library? Clients per week? Classes/workshops per month?)
 - f. What are your clients like in terms of socio-economic status?
3. What works well in offering programs/services with libraries?
 - a. Scheduling
 - b. Space, meeting rooms
 - c. Formats of programs
 - d. Communications with library/library decision making
 - e. Client references
 - f. Materials (signage, whiteboards, etc.)
 - g. Library staff attitudes/approaches
 - h. Client specific needs or issues (e.g., appearance, special needs)
 - i. Computer support/assistance
 - j. Other
 - k. What benefits do you get by partnering with the library?
4. What could be improved about offering programs/services with the library?
 - a. Scheduling
 - b. Space, meeting rooms
 - c. Formats of programs
 - d. Communications with library/library decision making

- e. Client references
- f. Materials (signage, computers, whiteboards, etc.)
- g. Library staff attitudes/approaches
- h. Client specific needs or issues (e.g., appearance, special needs)
- i. Computer support/assistance
- j. Other

5. Do you partner with other organizations? If so, what challenges are unique to working with libraries?

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