

Proviso Response: KCIT Payment Kiosks

August 1, 2023



King County

I. Contents

I.	Contents	2
II.	Proviso Text.....	3
III.	Executive Summary	3
IV.	Background.....	5
V.	Report Requirements	10
VI.	Conclusion	17
VII.	Appendices	17

II. Proviso Text

Ordinance 19546, Section 122, P1¹

P1 PROVIDED THAT:

Of this appropriation, \$150,000 shall not be expended or encumbered until the executive transmits the payment kiosk planning study completed for capital project 1143991, KCIT Payment Kiosks.

A. The payment kiosk planning study shall include, but not be limited to:

1. A recommendation of the targeted population or populations to be served by the payment kiosks; and

2. A summary of the community engagement efforts that were conducted during the development of the planning study that shows how the targeted population or populations identified in subsection A.1. of this proviso were engaged.

B. If during the development of the planning study it is determined that the targeted population is all county residents and not specifically those who are unbanked or underbanked or lack Internet access, the community engagement efforts must be countywide in scope.

The executive should electronically file the payment kiosk planning study no later than August 1, 2023, with the clerk of the council, who shall retain an electronic copy and provide an electronic copy to all councilmembers, the council chief of staff and the lead staff for the government accountability and oversight committee or its successor.

III. Executive Summary

This report is provided as required by Ordinance 19546, which calls for a study on payment kiosks to identify the targeted population(s) to be served by the payment kiosks, including a summary of community engagement efforts undertaken as part of the study process.

Based on the findings of the study, King County’s Department of Information Technology (KCIT) recommends that if a payment kiosk option is added, it serve all County populations and accept cash, check, and card payments. Additionally, should a pilot payment kiosk program be considered, KCIT recommends the payment kiosks be placed in geographic areas of the county where the opportunity is greatest.

King County, like many other parts of the country, has a history of discriminatory practices in real estate and finances, such as racially restrictive covenants.² The impacts of those practices are long lasting, and still exist to this day.³ A recent study prepared for the King County Department of Natural Resources and Parks by ECONorthwest estimates the monetary impact of discriminatory practices in real estate is equivalent to a loss of intergenerational wealth ranging from \$12 billion to \$34 billion.⁴ There is also evidence of “predatory profiling” practiced by payday lenders, which targets areas with high concentrations of Black, Indigenous, and People of Color (BIPOC) populations.⁵ These discriminatory

¹ Ordinance 19546 ([link](#))

² Seattle and King County – Racial Restrictive Covenants Project ([link](#))

³ THE RACE GAP ([link](#))

⁴ Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County ([link](#))

⁵ Predatory Profiling | Center for Responsible Lending ([link](#))

practices foster distrust in the financial system, resulting in people opting out of the system all together.⁶

According to a 2021 study by the Federal Deposit Insurance Corporation (FDIC), an estimated 4.5 percent of U.S. households were unbanked, while 14.1 percent of U.S. households were underbanked.⁷ Unbanked refers to no member of a household having a checking or savings account at a bank or credit union, while underbanked refers to a member of a household using at least one nonbank transaction or credit product or service such as money orders, check cashing, or rent-to-own services within the past year.⁸ Concurrently, the availability of cash⁹ and the number of businesses that accept cash have declined,¹⁰ as has the use of checks.¹¹ Legislative actions can help to limit or regulate cashless entities to ensure unbanked and underbanked populations can still conduct business with cash,¹² as can the use of technology, including payment kiosks.¹³

To better understand how payment kiosks that accept cash, check, and card payments can help people surmount financial or technology barriers to pay for services, KCIT worked with external consultants to engage King County residents using a survey and discussion groups. The survey was mailed to 5,000 randomly selected residential addresses and four discussion groups were conducted following outreach, screening, and targeted recruitment. Internal King County staff and affinity networks, and external community networks were engaged throughout the process to consider a wide range of perspectives.

Results from the survey and discussion groups were analyzed by the consultant; their findings show interest throughout the county in payment kiosks that accept cash, checks, and cards. King County residents who are underbanked, unbanked, or face barriers to online payments expressed greater interest in payment kiosks than others surveyed. KCIT also identified geographic areas in the county with the greatest historic disparities regarding financial inclusion as potential locations for payment kiosks. An initial set of payment scenarios for the kiosks were also identified as part of this study.

⁶ Masunaga, Samantha and Luna, Jackeline, “Big banks want communities of color to trust them. But it’s not so simple,” Los Angeles Times, June 19, 2021 ([link](#))

⁷ 2021 FDIC National Survey of Unbanked and Underbanked Households ([link](#))

⁸ 2021 FDIC National Survey of Unbanked and Underbanked Households ([link](#))

⁹ Carlton, Jim “The Number of ATMs Has Declined as People Rely Less on Cash,” Wall Street Journal, March 3, 2023 ([link](#))

¹⁰ T-Mobile Park Information Guide | Seattle Mariners ([link](#))

¹¹ Greene, Claire, Hitczenko, Marcin, Prescott, Brian, Shy, Oz, “U.S. Consumers’ Use of Personal Checks: Evidence form a Diary Survey” ([link](#))

¹² 2023-0027_SR_Cash-Requirement ([link](#))

¹³ City Utilities Enhancing Customer Service With Updated Payment Kiosks ([link](#))

IV. Background

Department Overview

The King County Department of Information Technology (KCIT) supports King County employees, government agencies, and residents with a wide array of innovative technology services.

Current Context

Despite technology innovations around new ways to pay for goods and services, such as online payments or mobile wallets, many people continue to face payment challenges. According to a 2021 study by the Federal Deposit Insurance Corporation (FDIC), an estimated 4.5 percent of U.S. households were unbanked, while 14.1 percent of U.S. households were underbanked.¹⁴ The FDIC study¹⁵ defines unbanked as no member of a household having a checking or savings account at a bank or credit union. That same report defines underbanked as a member of a household using at least one nonbank transaction or credit products or services such as money orders, check cashing, or rent-to-own services within the past year.¹⁶ Bank On Washington estimates that three percent of individuals in Washington state are unbanked, while 17.5 percent are underbanked.¹⁷ A similar 2022 study by the Board of Governors of the Federal Reserve System found that unbanked and underbanked rates were “higher among adults with lower income, adults with less education, and Black and Hispanic adults.”¹⁸

The use of cash by the public has declined in recent years.¹⁹ While the COVID-19 pandemic accelerated the decline of cash, this shift started earlier with mobile wallets (Apple Pay, Google Pay, Samsung Pay), buy-now-pay-later solutions (Klarna, Uplift, Affirm), and peer to peer transactions (Venmo, PayPal, Cash App) all creating new alternatives to cash.²⁰ As businesses and offices reopen post-pandemic, the ability to accept cash is still limited to the business hours of that organization. The total number of automatic teller machines (ATM) in the United States has declined in recent years, making it harder for people to access cash.²¹ A large ATM provider also filed for bankruptcy due in part to flat or declining ATM sales.²²

Coinciding with this decrease in the use of cash, many businesses are adopting cashless services. In 2018 Amazon introduced a cashless store model²³ with Amazon Go.²⁴ When paired with an Amazon account, items selected from the store are recognized and then billed to the linked account. In effect, a person with an Amazon account can go to the store, grab something off the shelf, and walk out without needing to pay at that time. While Amazon Go now accepts cash payments,²⁵ many other businesses no longer

¹⁴ 2021 FDIC National Survey of Unbanked and Underbanked Households ([link](#))

¹⁵ 2021 FDIC National Survey of Unbanked and Underbanked Households Executive Summary ([link](#))

¹⁶ 2021 FDIC National Survey of Unbanked and Underbanked Households Executive Summary ([link](#))

¹⁷ Bank On Washington ([link](#))

¹⁸ The Fed | Banking and Credit ([link](#))

¹⁹ Faverio, Michelle, “More Americans are joining the ‘cashless’ economy,” October 5, 2022 ([link](#))

²⁰ Payments 2025 and Beyond | PwC ([link](#))

²¹ Carlton, Jim “The Number of ATMs Has Declined as People Rely Less on Cash,” Wall Street Journal, March 3, 2023 ([link](#))

²² Knauth, Dietrich, “ATM maker Diebold Nixdorf files for bankruptcy to cut \$2 billion in debt,” Reuters ([link](#))

²³ Wingfield, Nick “Inside Amazon Go, a Store of the Future,” New York Times, Jan 21, 2018 ([link](#))

²⁴ Amazon.com | Amazon Go ([link](#))

²⁵ Kim, Eugene, “Amazon exec tells employees that Go stores will start accepting cash to address ‘discrimination’ concerns,” CNBC, April 10, 2019 ([link](#))

take cash. For example, T-Mobile Park no longer accepts cash for concession payments, though cash to card conversion machines have been installed onsite.²⁶

For those with access to checking accounts (e.g. not the underbanked nor unbanked), check usage for payments has also decreased. According to reports, the use of personal checks and commercial checks²⁷ has declined in recent years. Furthermore, the feasibility of making timely payments by mailing checks can be challenged by staffing issues²⁸ and mail theft²⁹ in the region.

To ensure people are not left behind as new payment technology takes hold, local governments have adopted a variety of interventions. Some cities, including New York City,³⁰ San Francisco,³¹ and Philadelphia,³² have established regulations requiring that cash be accepted by all businesses. The states of Massachusetts³³ and New Jersey³⁴ have imposed similar regulations.

Some local governments also provide payment kiosks that accept cash, check, and card payments to provide alternatives to cashless solutions. The city of Chicago installed payment kiosks that accept cash, credit, and debit card payments available not only the unbanked population, but all Chicago residents.³⁵ The City of Fort Wayne, Indiana implemented payment kiosks with a payment vendor, DivDat, to address the needs of the unbanked.³⁶ Nebraska also implemented payment kiosks for child support payments with the goal of improving their overall customer experience.³⁷

In 2022, the King County Council passed Ordinance 19546 that requires KCIT to study the potential for payment kiosks in King County and the targeted populations they might serve.

Key Historical Conditions

According to 2021 U.S. Census estimates, the median income for King County is \$106,326.³⁸ Though this number is significantly larger than the median income for the United States (\$69,021)³⁹, an estimated 9.3 percent of King County residents are living in poverty.⁴⁰ Areas of higher concentrations of poverty in

²⁶ T-Mobile Park Information Guide | Seattle Mariners ([link](#))

²⁷ Commercial Checks Collected through the Federal Reserve--Annual Data ([link](#))

²⁸ Beekman, Daniel, "'I've never seen it this bad': USPS staffing woes hit Seattle area," The Seattle Times, Feb. 5, 2023 ([link](#))

²⁹ Cornwall, Paige "Man arrested in Seattle mail thefts that halted delivery for hundreds," The Seattle Times, May 24, 2023 ([link](#))

³⁰ New York City Local Law 34 ([link](#))

³¹ San Francisco, Article 55: Acceptance of Cash by Brick-and-Mortar Businesses

³² Philadelphia Municipal Code §9-1132, Regulation of Businesses, Trades and Professions ([link](#))

³³ Commonwealth of Massachusetts, General Laws Part III Title IV Chapter 255 D Section 10 A, Discrimination against cash buyers ([link](#))

³⁴ New Jersey Assembly Bill 591, PS 2019 Chapter 50 ([link](#))

³⁵ Grewal, Paul, "Paying \$600 Utility Bills At a Kiosk," PYMNTS, May 14, 2019 ([link](#))

³⁶ Nagl, Kurt, "Payment company DivDat banks on the unbanked as it bids for reinvention," Crain's Detroit Business, August 25, 2019 ([link](#))

³⁷ Hammel, Paul, "Kiosks in seven communities provide new option for paying child support," Nebraska Examiner, November 7, 2022 ([link](#))

³⁸ U.S Census Bureau QuickFacts: King County, Washington; United States ([link](#))

³⁹ U.S. Census Bureau QuickFacts: United States ([link](#))

⁴⁰ U.S. Census Bureau QuickFacts: King County, Washington; United States ([link](#))

King County⁴¹ coincide with historically redlined areas that made it more difficult for Black, Indigenous, and People of Color (BIPOC) residents to obtain financing for homes.⁴² Redlining refers to a practice started in the 1930s that banks used to rate neighborhoods for mortgage risk based on the predominant race of those neighborhoods. Areas with higher BIPOC populations were marked in red on maps to indicate the riskiest neighborhoods for mortgages.⁴³

In addition to redlining, the use of restrictive racial and ethnic covenants was common in the region, making it difficult for BIPOC residents to purchase property in some areas of the county even if they had sufficient financial resources to do so.⁴⁴ Though these restrictive covenants are still included in deeds, they are no longer valid nor enforceable.⁴⁵

Restrictive covenants and redlining practices have had long lasting impacts throughout King County. For example, historic barriers to housing for BIPOC communities negatively impacted the ability of families to pass wealth down to future generations.⁴⁶ A study conducted by ECONorthwest for King County Department of Natural Resources in 2023 estimates the loss of intergenerational wealth to range from \$12 billion to \$34 billion.⁴⁷ The negative impact of this lost intergenerational wealth continues to be experienced by BIPOC communities within and beyond King County.

In addition to restrictive covenants and redlining, the ECONorthwest study discusses a practice coined “reverse redlining”⁴⁸ that disadvantages BIPOC populations through the use of loan programs that market subprime mortgages, resulting in a high rate of foreclosures, further reducing wealth generation and intergenerational wealth transfer.⁴⁹ Another study by The Center for Responsible Lending described predatory profiling practices with payday lenders locating in areas of high concentrations of BIPOC populations.⁵⁰ Yet another survey highlighted the close proximity of payday lenders and pawn shops to Black adults.⁵¹ Use of non-bank institutions such as payday lenders is one indicator of unbanked and underbanked populations.⁵²

Financial barriers resulting from redlining and restrictive covenants, loss of intergenerational wealth, and predatory profiling practices all contribute to the rates of unbanked and underbanked individuals, especially among BIPOC populations. The negative experiences and expectations that result from these

⁴¹ The Census Viewer 2022 experience can show poverty status levels per Census tracts when poverty status is highlighted to show as a visible layer in the map ([link](#))

⁴² Gross, Terry, “A ‘Forgotten History’ of how the U.S. Government Segregated America,” NPR, May 3, 2017 ([link](#))

⁴³ Domonoske, Camila, “Interactive Redlining Maps Zooms In ON America’s History of Discrimination,” NPR, October 19, 2016 ([link](#))

⁴⁴ Segregated Seattle: Home – Seattle Civil Rights and Labor History Project ([link](#))

⁴⁵ Unlawful, discriminatory restrictive covenants – King County ([link](#))

⁴⁶ Singletary, Michelle, “Redlining robs Black families of generational wealth,” The Washington Post, October 20, 2020 ([link](#))

⁴⁷ Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County ([link](#))

⁴⁸ Ehrenreich, Barbara and Muhammad, Dedrick, “The Recession’s Racial Divide,” The New York Times, September 12, 2009 ([link](#))

⁴⁹ Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County ([link](#))

⁵⁰ Predatory Profiling | Center for Responsible Lending ([link](#))

⁵¹ Williams, Claire, “‘It’s What We Call Reverse Redlining’: Measuring the Proximity of Payday Lenders, Pawn Shops to Black Adults,” Morning Consult, July 23, 2020 ([link](#))

⁵² 2021 FDIC National Survey of Unbanked and Underbanked Households Executive Summary ([link](#))

barriers have contributed to distrust toward financial institutions and government programs – another factor that has contributed to higher levels of unbanked and underbanked residents.⁵³ The Urban Institute identified building trust in financial systems as a key component of closing the racial wealth gap.⁵⁴ In recognition of these historic barriers and current challenges, KCIT is studying the potential of payment kiosks to better serve the public in making payments.

Report Methodology

KCIT developed this report based on findings from the consulting firm Olympic Strategy and Research along with analysis from the King County Geographic Information System (KCGIS) team. Publications centered on financial inclusion⁵⁵ and payment industry news also informed this report and are cited throughout.⁵⁶

Olympic Strategy and Research conducted surveys, discussion groups, and segmentation analysis of King County residents. Team members from the Community Engagement and Co-Creation team in King County’s Office of Equity, Racial, and Social Justice and KCIT worked with the consultant throughout the analysis to inform countywide engagement. The consultant identified payment kiosk audience segments based on information from these sources:

- Federal Deposit Insurance Corporation
- U.S. Census Bureau
- United States Department of Education
- King County’s Broadband Access Study⁵⁷
- Paper-based and online survey data
- Online and in-person discussion groups

Olympic Strategy and Research conducted quantitative analysis through mixed survey modes with paper and online versions. A paper-based survey was sent to a random sample of 2,500 residences in King County. In addition, the same survey was sent to a random sample of 2,500 residences in census block groups where 80 percent or more of the population have a household income below King County’s median income. In total, Olympic Strategy and Research mailed 5,000 paper surveys to households in King County. Survey respondents could send back their responses using a prepaid envelope, or could complete the survey online. Online versions of the survey, including translated versions in the Tier 1 and Tier 2 languages in King County,⁵⁸ were made available and referenced in the paper-based survey.

⁵³ Masunaga, Samantha and Luna, Jackeline, “Big banks want communities of color to trust them. But it’s not so simple,” Los Angeles Times, June 19, 2021 ([link](#))

⁵⁴ Zinn, Amalie, Neal, Michael, Perry, Vanessa G., “Building Trust in the Financial System is Key to Closing the Racial Wealth Gap,” The Urban Institute, June 15, 2023 ([link](#))

⁵⁵ Boel, Paola and Zimmerman, Peter, “Unbanked in America: A Review of the Literature,” Federal Reserve Bank of Cleveland, May 26, 2022 ([link](#))

⁵⁶ “2023 Payments New Year’s Resolutions” ([link](#))

⁵⁷ 2020 Broadband Access Study – King County ([link](#))

⁵⁸ Tier 1 and Tier 2 Languages include Spanish, Chinese (Simplified), Vietnamese, Somali, Russian, Korean, Ukrainian, Tagalog, Amharic, Arabic

Translations for the surveys were sourced through King County’s Translation Services,⁵⁹ and specifically completed by Dynamic Language. The survey text and questions can be found in Appendix A.

The KCGIS team identified potential locations for payment kiosks to aid in the overall analysis. This information informed questions for the quantitative study. Data supporting the location analysis included:

- 2020 Census data
- American Community Survey data (by census tract)
 - Percent of households with no internet access
 - Percent of population in households that have no computer
 - Percent of households without an internet subscription
 - Percent of population whose income in the past 12 months is below poverty level
- Centers for Disease Control Social Vulnerability Index
- King County facility locations
- Alternative banking locations
- Traditional banking locations

Because of a similar need to identify location of services throughout the county, King County’s Ballot Drop Off Location Expansion Plan⁶⁰ was also used to inform the overall location analysis methodology .

For qualitative analysis, Olympic Strategy and Research conducted online and in-person discussion groups. A Public Input webpage⁶¹ was created to screen potential participants and was broadcast through a variety of channels. Paid and unpaid social media outreach occurred on Facebook, LinkedIn, Nextdoor, and Twitter. The King County website, in addition to King County Newsletters sent by the Office of Equity, Racial, and Social Justice, and the Unincorporated Areas Community News, included content directing people to the Public Input page. Existing networks within King County, such as the Disability Equity Network; Disability Affinity Network; Equity, Inclusion, and Belonging Network; Community Engagers Team; and the Immigrant and Refugee Commission; also spread the word about group discussions. External organizations, including Communities of Opportunity, the Tribal Technology Training Program, the Financial Empowerment Network of Washington State, and the Poverty Action Network, also broadcast the message to their respective audiences. Initial outreach efforts identified participants for online discussion groups; however, additional participants were needed for in-person discussion groups. Another consultant, Opinions Ltd., was engaged to assist in targeted recruitment and hosting of in-person discussion groups.

Detailed information on the overall methodology and findings from the consultants are described in Appendix B.

⁵⁹ “Language Access for Limited English-Speaking Populations – King County” ([link](#))

⁶⁰ “Ballot drop off locations: A plan to improve voter access” ([link](#))

⁶¹ “Payment Kiosk Study – PublicInput” ([link](#))

V. Report Requirements

The following section is organized to align with the Proviso's requirements.

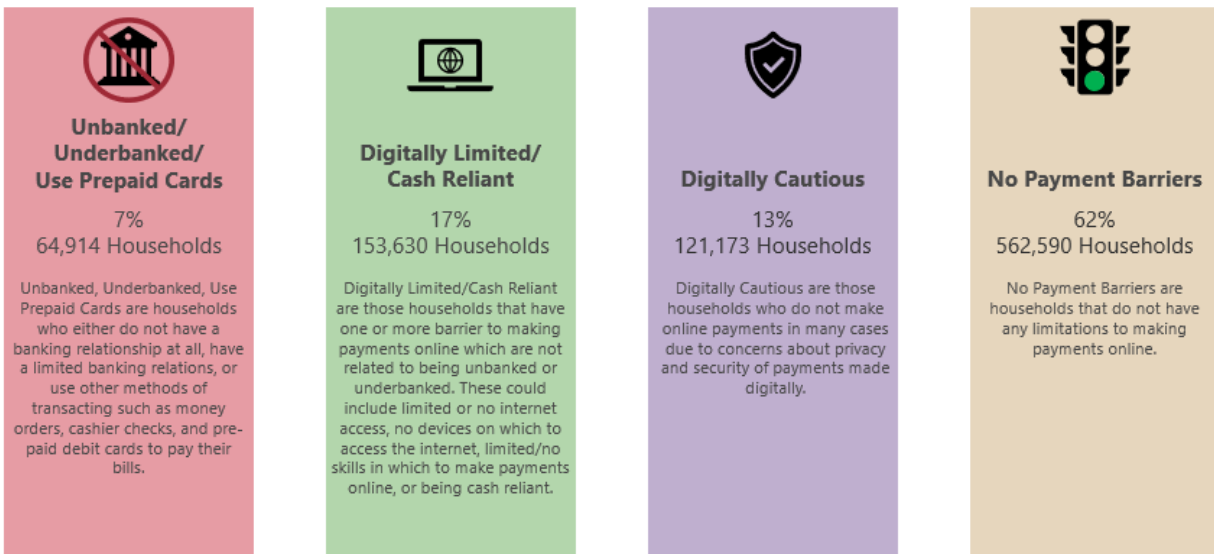
A1. The recommendation on targeted population(s) to be served by the payment kiosks

Olympic Strategy and Research sent out 5,000 paper surveys to households across King County. Of the total mailed, 2,500 households were randomly selected, and the other half were randomly selected from census block groups where 80 percent or more of the population had a household income below that of King County's median income. Survey respondents could submit their surveys using a prepaid envelope, or they could fill it out online. The online surveys were protected to ensure that those who filled it out had received a paper survey initially rather than stumbling across the online survey. A separate online survey was also made available for anyone to respond whether or not they received a paper survey. In total, 417 survey responses were collected. Approximately three-quarters of the respondents were from those who received a mailed survey (208 responded via mail, and 104 responded online). The other survey participants filled out the online survey specific for those who did not receive the original mailed survey. Additional details of the survey methodology is described in consultant report in Appendix B.

The survey results, along with the data sources identified in the methodology, became the foundation of the population segmentation analysis by Olympic Strategy and Research. They identified four distinct segments regarding payments barriers in King County, as shown below in Figure 1. These segments are:

- Unbanked/Underbanked/Use Prepaid Cards – households that either do not have a banking relationship at all, have a limited banking relation, or use other methods of transacting such as money orders, cashier checks, and pre-paid debit cards to pay their bills.
- Digitally Limited/Cash Reliant – households that have one or more barrier to making payments online which are not related to being unbanked or underbanked. These could include having limited or no internet access, no devices on which to access the internet, limited/no skills in which to make payments online, or being cash reliant.
- Digitally Cautious – households that do not make online payments, in many cases due to concerns about privacy and security of payments made digitally.
- No Payment Barriers – households that do not have any limitations to making payments online.

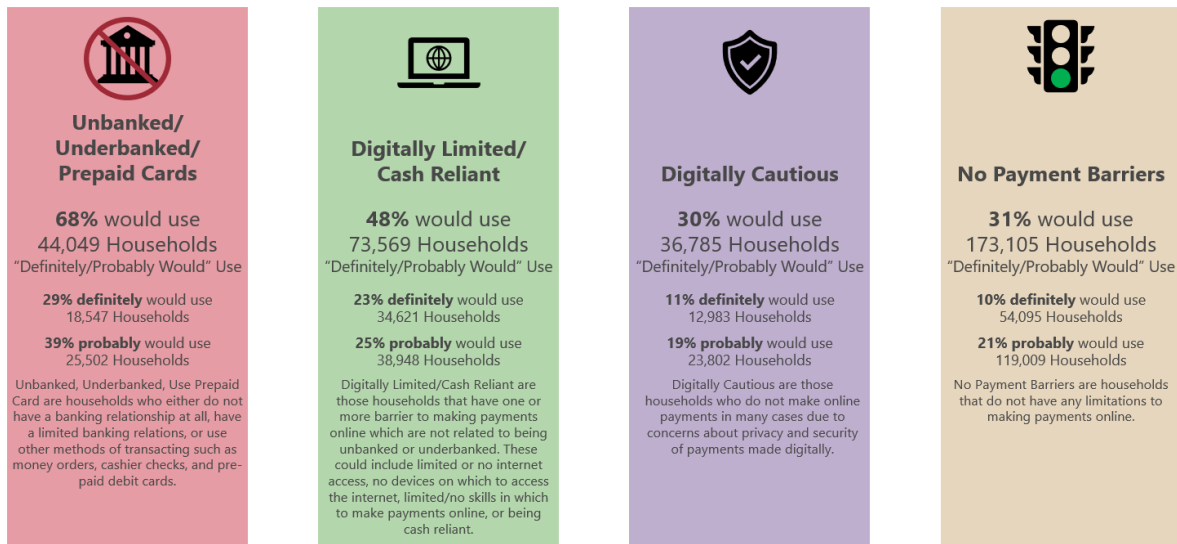
Figure 1: Payment barrier segmentation



Beyond identifying segments of the population with payment barriers, Olympic Strategy and Research identified interest levels in using a payment kiosk in a convenient and accessible location across all segments, as shown in Figure 2.

- Unbanked/Underbanked/Use Prepaid Cards – 68 percent (n=28) would definitely or probably use a payment kiosk in a convenient and accessible location. Specifically, 29 percent would definitely use a payment kiosk, and 39 percent probably would use a payment kiosk.
- Digitally Limited/Cash Reliant – 48 percent (n=71) would definitely or probably use a payment kiosk in a convenient and accessible location. Specifically, 23 percent would definitely use a payment kiosk and 25 percent probably would use a payment kiosk.
- Digitally Cautious – 30 percent (n=56) would definitely or probably use a payment kiosk in a convenient and accessible location. Specifically, 11 percent definitely would use a payment kiosk and 19 percent probably would use a payment kiosk.
- No Payment Barriers – 31 percent (n=260) would definitely or probably use a payment kiosk in a convenient and accessible location. Specifically, 10 percent definitely would use a payment kiosk and 21 percent probably would use a payment kiosk.

Figure 2: Interest in payment kiosks by segment



Further analysis of the survey data showed that across all segments of survey respondents, 36 percent (n=417) indicated they “definitely would” or “probably would” make a payment at a kiosk located in a convenient and accessible location. Specifically, 13 percent of survey respondents indicated they definitely would use payment kiosks and 23 percent probably would use payment kiosks. Detailed segmentation data is available from KCIT upon request.



Olympic Strategy and Research also facilitated online and in-person discussion groups with the public as part of the overall community engagement effort. Working with formal and informal employee networks in King County government, in addition to community organizations, awareness of the need for discussion group participants was communicated widely through social media, email, and websites. Additional targeted recruitment by Opinions, Ltd. was needed to ensure enough participants could attend in-person discussion groups. Additional details on discussion groups are described in Appendix C.

The discussion groups validated interest in payment kiosks. For example:

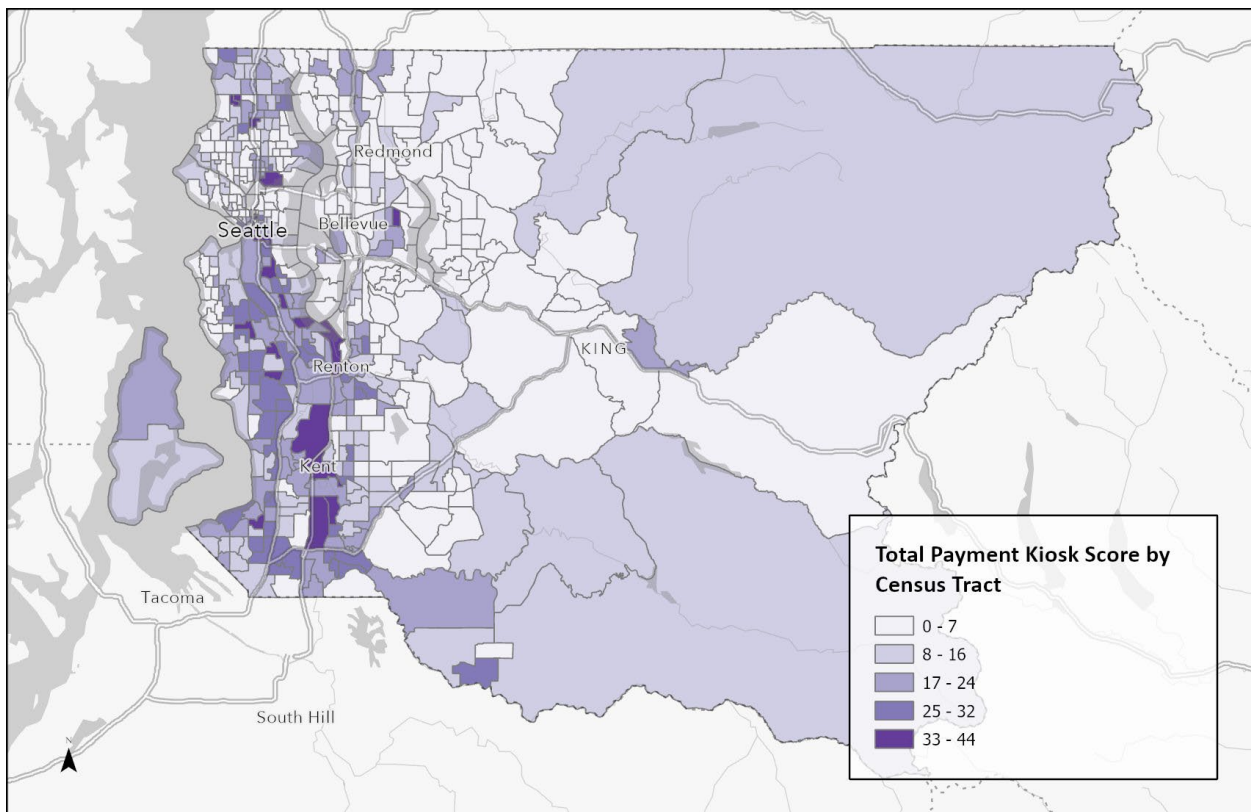
“I would use it as a last-minute kind of thing. Like if, ‘Oh, I was supposed to pay for yada, yada,’ you know? I would use it, but it would be last minute.” (Female participant, in-person)

“Locate them in the normal pathways that people are going, that's what's— If you're doing it in person, that's what makes it convenient. Somewhere where you're already in the vicinity” (Male participant, online)

Findings from the discussion groups are described in the consultant report in Appendix B.

For the purposes of the study, the KCGIS team looked at King County facilities across council districts in areas of greatest potential based on eight different criteria identified using data from the American Community Survey and the Centers for Disease Control. King County’s Ballot Drop Off Location Expansion Plan was used as a template to inform the overall methodology associated with location analysis and scoring. The scoring for potential locations considered social vulnerability, access to technology, the percentage of residents who are below the poverty level, and traditional and alternative banking options within the tract. For each variable, a score is applied, and all variables are then added for a total score. The score provides an initial step in identifying census tracts for additional analysis. Layering King County locations on those census tracts and gauging public interest for payment kiosks in those locations through surveys and discussion groups further refined where payment kiosks could be placed. See Figure 3. Additional details on the data used by KCGIS is in Appendix D.

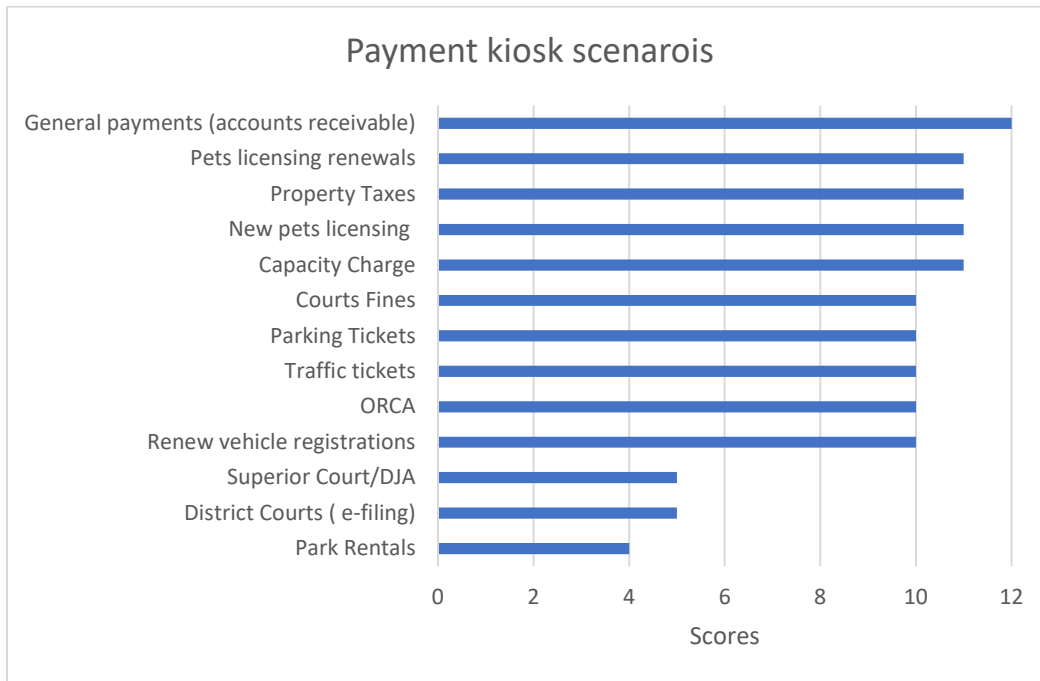
Figure 3: Census tracts by payment kiosk score



This assessment identified which King County facilities would be most preferred for payment kiosks. The analysis found that facilities located in downtown Seattle, Auburn, and Kent as the most likely to be utilized for payment kiosks by survey respondents. Olympic Strategy and Research also identified public libraries and post offices as potential payment kiosk locations.

KCIT conducted an analysis of existing payment information to prioritize what people might pay for at a payment kiosk based on frequency of payment, volume of payments, complexity of implementation as determined by the presence of external vendors, and potential benefit for payers. This analysis is shown in Figure 4.

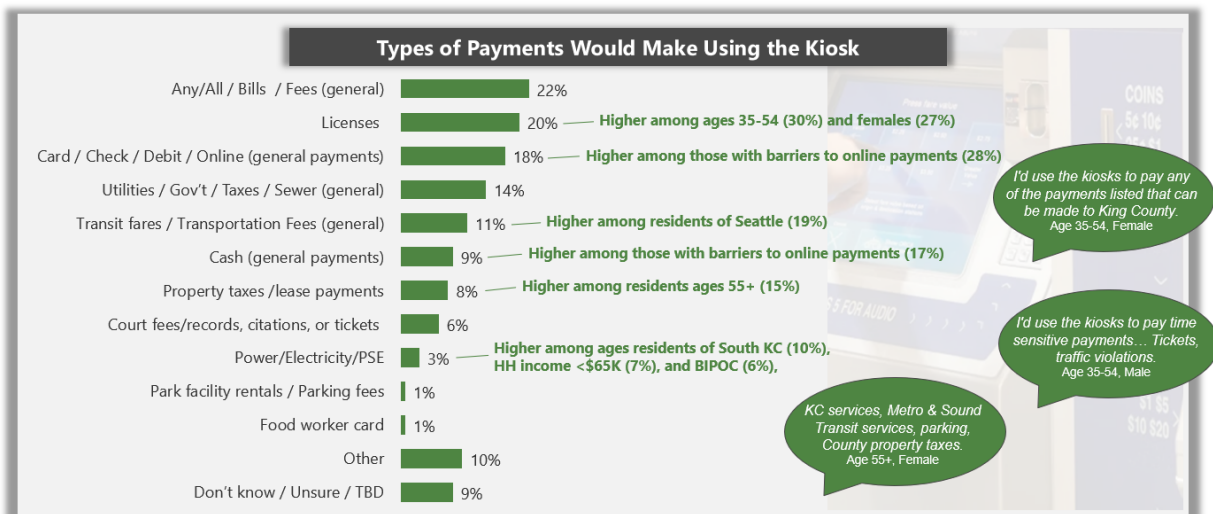
Figure 4: Payment kiosk scenarios



The prioritization of payment scenarios overlapped with findings from survey respondents. See Figure 5 below.

Figure 5: Potential payments made at kiosk

The most common responses for what types of payments they would make using the payment kiosk include any type of bill or fee, licenses, utilities, taxes, and transit fares.



Base: Would probably or definitely make payments using the kiosk (n=125 responding)
 Q15 - What type of payments would you make using this type of kiosk?

Detailed survey data is available from KCIT upon request; verbatim responses are in Appendix E.

Payment scenarios to include in the kiosk include:

- general payments such as miscellaneous court fees and licenses,
- pet licensing fees,
- property tax payments, and
- capacity charge payments.

Initial conversations between KCIT and affected County agency business owners revealed interest in using payment kiosks for these specific uses. Additional payments, including potential cross-jurisdictional scenarios, can be considered in later phases.

Based on these findings, KCIT recommends offering payment kiosks to all populations — not limited just to specific populations who are unbanked, underbanked, or otherwise face other technology barriers — and focusing the placement of them in areas of greatest opportunity identified as part of the location analysis. This approach to have payments accessible to all is also cost effective for implementation and upkeep.

KCIT also recommends implementing a pilot program of kiosks in King County facilities identified in Seattle, Kent, and Auburn before a broader rollout occurs. Other locations in non-King County facilities, such as public libraries, may be considered for a later, separately funded and managed phase of kiosk implementation. This would require additional agreements with affected entities.

Payment kiosks located in areas of greatest opportunity and available for all who wish to make a specific payment reduce barriers to payments across the county. Offering self-service payment kiosks that have been designed for accessibility and the payer experience for all populations is also consistent with principles of universal design that ensures people are not stigmatized or separated,⁶² thus furthering equity efforts in King County.

A2 & B. Summary of countywide community engagement efforts that shows how the populations identified were engaged

The countywide engagement efforts for this study focused primarily on quantitative and qualitative analysis. Quantitative analysis consisted of paper surveys mailed to 5,000 households throughout King County, with links to online versions of the survey in Tier 1 and Tier 2 languages. Qualitative analysis consisted of online and in-person discussion groups comprising participants throughout the County. Community engagement efforts for each section of the study are listed in the table below.

Type of analysis	How populations were identified and engaged
Paper/online survey	<ul style="list-style-type: none">• A five-page survey was sent by Olympic Strategy and Research to 5,000 randomly selected households throughout King County<ul style="list-style-type: none">○ 2,500 households were randomly selected countywide

⁶² Burgstahler, Sheryl “ Universal Design: Process, Principles, and Applications,” University of Washington, 2021 ([link](#))

	<ul style="list-style-type: none"> ○ 2,500 households were randomly selected from Census tracts where ≥80 percent of the population have a household income below the median income level in King County ○ Each survey was uniquely identified for tracking purposes ○ Respondents had the option of replying online or using a pre-paid envelope ○ Translations of the survey in Tier 1 and Tier 2 languages were also available ● An online version of the survey was publicized through social media and digital channels
<p>Online discussion groups</p>	<p>Discussions with the Community Engagement and Co-Creation team, KCIT, and Olympic Strategy and Research identified networks and channels to help promote the online and in-person discussion groups throughout King County. These networks and channels included:</p> <ul style="list-style-type: none"> ● King County Immigrant and Refugee Commission ● King County Community Engagers team ● King County Disability Equity Network ● King County Disability Affinity Network ● King County Equity, Inclusion, and Belonging Network ● Financial Empowerment Network of Washington State ● Community of Opportunity ● Tribal Technology Training Program ● Poverty Action Network ● Department of Local Services newsletter ● Office of Equity, Racial and Social Justice newsletter ● Public Input webpage ● King County website ● Organic social media marketing <ul style="list-style-type: none"> ○ LinkedIn ○ Facebook ○ Twitter ○ Nextdoor ● Paid social media marketing <ul style="list-style-type: none"> ○ LinkedIn ○ Facebook ○ Twitter ○ Nextdoor ● Paper and online survey conducted by KCIT ● Discussion group details found in Appendix C
<p>In-person discussion groups</p>	<ul style="list-style-type: none"> ● Same as online discussion groups in addition to: <ul style="list-style-type: none"> ○ Targeted recruitment of King County residents with financial or internet challenges conducted by Opinions, Ltd. <ul style="list-style-type: none"> ▪ Existing market research panel contacted and screened for potential eligibility for discussion groups.

	<ul style="list-style-type: none"> <ul style="list-style-type: none"> ▪ Discussion group details found in Appendix C ○ Targeted recruitment became necessary after initial online screening attempts did not yield enough candidates for in-person discussions
--	---

VI. Conclusion

In the 2023-2024 Biennial Budget, the King County Council directed the Executive to transmit a payment kiosk study that identifies recommendations on the target populations to be served by the kiosks and provides a summary of community engagement efforts. In developing the study, KCIT engaged internal County networks as well as community organizations that work closely with unbanked and underbanked populations.

Qualitative and quantitative analysis throughout the county was conducted to inform the overall study. The study findings showed that community interest in payment kiosks extends beyond populations who are unbanked, underbanked, or face technology barriers related to payments. Rather than implementing payment kiosks to serve only those who are unbanked, underbanked, or facing technology barriers, KCIT recommends implementing payment kiosks available for use by all people in King County.

Due to the physical nature of a kiosk, the locations chosen for kiosks will influence who uses them. KCIT recommends the County implement a pilot program of kiosks located in areas identified through the study before countywide implementation and rollout. Initial locations recommended for the kiosk pilot include King County facilities in downtown Seattle, Auburn, and Kent. Alternative locations identified through the study include public libraries and post offices. Should the latter locations be prioritized, separate agreements and discussions with the respective entities would need to occur.

Using payment kiosks to expand payment options for those who live and work in King County ensures that people can pay the County regardless of financial or online access. Kiosks that create more places where people can pay in cash, checks, and cards help those who are unbanked, underbanked, or face online payment challenges, while also making it more convenient for others who simply wish to make a payment. The initial payment kiosk locations identified are also consistent with King County’s Equity and Social Justice Strategic Plan goal to invest upstream where needs are greatest.⁶³

VII. Appendices

- A. Survey
- B. Consultant Report
- C. Discussion Group Details
- D. KCGIS Details
- E. Verbatim Survey Responses

⁶³ “Equity and Social Justice Strategic Plan – 2016-2022” ([link](#))

May 1st, 2023

<name> or Current Resident
<Address Line 1>
<Address Line 2>

Survey PIN#:
<PIN>

QR CODE:



Dear <name> or Current Resident:

Your voice matters! You've been randomly selected to participate in a research study regarding convenient payment methods for local government services. The survey is being conducted by King County Department of Information Technology and is administered by Olympic Research and Strategy. To thank you for sharing your opinions, they are offering the chance to win a \$50 gift card*.

Your participation will help guide new services to help all King County residents. Make your opinion count by completing this survey. It should take about 15 minutes, depending on your answers. Responses are not shared or connected to you or your household personally.

A few things to remember:

- Your participation is very important – your household is one of only a small number of households selected to participate in the survey.
- The survey should be filled out by a person who can answer questions about how your household pays bills.
- Please return the completed survey by mail in the enclosed postage-paid envelope no later than May 10th. To be included in the drawing, mail in the contact form found on the back.
- If you'd prefer to complete the survey online, go to KCResidents2023Survey.com or use the QR Code above and enter the PIN number in the box above to access the survey.
- To use a language other than English:

Español: vaya a KCResidents2023Survey.com y seleccione Español

Tiếng Việt: vào KCResidents2023Survey.com và chọn Tiếng Việt

Русский: перейдите на KCResidents2023Survey.com и выберите русский язык

Soomaali: tag KCResidents2023Survey.com oo dooro Soomaali

中文: 转到 KCResidents2023Survey.com 并选择中文

وحدد العربية KCResidents2023Survey.com اذهب إلى العربية

Українська: перейдіть на KCResidents2023Survey.com і виберіть українську

አማርኛ: ወደ KCResidents2023Survey.com ይህዱ እና አማርኛን ይምረጡ

한국어: KCResidents2023Survey.com 으로 이동하여 한국어를 선택하십시오

Tagalog: Pumunta sa KCResidents2023Survey.com at piliin ang Tagalog

Questions? Contact our research partner, Olympic Research and Strategy at support@kcreidents2023survey.com. You can also contact King County Information Technology about this study at 206-477-5141.

Sincerely,



Megan Clarke

King County Chief Information Officer

King County Payment Kiosk Study

Thank you for taking part in this important survey regarding convenient payment methods for local government services.

Instructions: For each question, please choose the best answer or response (by checking the box or boxes) based on your experiences or opinion.

This survey should be completed only for the household that received the survey.

First, what is the zip code of the place that you live? Please write here: _____.

Q1. Which payment types have you personally made to King County in the past three years (from 2020-present)? Please do not count instances where someone may have paid on your behalf. Please check all that apply.

- | | |
|---|--|
| <input type="checkbox"/> Capacity charge
<input type="checkbox"/> Pay invoices
<input type="checkbox"/> Property taxes
<input type="checkbox"/> Court fees, court records, citations, or tickets
<input type="checkbox"/> Licenses (business license, marriage license, vehicle license, taxi/for-hire, pet license, etc.)
<input type="checkbox"/> Permits (building, food business, on-site sewage, operating, plumbing and gas, etc.)
<input type="checkbox"/> Running for office fee
<input type="checkbox"/> Transit fares (ORCA card purchase or reload) | <input type="checkbox"/> Park facility rentals
<input type="checkbox"/> Food worker card
<input type="checkbox"/> Title certificate
<input type="checkbox"/> Property deeds
<input type="checkbox"/> Personal records (birth certificate, death certificate, marriage certificate)
<input type="checkbox"/> Other, please specify: _____

<input type="checkbox"/> _____
<input type="checkbox"/> None, no payments made |
|---|--|

► ANSWER Q2 AND Q3 IF YOU HAVE MADE ANY PAYMENT IN THE PAST THREE YEARS

Q2. What payment methods have you used in the past three years to pay for King County services? Please check all that apply.

- | | |
|---|---|
| <input type="checkbox"/> Online
<input type="checkbox"/> Mail (check)
<input type="checkbox"/> Mail (money order)
<input type="checkbox"/> Mail (credit or debit card)
<input type="checkbox"/> Mail (cash)
<input type="checkbox"/> Telephone | <input type="checkbox"/> In person (check)
<input type="checkbox"/> In person (money order)
<input type="checkbox"/> In person (credit or debit card)
<input type="checkbox"/> In person (cash)
<input type="checkbox"/> Other, please specify: _____

<input type="checkbox"/> _____ |
|---|---|

Q3. Overall, how easy is it to make a payment to King County? Please check one.

Very Easy	Easy	Not easy but not difficult	Difficult	Very Difficult	Not sure/ Don't know
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q4. If you needed to pay King County, would you know how to accomplish the task? Please check one.

- I would probably need help from someone else (friend, family, King County employee, etc.)
- I believe I could do it myself
- Not sure / don't know

Q5. Does your household currently have any accounts with a financial institution such as a bank, credit union, or other financial institution that provides checking or savings accounts?

Please check one.

- Yes No Prefer not to answer

Q6. Which of the following bank account types does your household have set up?

Please check all that apply.

- Checking account Credit card
 Savings account Debit card linked to checking account None of the these

Q7. Does anyone in your household currently use prepaid debit cards? Prepaid cards allow you or others (such as relatives, an employer, or government agency) to load funds that can be spent like cash. There are often, but not always, fees associated with prepaid debit cards such as monthly maintenance fees, or fees for reloading or withdrawing cash. Prepaid debit cards also allow you to withdraw cash from ATMs. Please **do not include gift cards or prepaid cards that are limited in what you can purchase (such as SNAP or EBT cards)**. Funds on these cards can be spent on anything.

- Yes No Prefer not to answer

▶ ANSWER Q8 IF YOU HAVE PREPAID CARDS

Q8. Do you or does anyone else in your household use prepaid debit cards to pay bills such as rent, mortgage, utilities, internet, cable, etc.? Please check one.

- Yes No Prefer not to answer

Q9. Does your household currently use any online payment services with an account feature that allows you to receive and store money in the account? Examples are PayPal, Venmo, or Cash App. Please check one.

- Yes No Prefer not to answer

Q10. Which one of the following statements best describes the way you use cash to make payments?

Please check the statement you most agree with.

- I need to use cash to make payments, I have no other way to do so
 I prefer to use cash but do have another way to make payments if needed
 I am not reliant on cash or debit/credit cards to make payments; I can use either depending on the situation
 I prefer to use debit/credit cards to make payments, but I can pay with cash or other ways if needed
 I always use debit/credit cards to make payments, I do not have an easy way to access cash or do not want to access cash

Q11. What level of concern, if any, do you have in making payments online? Please check one.

- No concerns at all
 Some concerns, depends on the situation
 Significant concerns when making payments online
 I don't make online payments

Q12. How reliant are you on others to help you make payments online? Please check one.

- Don't rely on anyone – I do it myself
 Rely somewhat on others – sometimes others help me
 Rely entirely on others to help me make payments online
 I don't make online payments

Q13. Which of the following barriers do you have to making payments over the internet?

Please check all that apply.

- Limited or no access to the internet
- Limited or no device to access the internet
- Slow or unreliable internet – speeds are too slow or internet is not consistent enough
- Device I use to access the internet has too small of a screen to make payments
- I don't know how to access or use the internet to make payments
- I am not comfortable using the internet to pay bills or make payments – I worry about privacy and security
- I don't have a method of payment that I can use online / no way to make payments online
- Other reasons why I cannot or don't want to use the internet to make payments (Please specify)
- None – I have no barriers to accessing and using the internet to make payments or pay bills

**The next series of questions are about the following possible payment method.
Please review the description below and then answer the following questions.**

King County is investigating ways to increase the number of options available to residents when it comes to making payments to the county. One of the possible payment methods is via a Self-Service Payment Kiosk. These kiosks would provide King County residents a fast and secure way to pay county bills using cash, check, or card. They could be available 24/7 at several locations across the county. They would be accessible in multiple languages and would be ADA compliant.

Q14. Assuming the kiosk was located in a convenient and accessible location for you, how likely are you to use this type of kiosk to make payments? Please check one.

- Definitely would use to make payments
- Probably would use to make payments
- Probably would not use to make payments
- Definitely would not use to make payments

**► ANSWER Q15 IF
YOU WOULD USE
KIOSK TO MAKE
PAYMENTS**

Q15. What type of payments would you make using this type of kiosk?
Please write below.

Q16. Which of the following proposed locations for the King County payment kiosks would you find most convenient? Please check up to five locations that would be convenient for you.

- Auburn Public Health Center
901 Auburn Way N, Auburn, 98002
- Regional Animal Services of King County
21615 64th Ave S, Kent, 98032
- Kent HealthPoint
403 E Meeker St, Kent, 98030
- Cascade Behavioral Health Hospital
12844 Military Rd S, Tukwila, 98168
- White Center Public Health Center at Greenbridge
9934 8th Ave SW, Seattle, 98106
- King Street Center
201 S Jackson St #708, Seattle, 98104
- Northgate Veteran's Office (CSS North Satellite)
9725 3rd Ave NE, Suite 300, Seattle, 98115
- Columbia Public Health Center
4400 37th Ave S, Seattle, 98118
- King County Elections Office
919 SW Grady Way, Renton, 98057
Marymoor Park Offices
- 6046 West Lake Sammamish Pkwy NE,
Bellevue, 98008
- Encompass WIC
122 E 3rd St, North Bend, 98045
- Bothell HealthPoint
10414 Beardslee Blvd, Bothell, 98011
- Enumclaw Recycling & Transfer Station
1650 Battersby Ave E, Enumclaw, 98022
- None of these are convenient

Q17. How important are each of the following features when it comes to your own personal ability to use these payment kiosks? Please check one per row.

	Very important	Somewhat important	Not important	Don't Know
Ability to accept cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to accept checks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to accept debit or credit cards (processing fees would apply)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to accept pre-paid debit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to accept online payment services (such as PayPal, Venmo, or Cash App)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to split payment across multiple methods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assurances that my personal information is secure and protected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provided in my native language	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Function for those with hearing, sight, and ambulatory disabilities; ADA compliant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Available 24/7 (not just during business hours)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provides clear, visual instructions of how to pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Immediately applies the payment to my account with no processing delay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provides multiple options to receive receipts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to access a live person for support if needed at the kiosk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to access support if needed through a telephone or text/chat function	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to accept mobile wallet forms of payment such as Apple Pay, Google Pay, or Samsung Pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Now we just have a few questions that will help us group responses together and understand the needs of our community. They will not be associated with you personally and will only be used in aggregate.

Q18. What is your age? _____

Q19. What is your gender? Please check all that apply.

- Female Male Non-binary or gender non-conforming
 Prefer to self-describe: _____ Prefer not to answer.

Q20. Are you of Hispanic, Latino, or Spanish origin?

- Yes No Prefer not to answer

Q21. Which race / ethnicity do you consider yourself to be? Please check all that apply.

- Asian Native American or Alaska Native Other, please specify _____
 Black / African American / African Descent Native Hawaiian / Pacific Islander
 Middle Eastern White Prefer not to answer

Q22. What is the most common language spoken in your household? Please check one

- | | | |
|------------------------------------|-------------------------------------|---|
| <input type="checkbox"/> English | <input type="checkbox"/> Somali | <input type="checkbox"/> Korean |
| <input type="checkbox"/> Spanish | <input type="checkbox"/> Amharic | <input type="checkbox"/> Other, please specify: _____ |
| <input type="checkbox"/> Cantonese | <input type="checkbox"/> Vietnamese | |
| <input type="checkbox"/> Mandarin | <input type="checkbox"/> Tagalog | <input type="checkbox"/> Prefer not to answer |

Q23. How well do you understand English? Please check one.

Very Well	Well	Not Well	Not at All	Prefer not to answer
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q24. Are you currently experiencing any of the following disabilities which impact your ability to conduct daily activities? Please check all that apply.

- | | |
|---|--|
| <input type="checkbox"/> Deaf or serious difficulty hearing | <input type="checkbox"/> Serious difficulty dressing or bathing |
| <input type="checkbox"/> Blind or serious difficulty seeing even when wearing glasses | <input type="checkbox"/> Difficulty doing errands alone such as visiting a doctor's office or shopping |
| <input type="checkbox"/> Serious difficulty concentrating, remembering, or making decisions | <input type="checkbox"/> No, none of the above limiting disabilities |
| <input type="checkbox"/> Serious difficulty walking or climbing stairs | <input type="checkbox"/> Prefer not to answer |

Q25. Including yourself, how many people reside in your household? _____

Q26. How many people in your household are children under 18 years of age? _____

Q27. What is your approximate total household annual income before taxes? Please check one.

- | | | | |
|--|--|--|---|
| <input type="checkbox"/> Less than \$20,000 | <input type="checkbox"/> \$55,000 - \$64,999 | <input type="checkbox"/> \$100,000 - \$124,999 | <input type="checkbox"/> \$250,000 or more |
| <input type="checkbox"/> \$20,000 - \$26,999 | <input type="checkbox"/> \$65,000 - \$73,999 | <input type="checkbox"/> \$125,000 - \$149,999 | <input type="checkbox"/> Prefer not to answer |
| <input type="checkbox"/> \$27,000 - \$36,999 | <input type="checkbox"/> \$74,000 - \$83,999 | <input type="checkbox"/> \$150,000 - \$199,999 | |
| <input type="checkbox"/> \$37,000 - \$45,999 | <input type="checkbox"/> \$84,000 - \$92,999 | <input type="checkbox"/> \$200,000 - \$249,999 | |
| <input type="checkbox"/> \$46,000 - \$54,999 | <input type="checkbox"/> \$93,000 - \$99,999 | | |

Q28. Select all that apply: Please describe your employment status. Please check all that apply

- | | |
|---|--|
| <input type="checkbox"/> Employed full time | <input type="checkbox"/> Student |
| <input type="checkbox"/> Employed part time | <input type="checkbox"/> Homemaker/not employed outside the home |
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Other, please specify: _____ |
| <input type="checkbox"/> Unemployed | |
| <input type="checkbox"/> Retired | |

Q29. What is the last year of schooling you completed? Please check one.

- | | |
|--|---|
| <input type="checkbox"/> Grade school or some high school | <input type="checkbox"/> Four-year college degree / bachelor's degree |
| <input type="checkbox"/> High school graduate / GED completion | <input type="checkbox"/> Some post graduate school |
| <input type="checkbox"/> Some college, technical, or vocational school | <input type="checkbox"/> Graduate or professional degree |
| <input type="checkbox"/> Two-year college degree / associate degree | <input type="checkbox"/> Prefer not to answer |

Those are all the questions for you today. Thank you for your participation.

To enter into the drawing and/or sign up for a follow-up discussion, please write in your contact information on the next page.

Would you be interested in participating in a **follow-up discussion** about the topics shared in this survey?

These discussions would be with small groups of 8-10 other residents for one hour in-person or virtual. You would be paid for your time if you participated.

Please include the information below in your postage free return envelope and we will reach out within the next 1-2 weeks with more information.



Yes – Can we please have your name, so we know who to notify if you are selected to be invited to participate?

First Name: _____ Last Name: _____

How would you like to be contacted if you are selected to be invited to participate?

Email: _____ Telephone Call: _____

This information will **only** be used for the follow-up discussion and will not be connected to your survey responses.

Would you like to be included in the **\$50 gift card** drawing?

Please include the information below in your postage free return envelope for your chance to win.



Yes – Can we please have your name, so we know who to notify if you are selected as the winner?

First Name: _____ Last Name: _____

How would you like to be contacted if you are selected as the winner?

Email: _____ Telephone Call: _____

This information will **only** be used for the gift card drawing and will not be connected to your survey responses. For details on the drawing and its rules, please visit <https://www.olyrs.com/KCResidents2023SurveyContestRules>.



King County Payment Kiosk Needs Assessment

Report of Findings

May 2023

Table of Contents

	Slide #
Background & Objectives	3
Study Methodology	7
Executive Summary	11
Objective 1: Understand the current situation	16
Objective 2: Determine the need for alternatives	27

	Slide #
Objective 3: Quantify expected usage of kiosks	32
Objective 4: Identify key features and functionality of kiosks	39
Objective 5: Inform kiosk locations	43
Community Engagement	46
Appendix	61

Background & Objectives

- Research Background
- Study Objectives

Background and Current Understanding

Accepting payments is an essential service for King County to offer and unfortunately, not everyone can easily and reliably do so:

Customer service office and payment location closures

Many closed as a result of the pandemic and some have not reopened. The Customer Service Center in downtown Seattle opened on April 20, 2023.

Lack of reliable internet access

Approximately 1.2 million people face at least one barrier for broadband access (per King County's 2020 Broadband Access Study)

Not having access to banking system (underbanked/unbanked)

Roughly 17.5% of WA state residents are underbanked (per Bank On Washington)

King County payment process is not always consistent

These barriers leave many King County residents in a situation that is not equitable and affects those underbanked/unbanked and other marginalized groups disproportionately.



Proposed Solution

Distribute self-service payment kiosks across the county that accept cash, checks, and credit cards to allow for a new payment option available to those who need it the most.

These payment kiosks would be designed to function in multiple languages and accessibility for those with hearing, sight, and ambulatory disabilities.

King County IT team partnered with Olympic Research and Strategy to conduct a needs assessment research to support the greater planning study for this proposed solution.

The goals of this planning study include:

A recommendation of the target population(s) to use these kiosks	A summary of community engagement efforts with the impacted population(s)	Proposed locations for payment kiosks	Projected usage of the payment kiosks
--	---	---------------------------------------	---------------------------------------



Research Objectives

- A. Understand the current situation and pain points for residents as they make payments.
- B. Determine the need for alternative ways to make payments to King County.
- C. Identify total expected usage of the self-serve kiosks and which populations are most likely to use self-serve payment kiosks.
- D. Determine the key features and functionality of the self-serve kiosks.
- E. Inform the selection of locations for the self-serve kiosks.



Study Methodology

- Methodology - Quantitative
- Populations of Interest
- Research Caveats
- Regions – Seattle, North KC, East KC, and South KC

Quantitative Research

Research Objective:

Assess the need among King County residents, validate the qualitative research findings (to the extent possible), and inform the projected usage of the proposed kiosks.

Methodology:

- Mixed Survey Modes:
 - Mailed survey to 5,000 county residents (1-five page paper survey with a Business Reply Mailer and a web link to complete the survey online if preferred). The survey and cover letter are included in the Appendix.
 - Half (2,500) households were randomly selected and the other half (2,500) were randomly selected among census block groups where 80% or more of the population have a household income that is below King County's median income.
 - Online survey with open-link (placement on King County social media, webpages, and specifically current King County payment webpage). Online survey is mobile friendly and offered in English only.
- A total of 417 surveys collected between May 1st and 23rd
 - About three-quarters of respondents were among those 5,000 invited including n208 who responded via mail and another n104 who participated online. An additional n105 responded to the open-link placed on the Public Input website.
 - Among the total, n30 were classified as unbanked and/or underbanked and n141 experience barriers to making online payments.
 - There was also representation across various groups including race/ethnicity groups (n151 BIPOC), income groups (n83 at or below 200% Federal Poverty Level), and those impacted by a disability (n75).



Research Caveats and Report Notes

Surveys based on random samples are subject to sampling error, due to the fact that not everyone in the entire population was surveyed. The reliability of survey results is often reported as a range within which the actual result is expected to fall. This range is based on a specified level of probability. For this report, that level of probability is 95 percent.

Data based on the total sample of 417 has a sampling error of $\pm 4.8\%$ at the 95 percent statistical significance threshold. Thus, if a result of 50 percent is attained based on this sample, we can be sure, 95 percent of the time (or 19 times out of 20), that the result of a census would be between 45.2 percent and 54.8 percent.

Data based on sub-groups is subject to greater margins of error. Examples of sub-groups and the associated margins of error are:

	Base for Percentages	Margin of Error*
Total	417	$\pm 4.8\%$
BIPOC	151	$\pm 8.0\%$
(e.g.) Smaller groups of respondents	100	$\pm 9.8\%$

* For a result of 50% at a 95% confidence interval

Percentages may not sum to 100 percent due to rounding and allowable multiple responses. Unless otherwise noted, percentages shown are of the responding population. Base size varies. The total sample data is weighted, and proportions shown reflects weighted data. Base sizes shown reflect unweighted data.

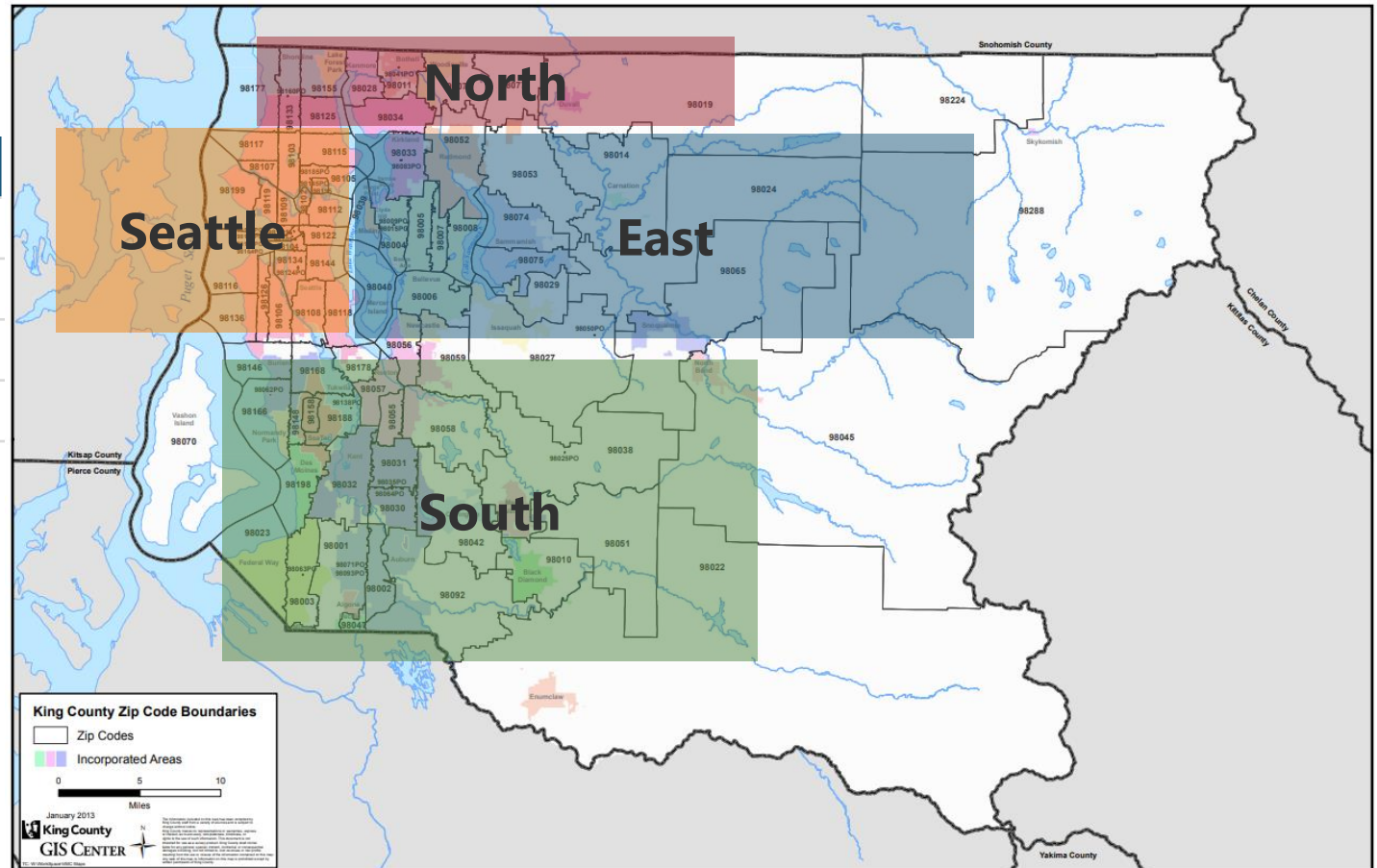
For the purposes of having a sample size large enough to perform detailed analysis, unbanked and underbanked respondents are often combined throughout this report with those who use prepaid debit cards (who may or may not be underbanked). When it states un-banked/underbanked/use prepaid these groups are combined.

Geographic Coverage

Residents throughout King County participated in this study and reflect the overall population of each of these regions.

	Base Size (n=)	Base Size (%)
Seattle	182	44.2%
North King County	25	6.1%
East King County	64	15.5%
South King County	141	34.2%

*n=5 Unknown/Prefer not to answer



For analysis, residents from North and East King County were combined to make the total more statistically reliable.

Executive Summary

Objective #1: Understand the current situation and pain points when making payments

- A small number (3%) of King County residents live in households that do not have any accounts with a financial institution. This is slightly higher than the state average of 2.1% (per FDIC 2021).
- In King County, six percent (6%) of residents do not have a checking account and twice as many (12%) do not have a credit card.
- One in twenty (5%) residents use pre-paid debit cards (which come with fees for use) to pay their bills. Use of pre-paid debit cards is a marker of being underbanked.
- Two out of three residents use online payment services like PayPal, Venmo, or CashApp; however, there are certain groups who are less likely to have these services including those who live in South King County, lower income residents, elder adults, and those living with a disability.
- Around three out of five (62%) residents have at least some concerns when it comes to making payments online. More than one out of ten (12%) rely on others help to make payments online.
- This study determined that 38% of King County households have one or more barrier or mitigating factor which could impact their ability to make digital payments. This equates to 339,718 households or 713,408 individuals (assuming 2.1 average household size).

Objective #2: Determine the need for alternative ways of making payments to King County

- Nine out of ten have made some type of payment to King County in the past three years.
- Online dominates as the most popular way to make payments overall with nearly three out of four (74%) making payments this way; however, some groups are much more likely to be paying in other ways:
 - The unbanked/underbanked segment is more likely to be paying in person with cash or over the telephone.
 - Elder adults (55+) are more likely to be paying via mail.
 - BIPOC residents are more likely to be paying in person with cash or money order or over the telephone.
 - Lower income residents are more likely to be paying in person by cash or money order or via mail with a money order.
- While most find it easy to make a payment to King County, one in five (20%) unbanked/underbanked residents find it “difficult” to make payments to King County.
- One in eleven feel they would probably need help from someone else if they needed to make a payment to King County. Segments that are more likely to feel this way include: the unbanked/underbanked, non-English speakers, those living with a disability, elder adults, BIPOC residents, and those who live in lower income households.

Objective #3: Identify total expected usage of kiosks and which populations are most likely to use the kiosks

- In total, 36% of all King County residents say they would likely use a self-serve kiosk to make payments if one was conveniently located to them. Those who would use the kiosks cite a range of use-cases including paying for licenses, property and other taxes, utilities, and transit passes.
- Some segments of the population are even more likely to use the self-serve kiosks:
 - Unbanked/Underbanked/Use Pre-Paid Debit Cards: 68% would use.
 - Cash-reliant: 58% would use
 - Barriers to online payments: 46% would use.
 - Non-English speakers: 56% would use.
 - BIPOC residents: 52% would use.
 - Lower income/<\$65K per year: 46% would use.
 - Residents 35-54 years of age: 45% would use.
- While there are certainly some segments with higher-than-average projected usage; the fact that more than one out of three residents report likelihood to use indicate that the target population for these self-serve kiosks should be the general public.

Objective #4: Determine the key features and functionality of the self-serve kiosks

- Top tier kiosk features for all include information security assurances, clear instructions, immediate payment processing, ability to accept debit or credit cards, and 24/7 availability.
- Those who are unbanked/underbanked place a high priority on the ability to accept cash, the ability to split payments across methods, and the ability to accept prepaid debit cards.
- Those with digital barriers place a higher importance on the ability to access technical support if needed, functionality to address disabilities and the ability to accept a variety of payment methods and to split payments across methods.

Objective #5: Inform the location of the self-serve payment kiosks

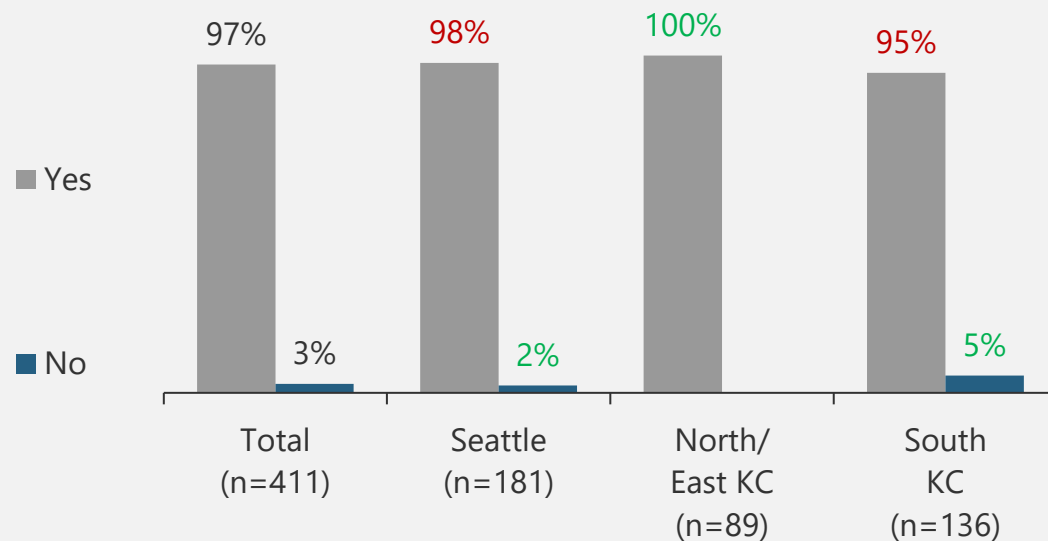
- Top locations for placement of kiosks are shown below (% in total and % of those likely to use kiosks)
 - King Street Center (21% in total; 34% among those likely to use kiosks)
 - Kent HealthPoint (12% in total; 20% among those likely to use kiosks)
 - King County Elections Center – Renton, WA (12% in total; 19% among those likely to use kiosks)
 - Auburn Public Health Center (11% in total; 18% among those likely to use kiosks)
 - White Center Public Health Center (11% in total; 19% among those likely to use kiosks)

Objective #1:
**Understand the current situation and
pain points of residents when it
comes to making payments**

A small number (3%) of residents live in households that do not have any accounts with a financial institution. This is slightly higher than the state average of 2.1% (per FDIC 2021).

Household Has Account(s) with a Financial Institution

1 in 33 households do not have any accounts with a financial institution.



Green=Significantly higher/ Red=Significantly lower than at least 1 other region



More likely to not have accounts with a financial institution...

- Un- or underbanked/use prepaid (38%)
- Cash reliant (21%)
- Any disability (11%)
- HH income <\$65K (5%)
- Residents of South King County (5%)

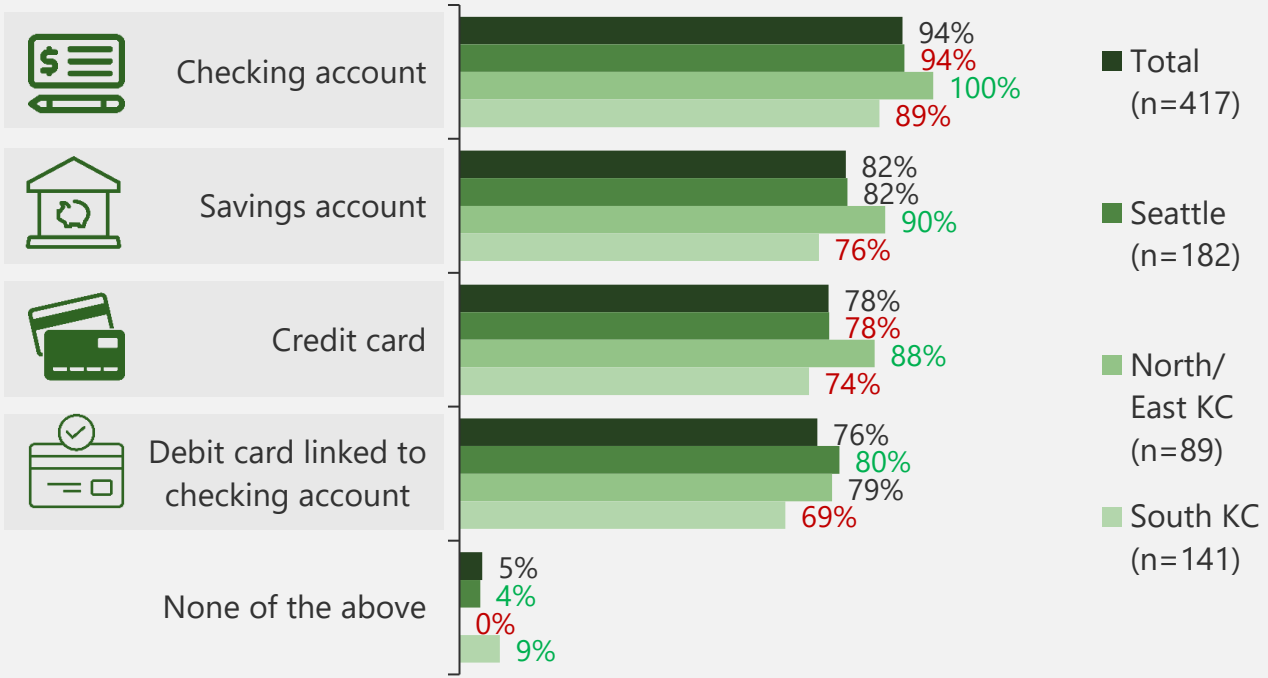


In total, nearly all have checking accounts (94%), and more than three out of four have savings accounts, credit cards, and/or debit cards.



6% do not have a checking account

Types of Account(s) with a Financial Institution

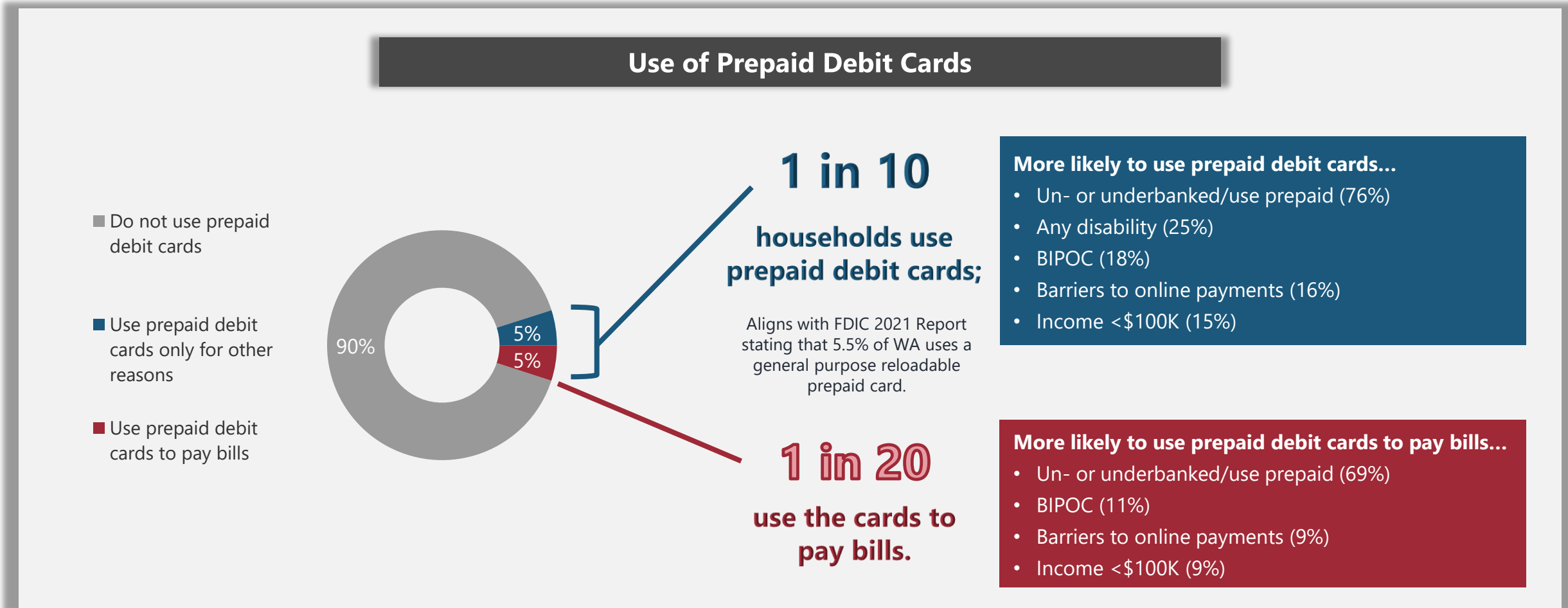


Green=Significantly higher/ Red=Significantly lower than at least 1 other region

- Differences of note:**
- Ages 18-34 are more likely to have credit cards (89%) and debit cards (85%)
 - BIPOC and White Only have similar rates of checking accounts, but BIPOC are less likely to have savings (75%), credit cards (70%), and/or debit cards (68%).
- More likely to be unbanked (have no banking relationship)...
- Non-English speakers (18%)
 - Any disability (13%)
 - Those with HH income <\$65K (9%)
 - Barriers to online payments (9%)
 - Residents of South King County (9%)

Relatively few households use prepaid debit cards; one in twenty use them to pay bills.

Those more likely to use prepaid debit cards to pay bills include residents who are un- or underbanked, BIPOC, and/or with barriers to online payments.

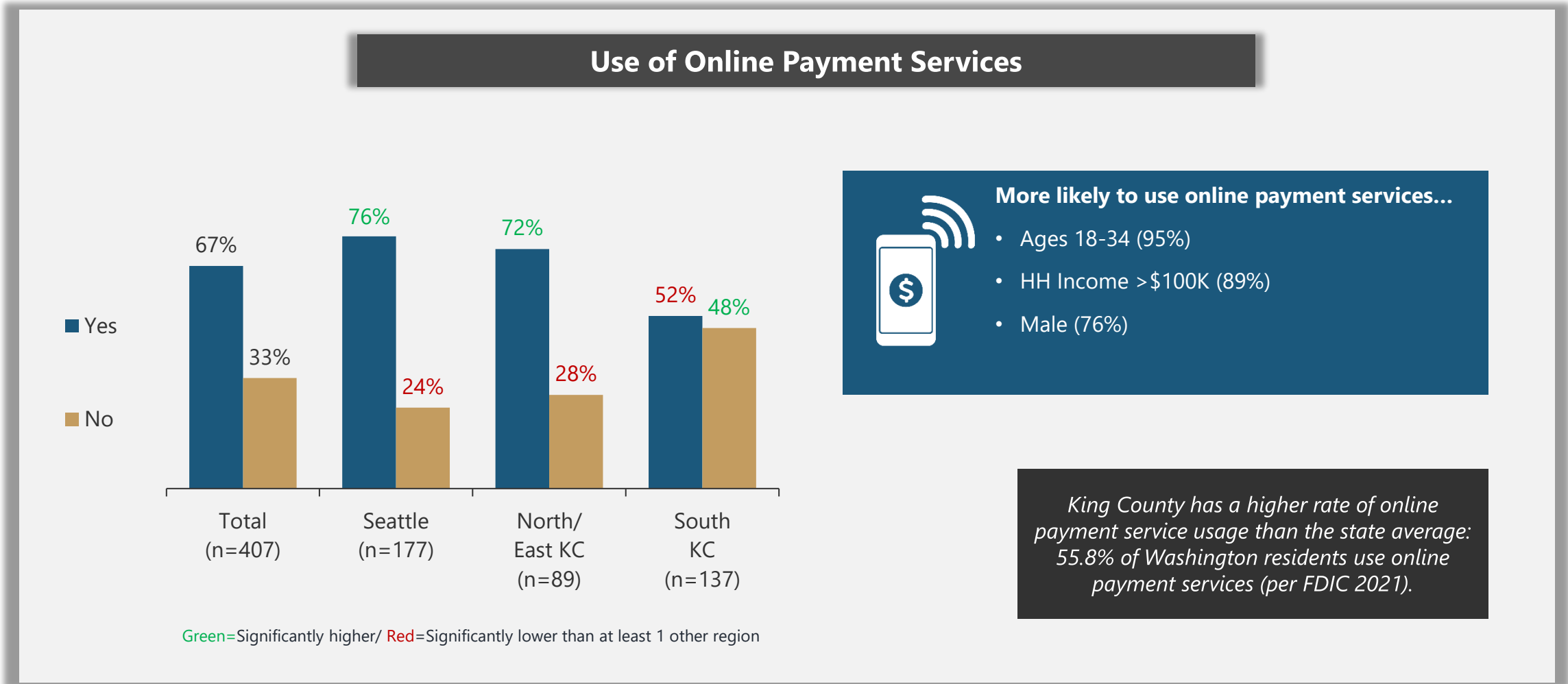


Base: Total (n=403 responding)

Q7 - Does anyone in your household currently use prepaid debit cards?

Q8 - Do you or does anyone else in your household use prepaid debit cards to pay bills such as rent, mortgage, utilities, internet, cable, etc.?

Online payment services are popular – two in three residents use them. Usage of these services is lower in South King County, an area that has been shown to have lower levels of digital and technology access*.



*2020 King County IT Broadband Access Study

Base: Total (n=407 responding)

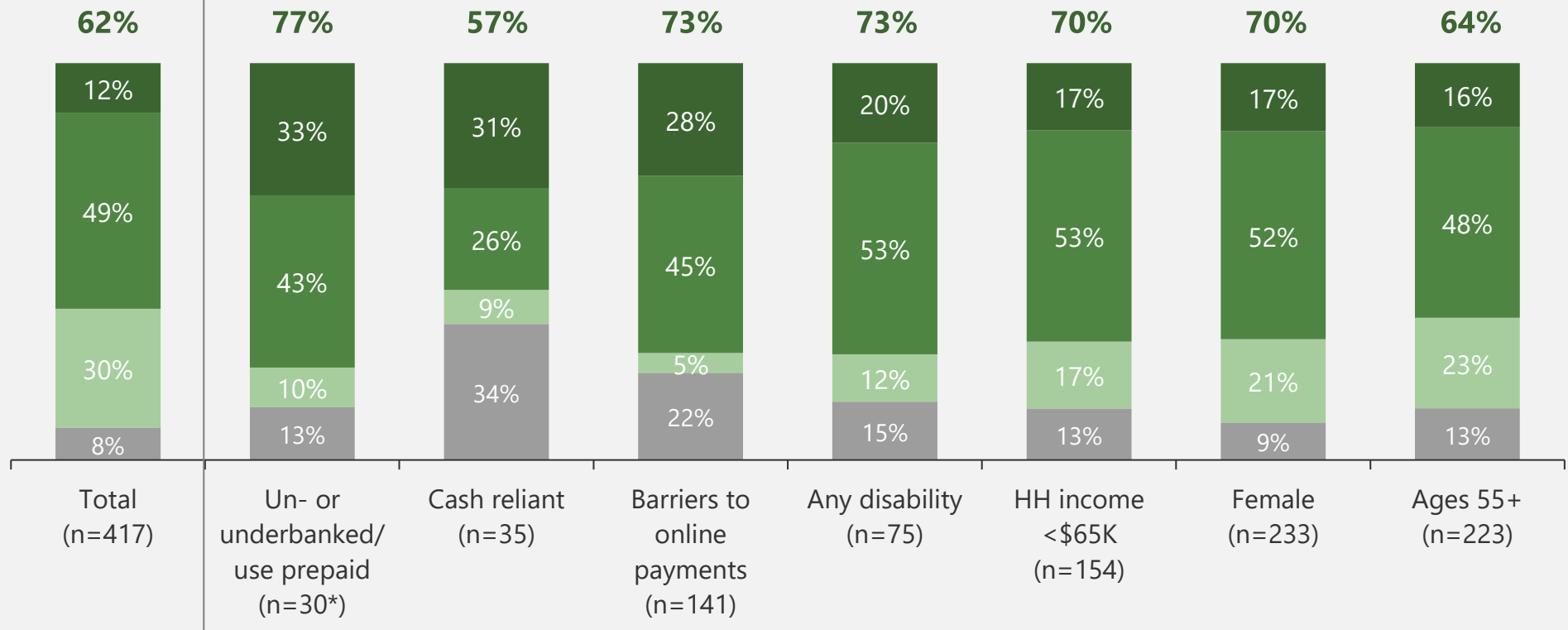
Q9 - Does your household currently use any online payment services with an account feature that allows you to receive and store money in the account?

Around three out of five have at least some concerns when making payments online. Populations which are more likely to report “significant concerns” making payments online are shown below.

Level of Concern Regarding Online Payments

Concerns (NET):

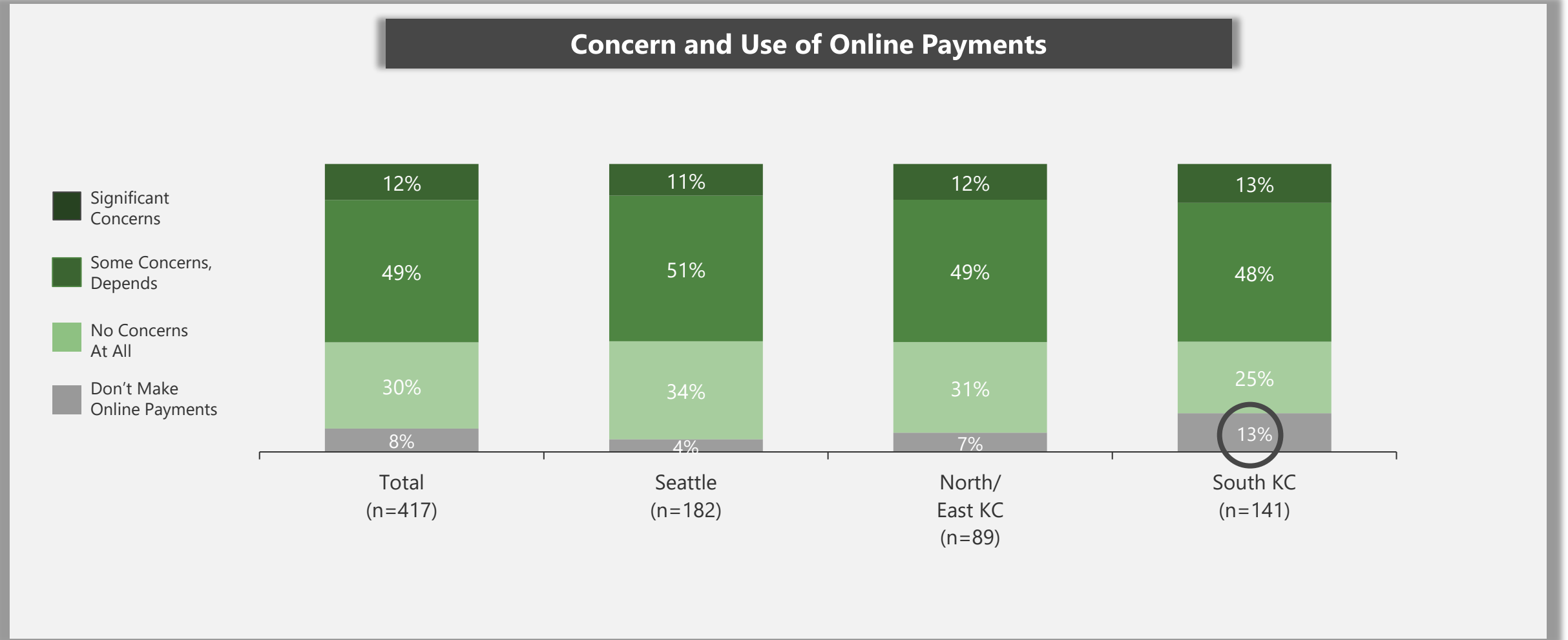
- Significant Concerns
- Some Concerns, Depends
- No Concerns At All
- Don't Make Online Payments



Base: Total (n=417 responding)
 Q11 - What level of concern, if any, do you have in making payments online?

Those living in South King County are less likely than others to be making online payments.

Those living in South King County are three times more likely than those in Seattle to report they **do not** make online payments (13% are not making any online payments compared to only 4%, respectively)



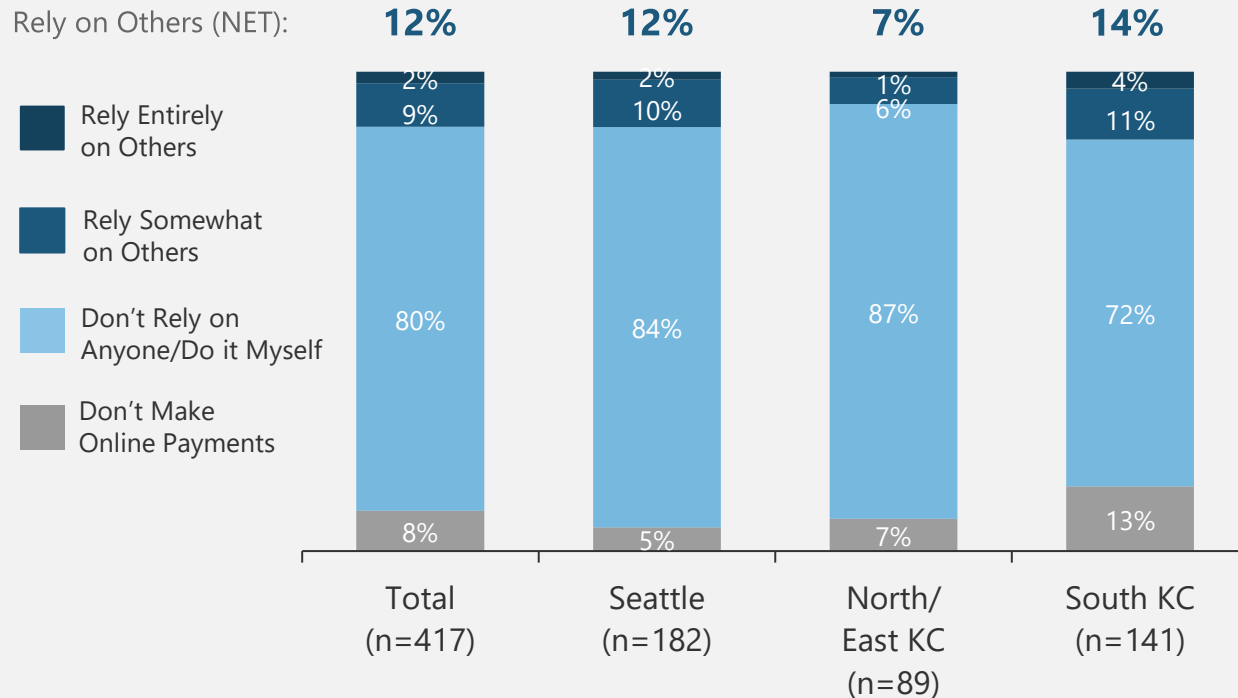
Base: Total (n=417 responding)

Q11 - What level of concern, if any, do you have in making payments online?

Relying on others' help is more common among residents of South King County where they are twice as likely to rely on others than those in North/East King County.

Groups most likely to rely on others include the cash reliant, those with digital barriers, and residents who are non-English speaking, disabled, BIPOC and/or lower income.

Reliance on Others to Make Online Payments



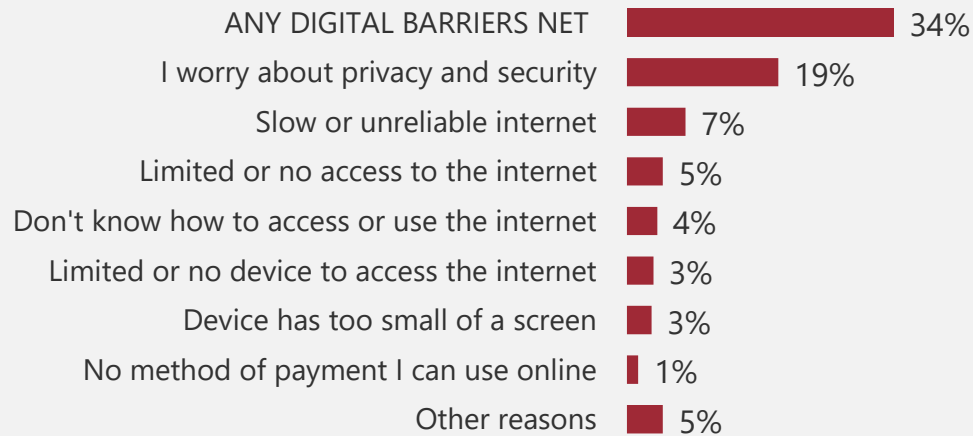
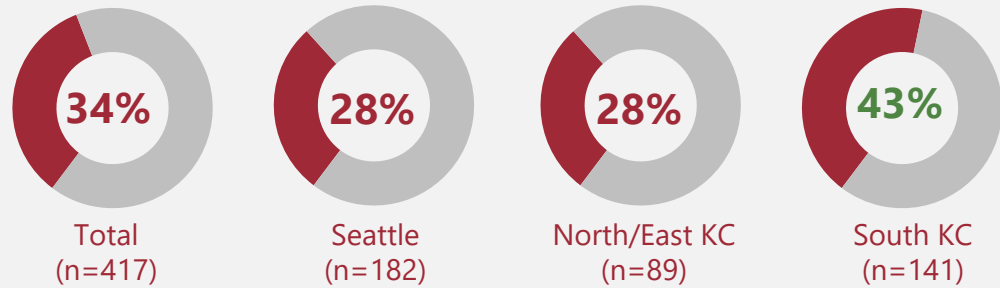
More likely than to rely on others (net)...

- Cash reliant (31%)
- Barriers to online payments (28%)
- Non-English speaking (27%)
- Any disability (21%)
- BIPOC (21%)
- HH income <\$65K (20%)
- Ages 35 and older (13%)



One third, in total, have one or more barriers using the internet to make payments or pay bills.

Barriers to online payments are significantly higher in South King County where two out of five mention issues.

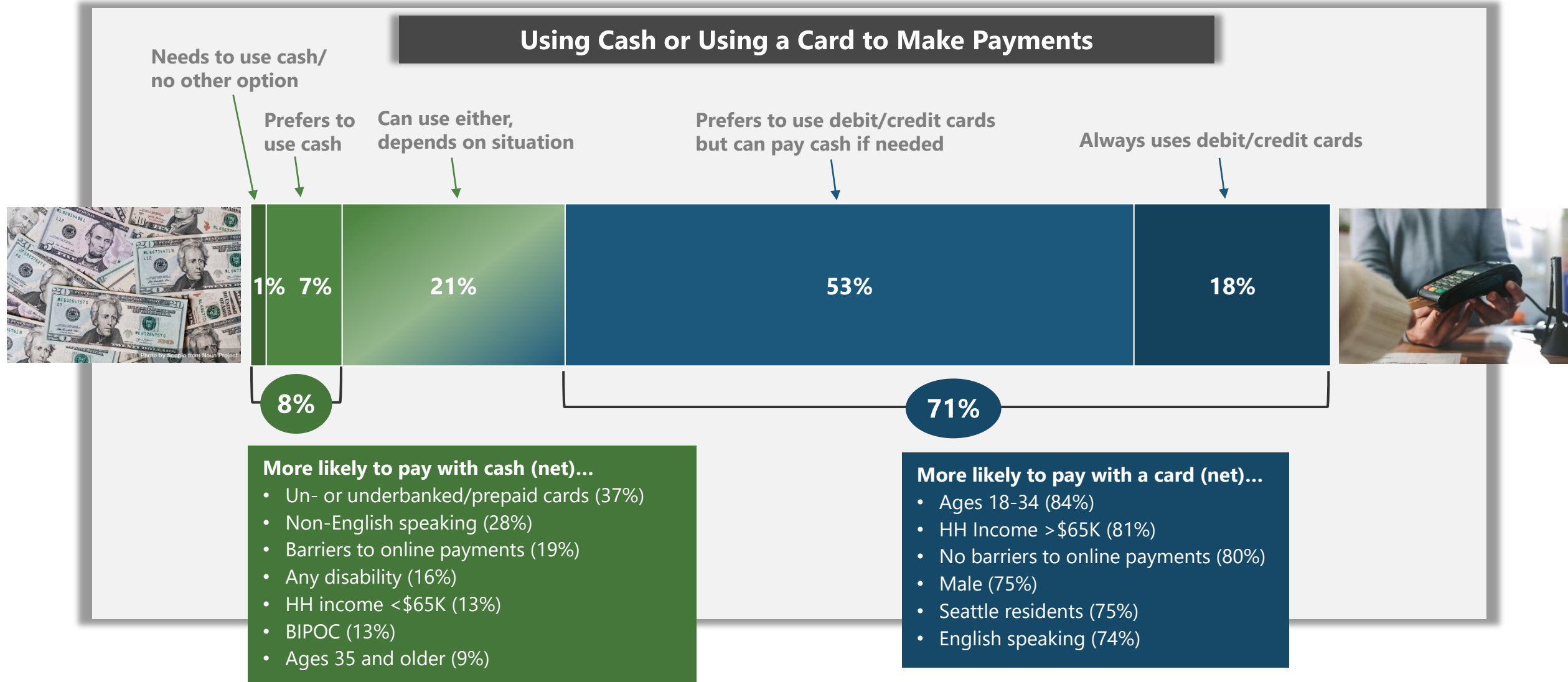


More likely to mention barriers to online payments...

- Cash reliant (74%)
- Un- or underbanked/use prepaid (63%)
- Non-English speaking (55%)
- Any disability (53%)
- HH income <\$65K (51%)
- BIPOC (42%)
- Female (40%)
- Ages 35+ (especially 55+ where 25% worry about privacy and security)

Green=Significantly higher/ Red=Significantly lower than at least 1 other region

When it comes to payment preference, most prefer to use a card.



Base: Total (n=412 responding)
 Q10 - Which one of the following statements best describes the way you use cash to make payments?

Payment Impacted Groups – Sizing

This study determined that 38% of King County households have one or more barrier or mitigating factor which could impact their ability to make digital payments. This equates to 339,718 households or 713,408 individuals (assuming 2.1 average household size).



Unbanked/ Underbanked/ Use Prepaid Cards

7%
64,914 Households

Unbanked, Underbanked, Use Prepaid Cards are households who either do not have a banking relationship at all, have a limited banking relations, or use other methods of transacting such as money orders, cashier checks, and pre-paid debit cards to pay their bills.



Digitally Limited/ Cash Reliant

17%
153,630 Households

Digitally Limited/Cash Reliant are those households that have one or more barrier to making payments online which are not related to being unbanked or underbanked. These could include limited or no internet access, no devices on which to access the internet, limited/no skills in which to make payments online, or being cash reliant.



Digitally Cautious

13%
121,173 Households

Digitally Cautious are those households who do not make online payments in many cases due to concerns about privacy and security of payments made digitally.



No Payment Barriers

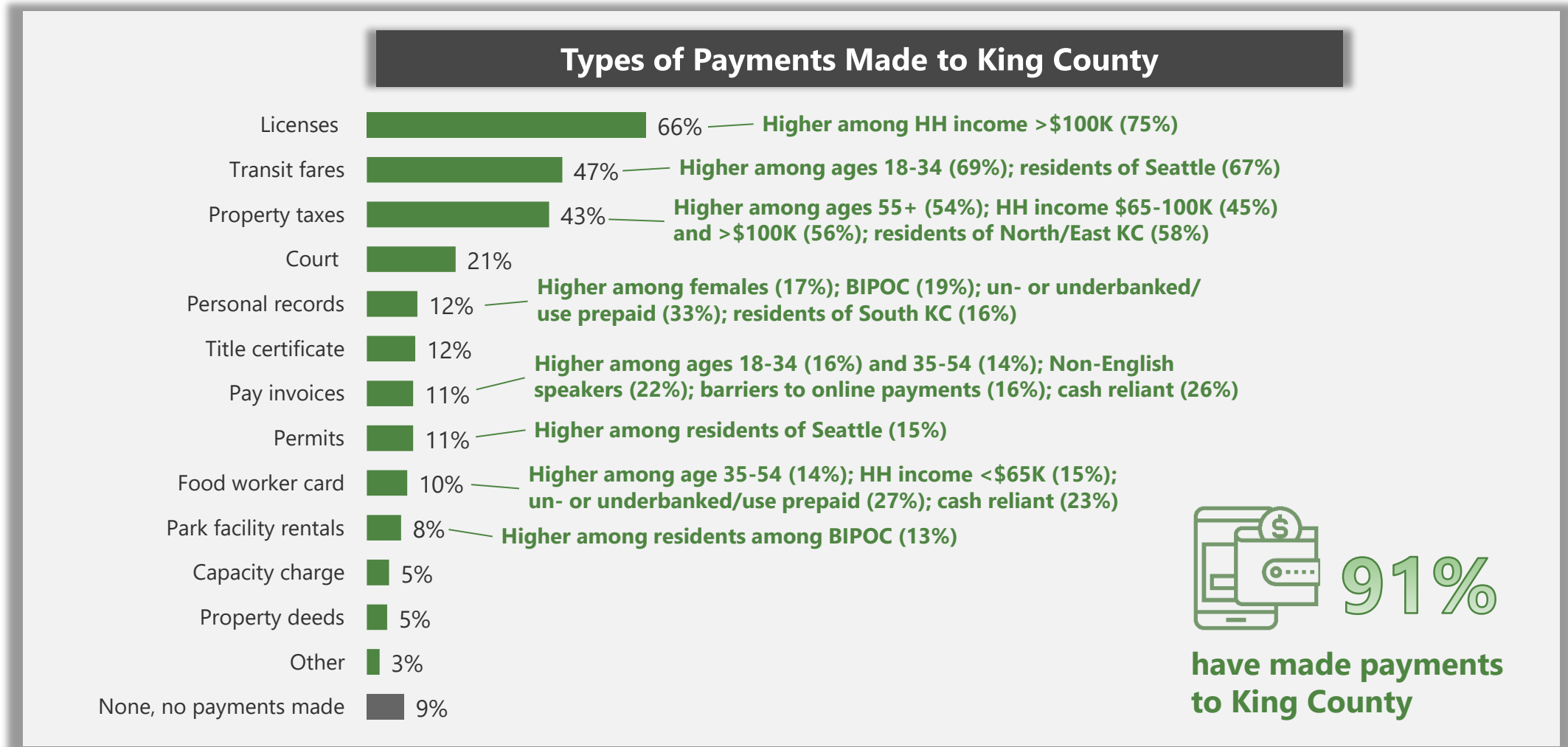
62%
562,590 Households

No Payment Barriers are households that do not have any limitations to making payments online.

**Objective #2:
Determine the need for alternative
ways to make payments to
King County**

Nine out of ten have made some type of payment to King County in the past three years.

Nearly all (98%) of those under age 34 have done so.



Base: Total (n=417 responding)

Q1 - Which payment types have you personally made to King County in the past three years (from 2020-present)?

Online dominates as the most popular way to make payments, but substantial numbers pay by mail or in person.

Three out of four went online to make their payments, two in five mailed in a check, one in four paid in person with a credit card, one in eight paid by phone.

Types of Payments Made to King County



Online: 74%



Mail: Check 40%, Credit Card 11%,
Money Order 4%, Cash 1%



In Person: Credit Card 26%, Check 9%,
Cash 9%, Money Order 3%

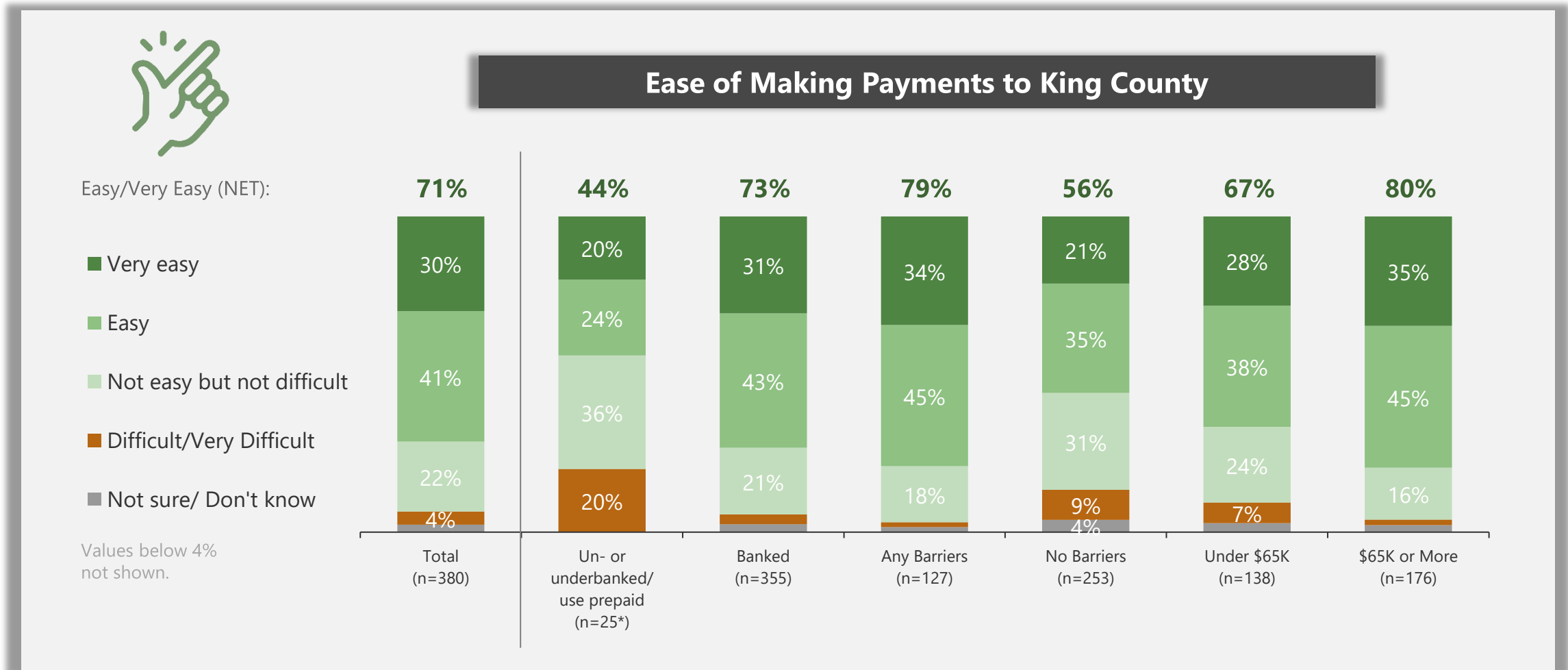


Telephone: 12%

Differences of note:

- Online: higher among ages 18-54; males; HH income >\$100K
 - Mail: higher among ages 55+; barriers to online payments
 - In Person credit/debit card: higher among ages 18-54; residents of Seattle
 - Telephone: higher among females; HH income <\$100K; BIPOC; un- or underbanked/use prepaid; barriers to online payments
-
- HH income <\$65K are more likely to pay in person with cash or money order or by mail with a money order
 - BIPOC are more likely to pay in person (cash or money order) or by telephone
 - Un- or underbanked/use prepaid are more likely to pay by telephone or in person via cash

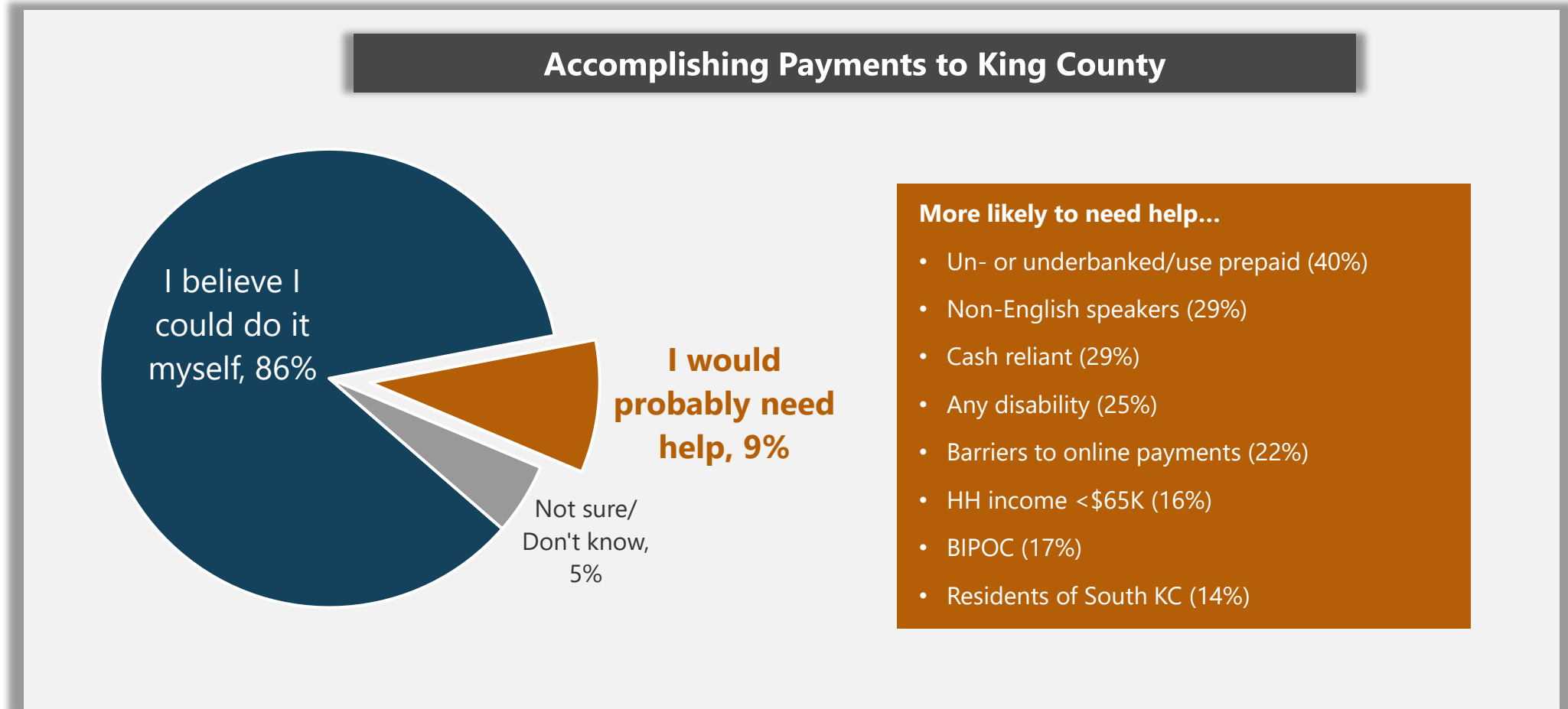
While most find it easy to make a payment to King County, the sentiment is much different when looking at the unbanked/underbanked segment of the population where less than half find it easy and one in five find it difficult.



Base: Have made payments to KC in past three years (n=380 responding)
 Q3 - Overall, how easy is it to make a payment to King County?

A large majority think they would know how to make a payment to King County, but one in eleven feel they would probably need help from someone else.

Those most likely to require help are residents who are unbanked/underbanked, non-English speaking, cash reliant, disabled, and/or with barriers to online payments.



Objective #3:
Identify total expected usage of self-serve payment kiosks and which populations are most likely to use the kiosks

Over a third would be likely to use a payment kiosk to make payments to King County.

Those who are unbanked/underbanked, use prepaid debit cards, or are cash reliant are the most likely to use the kiosks; however, three out of ten (31%) residents who have no barriers to paying online are also likely to use the self-serve kiosks.

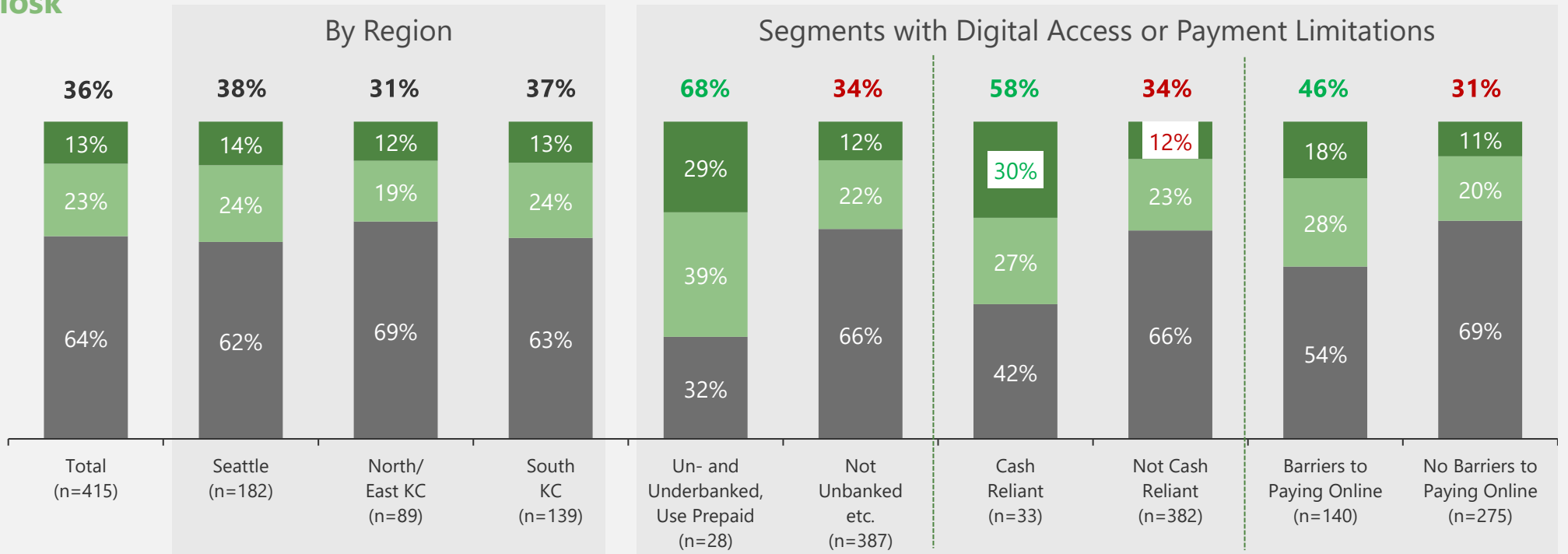


36%

Likely to use the payment kiosk

Likelihood of Using the Kiosk to Make Payments to King County

- Definitely/Probably Would (NET):
- Definitely would use
 - Probably would use
 - Would NOT use (NET)



Green=Significantly higher/ Red=Significantly lower than at least 1 other region; or their segment counterpart

Other population groups with a higher than average likelihood to use the kiosks include residents who are: Non-English speaking, BIPOC, lower income, and ages 35-54.



36%

Likely to use the payment kiosk

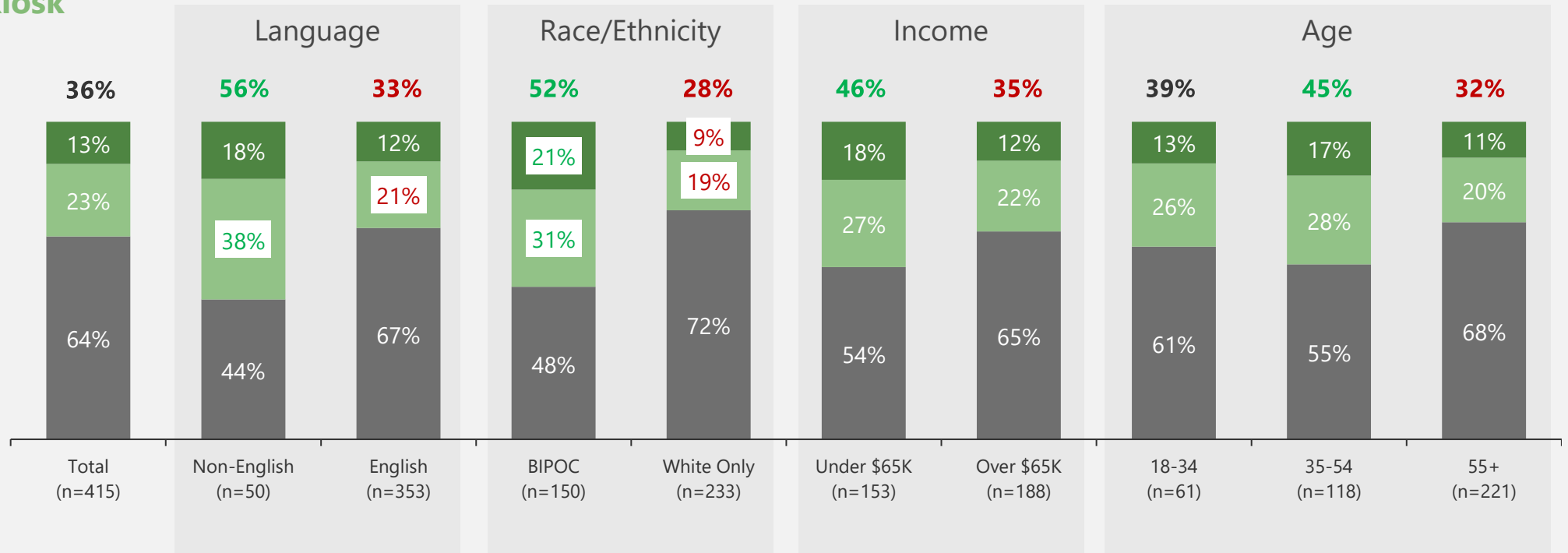
Likelihood of Using the Kiosk to Make Payments to King County

Definitely/Probably Would (NET):

■ Definitely would use

■ Probably would use

■ Would NOT use (NET)



Green=Significantly higher/ Red=Significantly lower than at least 1 other region; or their segment counterpart

Base: Total (n=415 responding)

Q14 - Assuming the kiosk was located in a convenient and accessible location for you, how likely are you to use this type of kiosk to make payments?

One in eight (13%) definitely would be likely to use this payment kiosk.

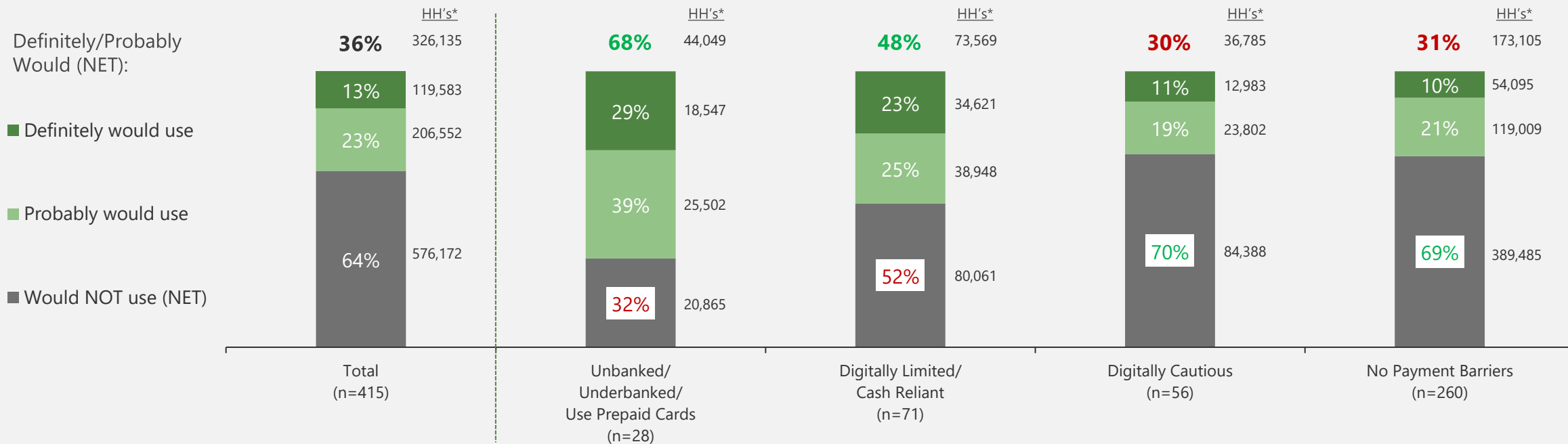
Three in ten (29%) of those who are “unbanked/underbanked, use prepaid debit cards” and nearly a quarter (23%) of those “Digitally Limited/Cash Reliant” indicated they definitely would be likely to use the kiosks. This equates to 53,168 households between these two groups, plus an additional 67,078 households from the remaining groups definitely would use these kiosks.



36%

Likely to use the payment kiosk

Likelihood of Using the Kiosk to Make Payments to King County



Green=Significantly higher/ Red=Significantly lower than at least 2 other groups

Base: Total (n=415 responding)

Q14 - Assuming the kiosk was located in a convenient and accessible location for you, how likely are you to use this type of kiosk to make payments?

*Based on 2021 ACS 5-Year Est.: 902,308 total households

Target Populations – Use of Kiosks

36% of residents are likely to use the kiosks



Unbanked/ Underbanked/ Prepaid Cards

68% would use
44,049 Households

“Definitely/Probably Would” Use

29% definitely would use
18,547 Households

39% probably would use
25,502 Households

Unbanked, Underbanked, Use Prepaid Card are households who either do not have a banking relationship at all, have a limited banking relations, or use other methods of transacting such as money orders, cashier checks, and pre-paid debit cards.



Digitally Limited/ Cash Reliant

48% would use
73,569 Households

“Definitely/Probably Would” Use

23% definitely would use
34,621 Households

25% probably would use
38,948 Households

Digitally Limited/Cash Reliant are those households that have one or more barrier to making payments online which are not related to being unbanked or underbanked. These could include limited or no internet access, no devices on which to access the internet, limited/no skills in which to make payments online, or being cash reliant.



Digitally Cautious

30% would use
36,785 Households

“Definitely/Probably Would” Use

11% definitely would use
12,983 Households

19% probably would use
23,802 Households

Digitally Cautious are those households who do not make online payments in many cases due to concerns about privacy and security of payments made digitally.



No Payment Barriers

31% would use
173,105 Households
“Definitely/Probably Would” Use

10% definitely would use
54,095 Households

21% probably would use
119,009 Households

No Payment Barriers are households that do not have any limitations to making payments online.

Target Populations – Use of Kiosks

36% of residents are likely to use the kiosks

“Definitely/Probably Would” Use the Kiosks

Age

18-34

39% would use
230,537
Individuals
(est. total: 585,948)

35-54

45% would use
288,766
Individuals
(est. total: 642,914)

55+

32% would use
177,225
Individuals
(est. total: 559,524)

Disability

Any

38% would use
~135,386
Individuals
(est. total: 352,971)

None

36% would use
~512,984
Individuals
(est. total: 1,435,415)

Race/Ethnicity

BIPOC

52% would use
~399,174
Individuals
(est. total: 767,643)

White Only

28% would use
~284,757
Individuals
(est. total: 1,020,743)

Language

Non-English

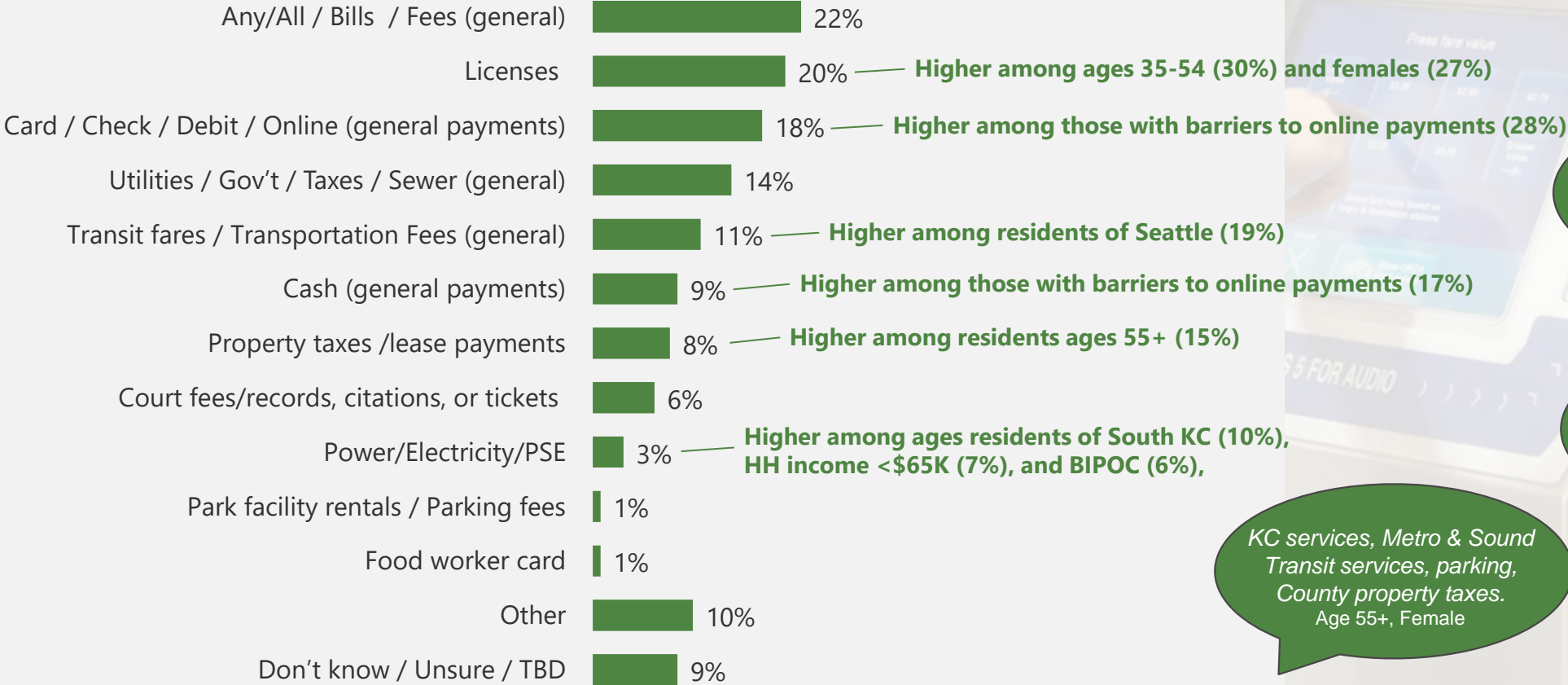
56% would use
~289,361
Individuals
(est. total: 516,716)

English

33% would use
~425,091
Individuals
(est. total: 1,271,670)

The most common responses for what types of payments they would make using the payment kiosk include any type of bill or fee, licenses, utilities, taxes, and transit fares.

Types of Payments Would Make Using the Kiosk



I'd use the kiosks to pay any of the payments listed that can be made to King County.
Age 35-54, Female

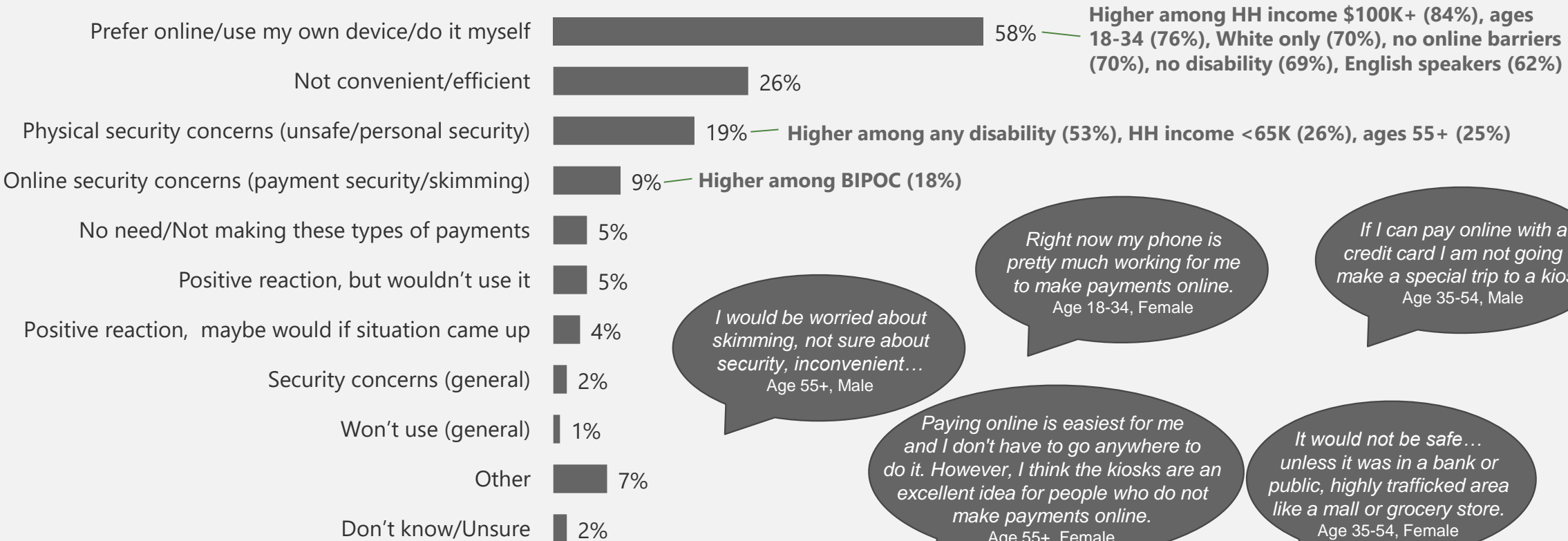
I'd use the kiosks to pay time sensitive payments... Tickets, traffic violations.
Age 35-54, Male

KC services, Metro & Sound Transit services, parking, County property taxes.
Age 55+, Female

Base: Would probably or definitely make payments using the kiosk (n=125 responding)
Q15 - What type of payments would you make using this type of kiosk?

Those who would not use the payment kiosk primarily cite a preference to make their payments online, using their own device. They mention lack of convenience, as well as physical and online security concerns.

Reasons They Would Not Use the Payment Kiosk



I would be worried about skimming, not sure about security, inconvenient...
Age 55+, Male

Right now my phone is pretty much working for me to make payments online.
Age 18-34, Female

If I can pay online with a credit card I am not going to make a special trip to a kiosk.
Age 35-54, Male

Paying online is easiest for me and I don't have to go anywhere to do it. However, I think the kiosks are an excellent idea for people who do not make payments online.
Age 55+, Female

It would not be safe... unless it was in a bank or public, highly trafficked area like a mall or grocery store.
Age 35-54, Female

Base: Online respondents who would not make payments using the kiosk (n=111 responding)
Q16 - Why would you not make payments using this type of kiosk?

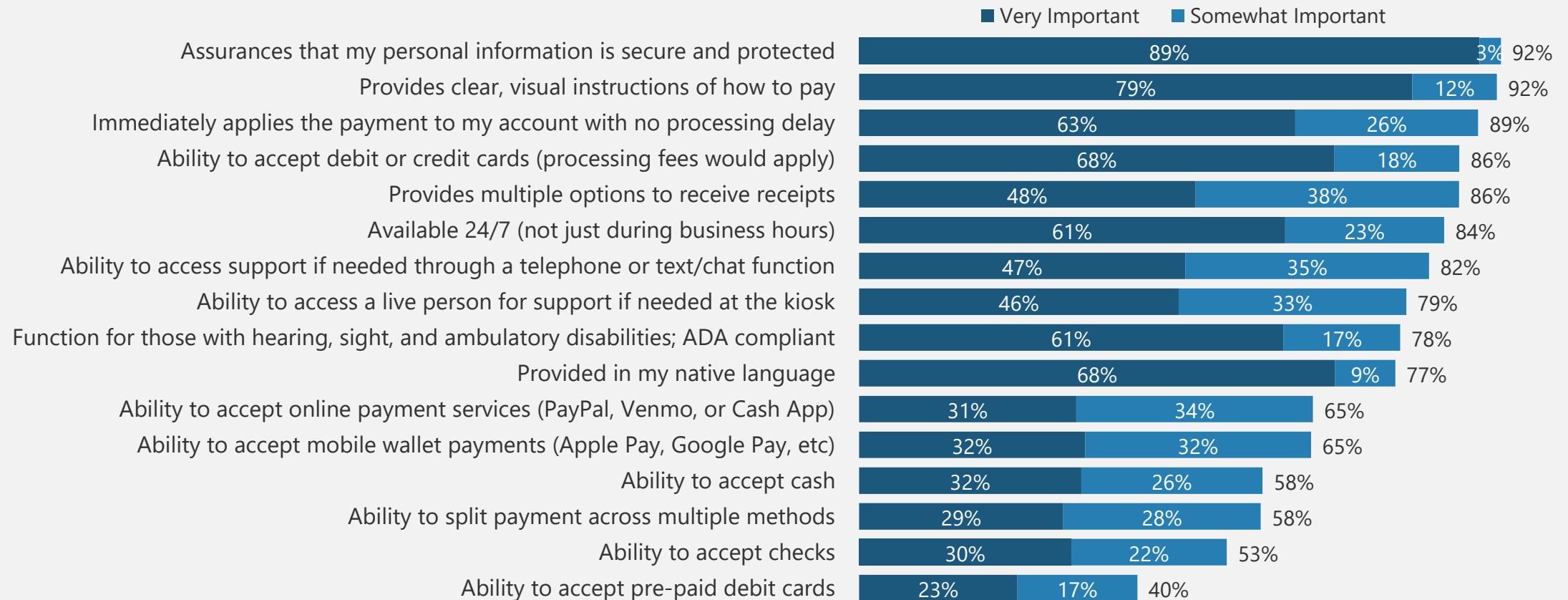
Objective #4:

**Identify the key features and
functionality of the self-serve kiosks**

Top tier kiosk features include information security assurances, clear instructions, immediate payment processing, ability to accept debit or credit cards, and 24/7 availability. Secondary features include access to support, accessible/ADA compliant, and provided in their native language.

The ability to accept online payment services, mobile wallet payments, cash, checks, and prepaid debit cards are of less importance to respondents in total.

Importance of Kiosk Features and Functionality



Those with payment limitations show some distinct differences in priorities compared to those without limitations. The cash reliant place a higher importance on most of these features, while those who are un- or underbanked/use prepaid debit cards place a high priority on the ability to accept cash, the ability to split payments across methods, and the ability to accept prepaid debit cards.

Importance of Kiosk Features and Functionality

Rated Very or Somewhat Important	Total	Cash Reliant		Un-/Underbanked, Use Prepaid Debit Cards		Barriers to Online Payments	
		Yes	No	Yes	No	1 or More	None
Assurances that personal information is secure and protected	92%	96%	92%	85%	93%	96%	91%
Clear, visual instructions of how to pay	92%	96%	91%	88%	92%	94%	90%
Immediately applies payment with no processing delay	89%	96%	88%	81%	89%	92%	87%
Provides multiple options to receive receipts	86%	96%	85%	88%	86%	91%	84%
Ability to accept debit or credit cards (processing fees)	86%	92%	86%	81%	87%	89%	85%
Available 24/7 (not just during business hours)	84%	93%	83%	86%	84%	86%	83%
Ability to access support through phone or text/chat function	82%	92%	81%	85%	82%	89%	79%
Ability to access a live person for support if needed at the kiosk	79%	92%	77%	85%	78%	89%	74%
Provided in my native language	77%	93%	76%	88%	76%	83%	74%
Function for hearing/sight/ambulatory disabilities; ADA compliant	78%	96%	76%	92%	76%	87%	74%
Ability to accept mobile wallet payment	65%	63%	65%	68%	65%	68%	64%
Ability to accept online payment services	65%	82%	64%	79%	64%	73%	62%
Ability to accept cash	58%	100%	54%	88%	56%	74%	51%
Ability to split payment across multiple methods	58%	91%	55%	83%	56%	77%	50%
Ability to accept checks	53%	62%	52%	62%	52%	67%	46%
Ability to accept pre-paid debit cards	40%	79%	37%	76%	37%	58%	32%

Green=Significantly higher/ Red=Significantly lower than their segment counterpart



Those with digital barriers place a higher importance on

- the ability to access support if needed,
- functionality to address disabilities,
- the ability to accept a variety of payment methods and to split payments across methods.

Younger respondents assign higher importance to most of these features compared to those who are older, and BIPOC respondents assign higher importance across the board compared to their White counterparts.

Differences in importance ratings can also be seen based on primary language, household income, the presence of a disability, and region. There were no significant differences by gender with the exception that female respondents assign higher importance to the ability to accept debit or credit cards.

Importance of Kiosk Features and Functionality

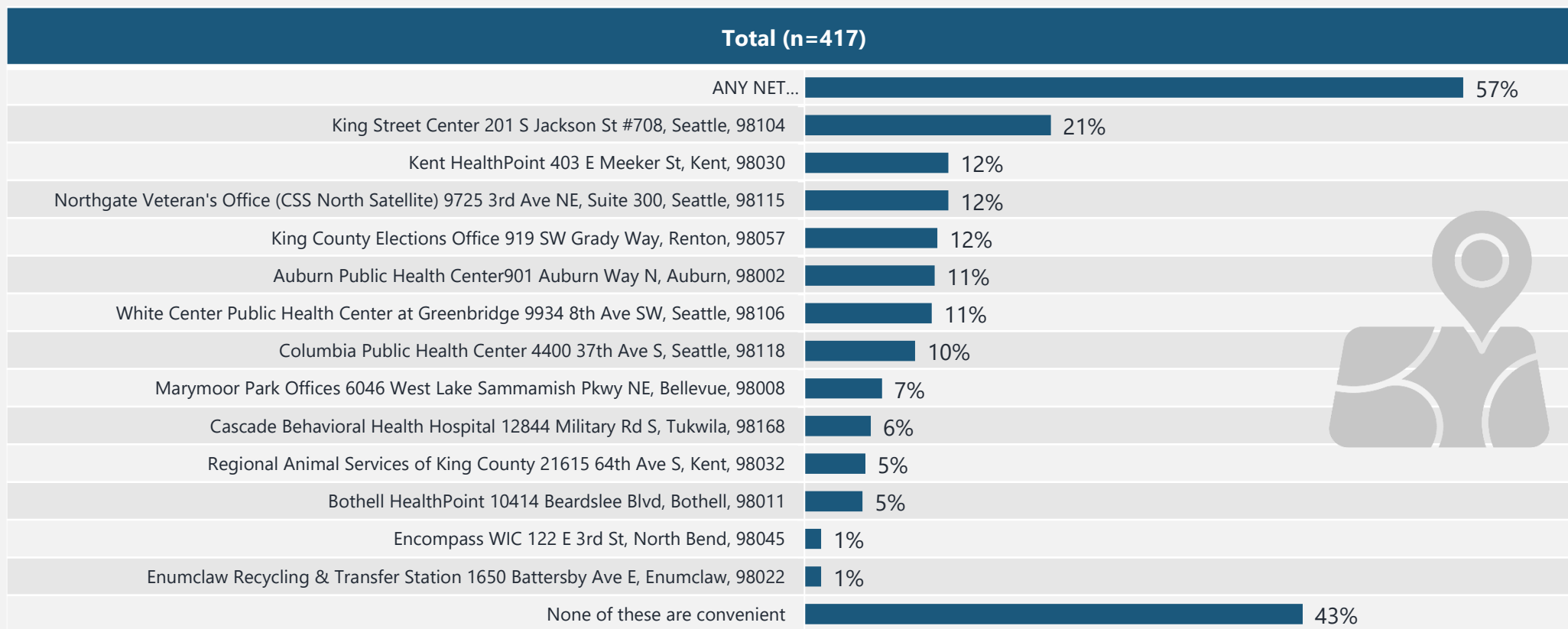
Rated Very or Somewhat Important	Total	Age			Household Income			Race		Primary Language		Disability		Region		
		18-34	35-54	55+	Under \$65K	\$65K-\$100K	Above \$100K	BIPOC	White Only	English	Non-English	Any	None	Seattle	North/East KC	South KC
Assurances that personal information is secure and protected	92%	98%	92%	90%	92%	98%	93%	97%	89%	92%	95%	92%	92%	94%	95%	88%
Provides clear, visual instructions of how to pay	92%	98%	93%	89%	91%	98%	93%	96%	88%	91%	95%	92%	91%	93%	95%	87%
Immediately applies payment with no processing delay	89%	98%	89%	85%	90%	93%	89%	94%	86%	88%	93%	88%	89%	91%	89%	84%
Provides multiple options to receive receipts	86%	93%	86%	83%	86%	94%	85%	93%	80%	85%	90%	87%	85%	87%	87%	84%
Ability to accept debit or credit cards (processing fees)	86%	97%	89%	80%	87%	91%	88%	93%	82%	85%	93%	85%	87%	88%	85%	83%
Available 24/7 (not just during business hours)	84%	95%	84%	80%	83%	87%	84%	95%	76%	82%	93%	84%	83%	88%	84%	77%
Ability to access support through phone or text/chat function	82%	86%	84%	79%	84%	88%	81%	88%	78%	80%	93%	84%	81%	85%	81%	78%
Ability to access a live person for support if needed at the kiosk	79%	88%	74%	78%	87%	78%	72%	85%	74%	77%	88%	83%	77%	78%	71%	83%
Provided in my native language	77%	85%	80%	71%	83%	67%	76%	84%	72%	76%	82%	85%	74%	84%	66%	72%
Function for hearing/sight/ambulatory disabilities; ADA compliant	78%	86%	80%	72%	84%	70%	72%	89%	70%	74%	97%	90%	74%	84%	66%	75%
Ability to accept mobile wallet payment	65%	86%	71%	52%	66%	65%	67%	81%	52%	61%	84%	59%	66%	73%	67%	50%
Ability to accept online payment services	65%	80%	74%	52%	66%	65%	64%	83%	51%	62%	89%	58%	67%	74%	63%	53%
Ability to accept cash	58%	64%	61%	52%	72%	53%	45%	71%	47%	54%	81%	73%	54%	58%	52%	59%
Ability to split payment across multiple methods	58%	67%	62%	49%	72%	66%	39%	75%	45%	53%	83%	77%	52%	61%	45%	60%
Ability to accept checks	53%	47%	44%	61%	58%	44%	44%	60%	46%	48%	76%	57%	51%	47%	55%	58%
Ability to accept pre-paid debit cards	40%	42%	43%	35%	54%	31%	25%	56%	26%	36%	67%	49%	37%	43%	32%	39%

Green=Significantly higher/ Red=Significantly lower than at least 1 other region; or their segment counterpart

Objective #5: **Inform the selection of locations for the self-serve kiosks**

Given the list of choices, *King Street Center* and *Northgate Veteran's Office* are the most popular kiosk locations among Seattle residents, *Marymoor Park Offices* and *Bothell HealthPoint* are most popular among those from North/East KC, and *Kent HealthPoint*, *Auburn Public Health Center*, and the *King County Elections Office* are most popular among those from South KC.

Preferred Locations for the Payment Kiosk

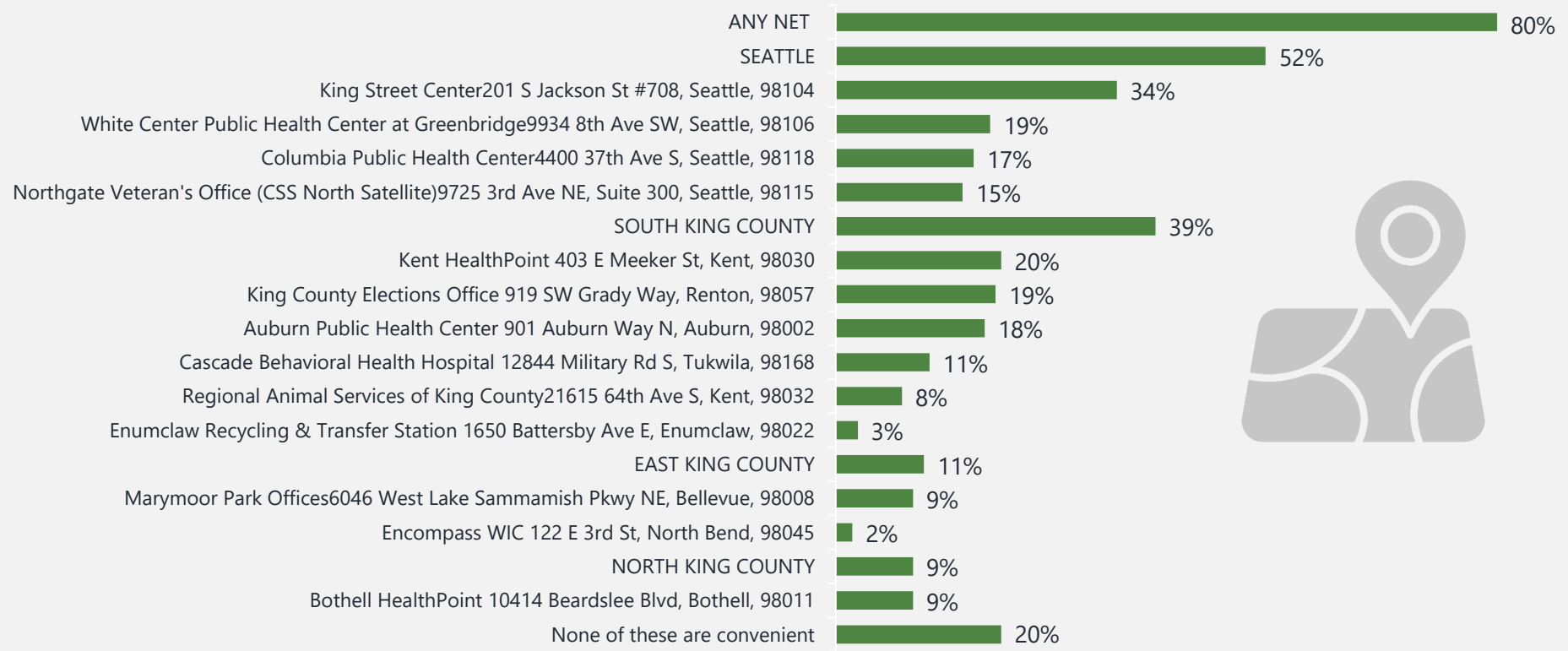


Base: Total (n=417 responding)

Q19 - Which of the following proposed locations for the King County payment kiosks would you find most convenient? Please select up to five locations that would be convenient for you.

Among those likely to use the kiosk, four out of five found at least one of the proposed locations convenient. *King Street Center* continues to be the most convenient location by far with over a third of those likely to use the kiosks endorsing this location as convenient. This is followed by *Kent HealthPoint* (20%), *White Center Public Health Center* (19%), *King County Elections Office in Renton* (19%), *Auburn Public Health Center* (18%), and *Columbia Public Health Center* (17%),

Preferred Locations for the Payment Kiosk – Among Those Likely to Use the Kiosk



Green=Significantly higher/ Red=Significantly lower than at least 1 other region

Base: Those who definitely would/probably would use the payment kiosk (n=150 responding)

Q19 - Which of the following proposed locations for the King County payment kiosks would you find most convenient? Please select up to five locations that would be convenient for you.

Community Engagement

Focus Group Overview and Methodology

Research Objective:

Develop a deeper understand of the current payment journey, including trigger points, motivations, and barriers.

Methodology:

Four 60-minute group discussions held with King County residents

Group 1 – Online (held May 16, 2023) – 8 respondents

Group 2 – Online (held May 16, 2023) – 5 respondents

Group 3 – Opinions LTD in Tukwila, WA (held May 25, 2023) – 9 respondents

Group 4 – Opinions LTD in Tukwila, WA (held May 25, 2023) – 6 respondents

Scope of Discussion and Renumeration:

- Group 1 and 2 were a mixture of engaged community residents and those who had barriers to payments.
- Group 3 and 4 were limited to those who had digital access or payment limitations (e.g. unbanked or underbanked).
- All participants received \$75 in appreciation of their time and sharing of opinions.
- Screening criteria and respondent profiles are included in the Appendix.



Focus Group Recruitment and Public Input

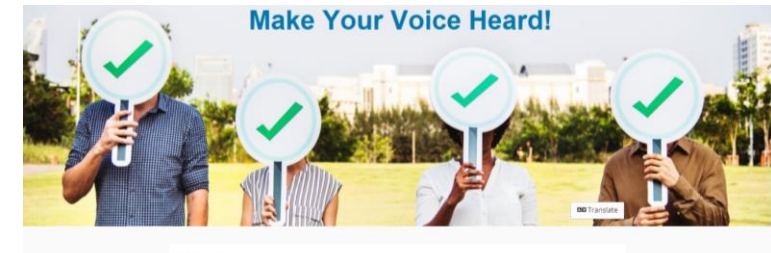
Research Objective:


A website was created for the dual purpose of community engagement and online focus group recruitment using King County's Public Input community engagement platform. Once the online focus groups were fully recruited, the Public Input site was modified to encourage participation in the online survey.

Methods of Public Engagement:

The Public Input website was "live" from April 27 – May 20, 2023, and was supported by the following means:

- The King County Public Input panel of engaged citizens
- Newsletter placements (i.e., Office of Equity, Racial and Social Justice, Unincorporated Area Community News, Office of Equity, Race and Social Justice, Financial Empowerment Network of Washington State)
- By request of stakeholder "Network of Networks" including:
 - King County Disability Equity Network (KCDEN)
 - King County Disability Affinity Group
 - King County Equity, Inclusion and Belonging Network
 - Community of Opportunity
 - Tribal Technology Training Program
- Paid (Facebook, Instagram) and unpaid (Facebook, Nextdoor, Twitter, LinkedIn) social media placements reaching over 16,000 county residents
- In total, the website was viewed over 1100 times and 85 residents participated.





 Payment Kiosk Study

We want to hear from you regarding the **PAYMENT SYSTEMS** that King County offers and evaluate new opportunities to better serve residents.

 King County, WA
37,337 followers
6d • 


King County Information Technology and its research partner are conducting a series of discussion groups and want to hear from you on how they can make payments for King County services better.

Help King County better serve residents by participating in a short discussion. Space is limited. Follow the link to learn more and sign up.


 King County 
King County • 27 Apr

Help King County better serve residents by participating in a short discussion. Space is limited. Follow the link to learn more and sign up.

The King County Department of Information Technology is conducting a series of discussion groups and want to hear from you on how they can make payments for King County services better.

 Payment Kiosk Study
publicinput.com • 1 min read

Space is limited. Follow the link to learn more and sign up.

 Payment Kiosk Study - PublicInput
publicinput.com

Focus Groups Summary Highlights

- Online is the most popular way participants make payments to King County, especially those who are banked and without digital barriers. Popular payment vehicles include ACH payments, credit or debit cards, or digital wallets. Mobile payment services are not as commonly used for King County payments.
- Mailed checks, payments made in-person and/or those made in cash, while less common, are seen as important options. The underbanked are more likely than the banked to make payments to King County via cash or money order.
- Most have had a positive experience when making payments to King County. They describe the process as “easy,” and the various payment options work well for them.
- They think King County should do what they can to expand their ability to take the widest variety of payment types as possible, *including cash*. Whether they use it or not, participants feel that cash should always be an option when making payments to King County. As one put it – “*if you can’t pay by cash and that’s all you have, you lose.*”
- Most have at least some concerns about security and privacy when making online payments; however, feel general trust that their online payments to King County will be secure.
- Reaction to the kiosk concept was mixed – on the positive side there was appreciation for the effort to increase accessibility, especially for those with digital or other payment barriers, but there were concerns regarding physical and online security which would need to be addressed in order for it to be embraced.
 - The kiosk concept was seen as a convenient and important option for those without internet service or those who prefer to not make payments online. Those used to making online payments to King County from home primarily see themselves using the kiosks once in a while, if they are located in places where they are already doing business, and they needed or wanted to take care of payments while out and about.
 - Security and convenient locations are primary concerns and may be more important than 24/7 accessibility.
- Regarding features and functionality, the kiosks should be being easy to use, reliable, with some availability of technical support. They want their payments to be credited immediately.
- The kiosks should accept a wide variety of payment vehicles (cash, credit cards, and pre-paid debit cards along with digital wallets). Most participants are willing to give up 24/7 accessibility for a safe and secure environment. They see libraries as a natural partnership.

How they currently make payments to King County...

- Online is the most popular way participants make payments to King County, especially those who are banked and without digital barriers. Popular payment vehicles include ACH payments, credit or debit cards, or digital wallets.

"I do everything online... either credit card or a direct eCheck payment... I mostly do it online with just direct bank deposit and checks..." (Multiple Participants, Online G1)

"I use the ORCA app... (with) Google Pay. So, it's all online for me... (The Google Pay) is linked to my debit card... There are certainly some auto pay bills that I have that do go on a credit card, but King County-related stuff, it's mostly debit card." (Female Participant, Online G2)

"(I make my payments) online, using a debit card... I use my Visa card for every payment – sometimes online, sometimes (in person)... All of my payments with King County... it's really easy to use my debit card, and then one of my payments that I make every month is actually through... ACH." (Multiple Participants, In-Person G3)

"We have moved to just doing everything online... Online is what's easy... Usually online... (with) a debit card... I use my bank's autopay feature, like pay bills and have them just send it..." (Multiple Participants, In-Person G4)

- When it comes to choosing to use a debit or credit card, some make a conscious decision to not use a credit card to avoid paying the convenience fee, while others will have payments automatically billed to a credit card for both convenience and to earn reward points.

"When I saw the fee that they charged because of (using) the credit card (for my property tax) I thought, no, I'll just pay for a stamp." (Female Participant, Online G1)

"I have my credit card stored and it's just automatically deducted... A, I get the rewards... (and) B I don't have to worry about it. It just takes care of itself." (Male Participant, Online G2)

- A few note they will choose to use a debit card over a credit card to ensure they're staying on budget, although they may utilize credit if their payment is large and their financial circumstances are tight.

- Mobile payment services are not as commonly used for King County payments, and one raised a concern about daily limits on these type of services and whether the amount would be sufficient to pay their property tax, for instance.

"My bank, for instance... will only allow you to make payments up to \$300 per day using their Venmo like thing. Meaning you could not pay your property taxes." (Female Participant, Online G1)

- Mailed checks, payments made in-person and/or those made in cash are less common. When cash is used, it tends to be for relatively small dollar transactions/fees. Examples include camping permits or loading money onto an ORCA card.

"For some permits or camping things... we have the ranger station, so I'll go in person for those." (Male Participant, Online G1)

"My ORCA card has an e purse... I just walk a block to the grocery store... and I give them cash to load my card. And that's most often how I do it." (Female Participant, Online G2)

- The underbanked are more likely than the banked to make payments to King County via cash or money order.

"I use a money order. I usually go in person, drop it off... I usually go down in person and pay cash. Usually, the courthouse is where I've been paying." (Multiple Participants, In-Person G4)

How they currently make general payments...

- **Cash, when used, tends to be for small purchases. Most view cash as less convenient, but a minority like the fact that using cash results in an immediate, straightforward transaction.**

"I use cash usually just for smaller amounts." (Female Participant, Online G1)

"I don't want to wait 45 days for it to be on my account. I don't have to worry about something happening at my transaction center... So it's safe, it's quick, I've never had my money taken from me, but through a debit card... I've always had problems. I've been hacked a few times where I haven't got that money... With my cash. I'm done. I'm over." (Female Participant, In-Person G3)

- **Cash may be used intentionally to support micro/small businesses, to put more money in the vendor's pocket, avoiding the credit card fee.**

"(I use cash) with small businesses in our downtown that prefer cash because it doesn't take the 2 or 3% out of their profits... I love to pay cash at the farmer's market... at small vendors like that." (Multiple Participants, Online G1)

"There's a couple really small kind of pop-up restaurants, as it were, food trucks, that sort of thing... they're tiny businesses that really can't afford to pay credit card fees. And so, I'm really cognizant of that. And so, I always try to pay in cash, so that they can stay in business." (Female Participant, Online G2)

- **While cash is not often used, there is agreement that *it should be an accepted form of payment*, especially for those with more limited means.**

"I'm always kind of appalled at places that don't allow cash, that's plastic only. I think that's really discriminatory. I could go on a tirade about it, but I'm horrified and as a business owner I always allow people the option of cash or plastic." (Female Participant, Online G1)

"There's so many barriers to why people either can't or won't get any kind of bank accounts... cash should still be accepted... I think it is very important." (Female Participant, Online G2)

- **Those with credit cards note that they are 'rewarded' or 'incentivized' to use them.**

"I like to pay everything I can really with a credit card because it's an Amtrak credit card and I get miles on it." (Female Participant, Online G1)

"I can go months without paying cash for (anything), and I can't remember the last time I wrote a check, it all goes on the card... I'm literally getting paid back for doing that, I'm incentivized to do so." (Male Participant, Online G2)

- **Digital wallets are popular for the convenience of tap and pay and not having to carry a wallet.**

"Just recently, I went to a performance at an arts venue, and it was tap my phone to pay... I know people that just use tap and pay for literally everything." (Multiple Participants, Online G2)

"I don't carry cash very often, it's just easier to load something into Apple Pay, or my Apple wallet still has my debit card, so you can pick or choose which one you want to use. It's just convenience... Convenience. Amazon Go is awesome. We've got that one there in Seattle. It just walk in, it walk out... For safety reasons, I don't carry cash with me." (Multiple, Angela, Mauro, Anna In-Person G3)

"I use Google Pay a lot of times.... Yeah, it's just kind of like, 'Oh, I forgot my wallet. OK, I've got my phone.' You know?" (Multiple Participants, In-Person G4)

"I love digital wallets... Venmo was acquired by PayPal 10 years ago, and they've really upped their security features... And also, just the ease of it, just pulling it up on my phone... If I'm walking the dog, I pay for my coffee with my phone not to worry about having my wallet on me." (Female Participant, Online G1)

How they currently make general payments (continued)...

- **Mobile payment services like Venmo and Cash App are commonly used to transfer money to family and friends, and some use them to make payments to businesses.**

"I use Venmo just to send money to friends or receive money from friends... to settle up on a bill. (It's kind of one-to-one with people you know. Not so much with businesses or entities?) No, I would use a card for that and Venmo for individuals." (Male Participant, Online G2)

"I use PayPal quite a bit. (Venmo? Cash App?) All three of them... For me, convenience of like - a lot people I know are on it, so I pay whoever I owe money to that way. It makes it super easy... I'm always buying stuff for people in the family. Paying each other back on Zelle... (Do you ever use it to pay businesses?) I use it for Netflix and stuff like that. I use PayPal online... I just use it for paying friends." (Multiple Participants, In-Person G4)

"It just kind of depends on the situation. If I'm not carrying cash, like at church... then I can (use) Venmo and Cash App." (Female Participant, In-Person G3)

- **PayPal was cited as offering a safer way to shop online, especially from lesser known websites, because of protections it provides.**

"Sometimes you want to buy a product and the site of that, you don't know if it's legitimate. So PayPal is like that whole barrier. So they don't have your information right then and there." (Female Participant, In-Person G3)

- **Prepaid debit cards are less commonly used. Some worry about losing the value if they lose the card, or whether they are subject to scammers. However, the un- or underbanked find them especially useful.**

"Yes, I've used them, but that's not the regular, ongoing way that I would make payments." (Male Participant, Online G1)

"I have used a prepaid debit card. I call it my travel card... I kind of worry about that card. If I carry it with me and somebody finds it, they can go shop... So I don't think it's a secure way to- Anybody can take your prepaid debit card and buy things... I always fear that someone will steal it, but yes, I've used it for bills and payments. But when you use your bank debit card, you have a lot of backup from them, if something goes wrong." (Female Participant, In-Person G3)

"Lately a lot of them, prepaid cards and gift cards, they're scamming them as soon as you load the money... I prefer a credit card." (Female Participant, In-Person G3)

"I don't use credit cards. (Do you use debit cards?) Yes. All the time. They are usually prepaid like PayPal, Cash App... T-Mobile Money or something like that." (Male Participant, In-Person G4)

"I think I've received prepaid cards a few times and then used them, but I don't generally use them, but I think it goes back to that people should have as many options as possible. And I was just reading something about that it's because there are places that don't take cash, people who usually use cash will get prepaid cards." (Female Participant, Online G1)

Most have had a positive experience when making payments to King County.

- Making payments to King County is described by most as “easy,” and the various payment options work well for them.

“It’s easy... I’m used to doing that using my credit card online and so it’s zing, zing and off I go... I agree, I find it easy to use... I just like that there’s the electronic check option because although I have credit cards, I don’t want to pay a big, hefty fee, especially for property taxes.” (Multiple Participants, Online G1)

“For me, it’s been pretty easy, but I am coming from a place of privilege and I have internet access and I have a phone and I have multiple options.” (Female Participant, Online G2)

“It’s straightforward, and a lot of times (they) can automatically just deduct it for you and you don’t have to worry about it at all.” (Male Participant, In-Person G3)

- Having the option to pay for some things in person, such as licenses or park passes at the Work-Sports store, is convenient and appreciated.

“(Have you paid in person?) Discover pass, crabbing license, hunting license, fishing things like that. National parks passes, forest passes... You can (do it online)... generally I’m around town anyways and the fact that I can do that at the Work-Sports is convenient.” (Male Participant, Online G1)

- They like being able to “load money onto an ORCA card” and note that it is easy to do online, but limited locations to so in person makes them question the accessibility to those without online access.

“Aren’t there only two or three places where you can walk in and actually load into the Orca card?... Yeah, I am able to do it online.” (Multiple Participants, Online G2)

- Some note that not all types of payments are accepted online. They think King County should accept online tools like PayPal, Venmo and Cash App, as well as offering access to digital wallets. Even if they would not use the tools themselves, they think there should be the option.

“I don’t believe you can pay King County with PayPal... I’d like to pay with PayPal... I don’t have to give my credit card number so that removes a layer of concern.” (Male Participant, Online G1)

“Please take Venmo. It’s one of the easiest payment systems... super quick... only a couple of buttons to push... it gives me proof of the transaction. I love just pointing my phone and boom, that’s it... (Would you see value in the county offering access to digital wallets for payments?) Yes, I just think the more forms, methods of payment, the better.” (Female Participant, Online G2)

“I think that even though I don’t use (mobile payment services), I think that they should be available because so many people do use them. That they should have the option... It should be easy for people to pay these fees, these things owed to King County.” (Female Participant, Online G1)

- One raises concern about the fees associated with some of payment options, which may place undue burden on the most vulnerable.

“I think the problem is that when we use those types of payment forms, then there’s this substantial amount of money that is being charged on top of it... I’ve seen things that were up to like \$20 to process a payment but if I used my banking information, then it would be cheaper. So, I wonder, if this is going to be something that’s going to help underrepresented families and citizens, why would you charge that amount of money when obviously they don’t have a bank account or those kinds of financial institutions to have that support.” (Female Participant, Online G1)

- If they need to pay in person, having to wait in a long line can make the experience onerous.

“(They wouldn’t accept) the kind of payment I’m trying to use online... It was a prepaid card. It wasn’t an actual bank card... (Since they wouldn’t accept the prepaid card online) I’m going to pay cash... I just want to pay it and get out of there, and I’ve got to go wait in line... I sat there for 45 minutes when all I want to do is make one payment on something.” (Male Participant, In-Person G4)

Cash should always be an option when making payments to King County. As one put it – “if you can’t pay by cash and that’s all you have, you lose.”

- They think King County should do what they can to expand their ability to take the widest variety of payment types as possible, *including cash*.

“I think a county that’s supposed to be representing everybody, they should be making things accessible. And... figure out ways to be able to accept cash.” (Male Participant, Online G1)

“I think it would be nice if there were places that you could pay more in cash... A lot of the troubled community for a lot of reasons don’t have credit cards... refugee populations... the homeless... a lot of people either have terrible credit to the point where it’s hard to even get a bank account.” (Female Participant, Online G2)

“When Covid first happened and all the in-person shut down, that made it hard for a lot of people. In communities too, where places started going cashless and you have to do everything online... it can be really difficult... Just making sure to have some hubs, somewhere downtown for folks to go... cash is something that I think needs to be accepted.” (Female Participant, Online G2)

“I feel like there should always be the option (to pay cash).” (Female Participant, In-Person G3)

Most have at least some concerns about security and privacy when making online payments.

- They cite known cases of hacking and fraud, and some have direct experience. They feel that a credit card offers more protection than a debit card, or that they gain security benefits using a service like PayPal.

"I feel nervous... about my information being online." (Female Participant, In-Person G3)

"Well, if you have a credit card, you can always challenge that. That's one of the benefits of a credit card. With a debit card, it's gone. And it's always harder to recover money than to have a deal so that you don't have to pay it in the first place, which is the difference between a credit card and the debit card." (Male Participant, Online G2)

"I feel pretty secure making my payments online. If I did feel insecure for any reason, I'd probably try to find a place to do it in person." (Female Participant, Online G2)

"I also think that paying with a credit card – they have certain build-in safety things. So, I have paid online with credit cards long before I started giving whoever got the payment access to my bank... I now do make bank payments from the bank online, but it took much longer before I felt comfortable doing that because again, I said credit cards have the security." (Female Participant, Online G1)

"That's why I use PayPal. I don't give my credit card to anyone... I work in cybersecurity and I just - governments and medical are just getting owned by hackers... And the problem is there are so many departments. One might be good... they have all kinds of rules, but it's not enforced across departments." (Male Participant, In-Person G4)

- Some prefer to use cash to bypass the risk of online payments or will use the telephone to call-in their payment information.

"I have had a couple of times with my debit credit card being hacked and money taken out, so I prefer more cash. Like when I go to the state parks and stuff, I like to see the ranger... you can pay with them right there for the pass... get your receipt right then and there and just straight cash is done instead of waiting 3-5 days to take it off your card." (Female Participant, In-Person G3)

"(Any concerns about security online?) Yes, that's why I call all the time. And I never leave my number on file." (Female Participant, In-Person G4)

- Most feel general trust that their online payments to King County will be secure, but they will still take precautions, since they know even government entities can be hacked.

"As far as portals or whatever they're called go, I trust my ACH payment to King County. I know nobody's going to get that information." (Female Participant, In-Person G3)

"I'm a pretty much digital native, so I'm not worrying too much about it. Philip raised a good point that I feel pretty protected by always paying via card. I don't know if I'd use a debit card online, but I don't use a debit card much anyway." (Male Participant, Online G2)

"I tend to think for something like the county that their level of security, I'm hoping, is really secure.... since they're usually taking large payments. I maybe erroneously tend to think they're secure... maybe I'm being naive." (Female Participant, Online G1)

"(Are you still seeing concerns with King County?) I think I would potentially trust it a little bit more because it's a government entity - But still not complete trust." (Female Participant, In-Person G4)

Reaction to the kiosk concept was mixed – on the positive side there was appreciation for the effort to increase accessibility, especially for those with digital or other payment barriers, but there were concerns regarding physical and online security which would need to be addressed.

- The kiosk concept was seen as a convenient and important option for those without internet service or those who prefer to not make payments online.

"I think it makes sense, especially for people who don't have internet at home or computers or just don't feel safe or secure. I think there'd be this element of thinking, oh, well, this is a secure and a convenient way while I'm out and about." (Male Participant, Online G1)

"It's really inclusive. I guess I'm a little worried about where in Seattle would you put something that accepts cash that's open 24 hours a day around Seattle." (Female Participant, Online G2)

"(First reactions, do you like the idea?) Yes... Yes... Like an ATM, kind of handy... It sounds good." (Multiple Participants, In-Person G4)

"I think it sounds good, except they need to be sure it's secure." (Female Participant, In-Person G4)

"For people that have a computer, you're still going to have to put your card in and all that kind of stuff. Is it any safer than paying at home online? Unless it's just that they don't have access to a computer." (Female Participant, In-Person G4)

"I think it would be helpful for some folks. It would just be a matter of where it would be located, so it could be helpful to the most folks." (Female Participant, Online G2)

- Those used to making online payments to King County from home primarily see themselves using the kiosks once in a while, if they are in places where they are already doing business, and they needed/wanted to take care of payments while out and about.

"(Would you use it?) If it's convenient. I need to get a payment and I'm out- I usually pay on my computer or my phone. I'd use it, if it's there." (Male Participant, In-Person G4)

"Locate them in the normal pathways that people are going, that's what's- If you're doing it in person, that's what makes it convenient. Somewhere where you're already in the vicinity... I might use them if they were located where I was at and there was either an incentive or it was just so convenient that you just walk across it. I wouldn't be opposed to use that necessarily. Right now, I'm just used to paying (online)." (Male Participant, Online G1)

"I love that library idea. That would be so convenient for me. Have a trusted business downtown, something like that. The local QFC or the BECU or something." (Male Participant, Online G1)

- The kiosks could also be useful for making last minute payments to avoid late fees (assuming the payment was credited immediately).

"I would use it as a last-minute kind of thing. Like if, 'Oh, I was supposed to pay for yada, yada,' you know? I would use it, but it would be last minute." (Female Participant, In-Person G3)

- If the kiosk allows them to avoid convenience fees, that would increase its appeal.

"If you could, if it didn't have convenience fees, would you drive to the library to pay three bills and save \$15?... Hell yes! If it was a matter of a few bills and each one had a convenience fee and it could save you 10 or \$15, of course I'd go." (Multiple Participants, In-Person G3)

Security and convenient locations are primary concerns, and may be more important than 24/7 accessibility.

- While it could impact 24/7 accessibility, most like the idea of payment kiosks located in places they already use, such as the post office, libraries, or stores. Not only would this feel convenient, it would also feel more secure, and be especially safer for individuals who pay in cash.

"Libraries... They're in every neighborhood... that would be much safer and save the county money than building these kiosks and having to do security and whatnot." (Female Participant, Online G1)

"It should be in a secured place of business - like the T-Mobile one I use, it's in the store... (If it's available 24/7, that has implications as to where they are placed.) Maybe they shouldn't be 24/7." (Female Participant, In-Person G4)

"For instance, Bartell Drugs, many of them have at their customer service desk. You can reload your Orca card with cash or card, and they might take checks for that as well. I'm not sure. And I think that that has been a really good option for people who hopefully navigate with cash and who are near Bartell Drugs much of the time." (Female Participant, Online G2)

"I'm worried about just convenience and my security. Will there be somebody just knowing that that's where people will pay and they'll just stake it out? They're pulling out cash and run off with the wallet. Is it going to be inside a building, or is it going to be sitting out?" (Female Participant, In-Person G3)

"You can go into select Safeways or Walmarts and pay bills through them at their customer service. (So you would see it as more convenient if they partnered with a store?) I'd be more likely to use that, yes. And go inside and then take cash, checks, money orders, debit card, and pay it that way too instead of out in the- I don't even use ATMs. I go in my bank." (Female Participant, In-Person G3)

- If a standalone kiosk, they suggest locations have a vestibule with security cameras, like some ATMs.

"There are some banks that do have a secure 24/7 cash ATMs where you walk inside the building and your ATMs are there and it's all on camera, et cetera. I would feel comfortable if the kiosks were in a situation like that. But a standalone in a parking lot somewhere, no way." (Female Participant, Online G1)

"Like an ATM, is it something that could be put in a lobby where they have a door where you can still go in the building versus the ATM sitting out in the open?" (Female Participant, In-Person G4)

- While they like the idea of 24/7 availability, they realize that may make security more challenging.

"I think that what comes out of this in a sense is the fact that having something that is open 24 hours a day may not be a realistic thing. Because if you're going to have it inside in some other business, I don't think we have very many places in this area, at least, that are open 24 hours a day. But from a safety and security perspective, that seems like preferable." (Female Participant, Online G1)

"I mean, 24 hours would be great, but maybe that isn't an option right now." (Female Participant, Online G2)

- Besides physical security, they are concerned about skimming.

"I would be hesitant to use one... (concerned about) card skimming, depending on how the portal for payment has been set up. So, if there's either some way, like on the portal to give people additional security and information... Double check if it's a physical card skimmer, what to look for, stuff like that because I'm especially aware of folks like my father or grandparents who they're very trusting... And that's when they're more likely to be susceptible to scams." (Female Participant, Online G1)

"(Concerns?) Location and security. Like, if this kiosk accepts cards, then how to protect against the card skimmers, that sort of thing." (Female Participant, Online G2)

- Technical difficulties were also a concern. They want to know how those potential situations would be addressed or resolved.

"I just think of the ATM stuff that I've seen happen in the past... all of a sudden (something) will go wacky... so what do you do?" (Male Participant, In-Person G4)

"I had a problem like that with an ATM. I put in money for rent and then it crashed and took my card and my money, and then it was like three weeks before my bank refunded me, so if the whole system crashes after you put the money in..." (Male Participant, In-Person G4)

Regarding features and functionality, the kiosks should be being easy to use, reliable, with some availability of technical support. They want their payments to be credited immediately.

- They want the kiosks to be easy to use and accessible to all types of people. They want it to be simple to complete the transaction and to do so with a minimum of personal information. They don't want to spend a lot of time at the kiosk typing in a bunch of numbers. They suggest being able to use account or phone numbers, a passcode, or their email to identify themselves.

"Accessibility, ADA compliant, making sure everyone can use it from a visual, auditory aspect, certainly multilingual." (Female Participant, Online G1)

"I feel like the expectation is for the kiosk to do exactly what it's supposed to do... It needs to be black and white. It needs to pay this bill, this bill does take this... and give a receipt. (What about your personal information?) You should have an account number... Or your phone number... or email... Not your bank account number." (Multiple Participants, In-Person G3)

"Just an easier way to access your account... some kind of whatever passcode or a certain thing you put in... where you're not sitting there and typing all that information." (Male Participant, In-Person G4)

"Maybe some way to link it, kind of like you do your Good To Go pass or something? Or you set up an account, but you don't have to type it, and then you use a pin and a pass- to sign in?" (Female Participant, In-Person G4)

- They feel technical reliability is a must. They expect regular maintenance so the kiosks aren't 'out of order' for days. They want cash readers that work well, with accuracy. Some would like an actual person there to help, even if only during set hours. At a minimum they want some way to get help if there is a technical problem or issue.

"I think it is important that there is still a human there if someone needs coaching or help. (What about access to remote assistance or is on-site necessary?) I think on-site... and they can help people how to use it and then next time maybe they can navigate it by themselves. And then that might help with a little bit with security... Maybe it could pivot to once a week... or during certain hours" (Multiple Participants, Online G2)

"If you're paying with cash, you want to have something that the cash reader is very accurate and doesn't cause problems, takes your cash and doesn't record it." (Female Participant, Online G1)

"If having trouble there's a phone number to call because everybody's going to have a phone. Even if it isn't a smartphone, they got a phone to be able to walk through it if you're having trouble, I think would be wonderful. Not a chat, but a real person on the end of the line." (Female Participant, Online G1)

"If something jams in, is somebody going to be there to help you with it?... Even ATM machines still jam till this day, or they error on the screen. Is somebody going to be able to help you right away? Or you have to call, leave a message, we'll reply in 7-10 days. Is there somebody there right away to fix your problem, help you, still give you receipt, everything right there?" (Female Participant, In-Person G3)

- They want payments to be credited immediately. (This is especially important for those paying at the last minute.)

"It would also be nice for payments to go through it immediately." (Female Participant, In-Person G3)

"I'm one whose usually right on the deadline or if not a little bit closer to late, so, if it takes it a few days to clear I'm definitely late and got to pay a fee or they're charging us a fee. So, if that's something I don't have to worry if it gets instantly into your account, that'd be amazing." (Male Participant, In-Person G4)

The kiosks should accept a wide variety of payment vehicles, including cash. Most participants are willing to give up 24/7 accessibility for a safe and secure environment. They see libraries as a natural partnership.

- The payment kiosk should accept cash, credit cards, and pre-paid debit cards along with digital wallets. Online payment services like PayPal or Venmo aren't as important, but "having all options" is seen as a plus, even if they would not personally use the method. If paying by cash, they would like a secondary type of payment acknowledgement, in case the paper receipt is lost. For payments in odd amounts, the issue of not getting cash back will need to be addressed.

"(Should it accept digital wallets?) Depends on where my money is at the time – if it's debit card, if it needs to go on a credit card, if my money's in my digital wallet. Having all the options available would be the most beneficial thing for me." (Female Participant, In-Person G3)

"(Would you want it to take digital wallet payments?) I would... I think most people would... (How about prepaid debit cards?) I'm sure it is important for some." (Multiple Participants, In-Person G4)

"If folks are using cash payments, can they input their email or something so they can get another record? If they lose their receipt, it's not like that's the only record of payment for reference. That would be really important." (Female Participant, Online G1)

(Should it take PayPal, Venmo, Cash App) If it was a bill type of account, I wouldn't be doing that." (Male Participant, In-Person G4)

- Some who work second or third shifts would really like to have the 24/7 accessibility, but others do not feel the security concerns are worth the trade-off of the 24/7 accessibility, especially when so many can make payments through their phone at any time.

"I'd really like that 24/7, like I said, because I'm really (up at all hours)." (Male Participant, In-Person G3)

"(What about that notion that it's 24/7, how important do you guys think that is?) I realize that people do work different shifts in different jobs... but it seems more people have a smartphone. Even homeless people have smartphones. I mean, their phones are being given out. It seems 24/7, you don't even have to go to a library to access internet. Everybody has internet. If you have a smartphone, you can do 24/7. As long as you can convert your cash to a digital wallet." (Female Participant, Online G1)

- A number see the benefits of partnering with libraries, although that would limit the hours. They see libraries as a good place to start, since they are located across communities, provide a familiar, safe environment, and have support resources in place.

"I was kind of thinking libraries when we were first talking about it because libraries have all kinds of helpful resources for everybody and they're a drop-in center for people as well, and they do have folks that kind of work as social service and are already at the library. So, I think that might be a good partnership." (Female Participant, Online G2)

"(Partnering with libraries) would reduce the risk of vandalism. You'd lose the 24-hour aspect, but you would gain a lot of other advantages, and plus people are used to- they know where libraries are. That would seem like a good idea." (Male Participant, Online G2)

"This week a King County public health officer will come to the library, hook people up with health insurance, ORCA cards, all sorts of things. So, it really is a natural partnership." (Female Participant, Online G2)

On the Public Input site, residents were asked how the county could make it easier to make payments to the county. Examples of responses are shown below.

What could the county do to make it easier to make payments to the county?

Please tell us by writing in your comment below.

Systems that accept more forms of Payment

14 days ago

If you are talking about property taxes, most all mortgages pay these for us. In all my 50+ years living in KC, I've never had to pay anything directly.

17 days ago

Email bills instead of paper mail

18 days ago

Nothing. It is easy to make payments to KC. Do you really think this is worth a public engagement campaign?

18 days ago

I've only made a payment online to King County for my property tax. It would be convenient to have kiosks like cash machines. Having an intuitive interface should be the goal

19 days ago

Don't charge extra for online payments for property taxes. Sure the costs of opening and processing paper checks exceeds online payments.

19 days ago

Add free payment options.

19 days ago

Not charging fees

19 days ago

I just wrote about it above. It should be possible to add value to your orca card or get an orcard at UW Medicine or Harborview, including after 5 pm, and the payments need to upload to the bus drivers systems immediately. And the guards at UW Medicine and Harborview need to have bus passes to give to people in case, for some reason, they can't get home.

20 days ago

To get a senior citizen orca card I had to travel to the office in person on 2nd and Jackson Sts. in Seattle. The same when I lost the card and had to get a new one. Also, I once made a payment at 2nd and Jackson to put more money on my ORca card. But the payment didn't upload to the bus system. The driver let me go up the hill to Harborview. But coming back, the driver wouldn't let me on the bus, so I had to walk from Harborview to 2nd and Jackson, but the office was closed, but fortunately the guard gave me a bus ticket so I could get home. There really should be orca card purchase and upgrade machines at Harborview and UW Medical Center locations and the guards at Harborview and UW Medicine should have bus passes in case people have a situation in which they can't get home.

20 days ago

The payments is online

20 days ago

Accept all forms across all departments. Standardize it! Widen it!

20 days ago

Update technology.

Have 1 payment screen online

Show complete amount to be charged prior to how to pay screen

Add a call to make payment line

Authorize local store or L&O collect payments

Appendix

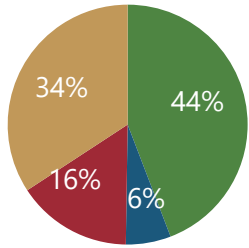
- Demographics
- Research Materials

Demographics of Quantitative Study Participants

The responding population differs from the King County population in the following ways: more likely to be female, older, living in smaller households, less likely to have children, more educated, more likely to be retired, and less racial/ethnically diverse.

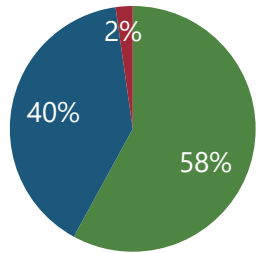
Region

- Seattle
- North KC
- Eastside
- South KC



Gender

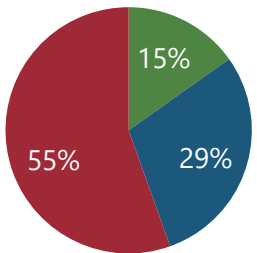
- Female
- Male
- Non-binary



King County gender mix: Female 50%; Male 50%*

Age Range

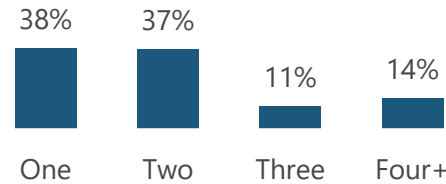
- 18-34
- 35-54
- 55+



King County age mix:
18-34 33%, 35-54 36%, 55+ 31%

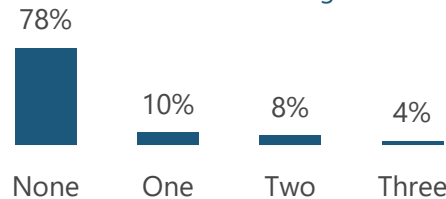
Household Overview

Number in HH Average: 2.0



King County average HH size: 2.4

Presence of Children 22% Children in HH Average: 1.7



King County – 28% have children in the HH

HH Income		FPL	
<\$37K	26%	Under 150%	18%
\$37K-\$64.9K	19%	Under 200%	24%
\$65K-\$99.9K	19%	Not under FPL 200%	76%
\$100K+	36%		

King County: <\$35K 15%, \$25K-\$74.9K 21%, \$75K-\$99.9K 11%, \$100K+ 53%

Education

Schooling Completed

High school or less	14%
Some college, technical, vocational, 2 year degree	25%
Four-year degree	30%
Some post graduate, Graduate or professional degree	31%

King County: HS or less 23%, at least some college 26%, Bachelor's degree or higher 51%

Employment

Employment Status

Employed (net)	56%
Unemployed	5%
Retired	34%
Student	4%
Homemaker	4%
Other	5%

King County: 67% employed, based on population age 16+ 1.84 million

Race / Ethnicity

Employment Status

White	72%
Asian	17%
Black/AA/African	11%
Native Am/AK Native	5%
Native Hawaiian/PI	1%
Middle Eastern	1%
Other	3%

White only, 61%

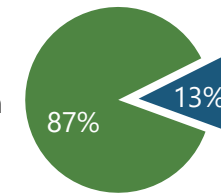
BIPOC, 39%

Hispanic origin: 8%

King County: based on total population 2.24M - 57% White only, 43% BIPOC; 10% Hispanic; 19% Asian; 6% Black/AA

Language in the HH

- English
- Non-English

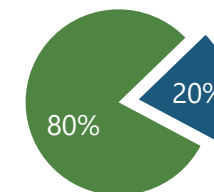


Spanish 2%
Mandarin 2%
Vietnamese 2%
Other 7%

Understand English:
96% well; 3% not well;
1% not at all

Presence of Disability

- None
- Any



Difficulty-walking 14%
Difficulty-errands 7%
Cognitive impairment 6%
Hearing impairment 3%
Difficulty-bathing/dressing 2%
Sight impairment 1%

*General Population figures based on 2021 ACS 5-Year Projections.
Population Age 18+ 1,788,396; Total Households 902,308; Total Population 2.24M

Research Materials

The following are provided under separate cover:

Quantitative Survey Materials

- Mail survey and cover letter
- Verbatim responses
- Data cross-tabulations

Focus Group Materials

- Recruitment screener
- Moderator's guide
- Participant grids
- Videos

Public Input Website

- Questionnaire
- Verbatim responses

King County Moderator's Discussion Guide

INTRODUCTION AND REVIEW OF OBJECTIVES

- On behalf of King County, thank you for attending this discussion about Payment Systems for King County.
- I have a series of questions to ask but there are no right or wrong answers – you have been invited in hopes that you will provide your personal and opinions on the subject matter.
- We are audio recording to provide an accurate accounting of what went on here.
- However, your confidentiality will be maintained, and all quotations will be reported anonymously.
- We hope to have a discussion so invite you to engage with one another on the topic. We ask that we all respect one another's opinions and perspectives whether we happen to agree or not.

King County residents make various types of payments to King County for things like property taxes, licenses and permits, court fees, transit fares for ORCA cards and other things. Thinking about your experiences over the past few years, how do you typically make payments to King County? What form of payment do you typically rely on?

Tell me about your experiences making payments to King County. What comes to your mind when you think about making payments to King County?

How has the experience making payments to King County changed since the onset of the COVID pandemic? Have you noticed any impacts due to the pandemic? Have you noticed any impacts to the experience as we have begun to "open back up"?

Thinking about the ways you might make payments to businesses and other organizations, tell me about your current use of cash for payments. In what situations do you prefer to use cash? What is your reaction when businesses and other types of organizations move away from cash, and, in some cases, refuse to accept cash? Is that a good thing or a bad thing in your mind?

What about credit cards - do you use or rely on them? In what circumstances? Do you want to be able to use credit cards to make payments to business or to government entities? Why or why not?

- (Repeat question set for online tools like PayPal/Venmo/Cash app, digital wallets, and pre-paid/reloadable cards.)

How do you feel about making payments online? Do you have any level of concern about making online payments? Why do you say that? Are there barriers that stand in your way to making payments online?

King County is investigating ways to increase the number of options available to residents when it comes to making payments to the county. One of the possible payment methods is via a Self-Service Payment Kiosk. These kiosks would provide King County residents a fast and secure way to pay county bills using cash, check, or card. They could be available 24/7 at several locations across the county. They would be accessible in multiple languages and would be ADA compliant. (Show images?)

Overall, what is your reaction to the idea of King County providing access to Self-Service Payment Kiosks? Do you like the idea? What concerns do you have?

Would you use such a Kiosk if it were convenient and accessible to you? When I say convenient and accessible, what does that mean to you in a payment kiosk? What would like a convenient and accessible experience feel like?

What types of payments can you imagine using these Kiosks for? Are there any types of payments you would not want to make using a Kiosk like this?

What kinds of features do you think King County should be sure to consider making available in Self-Service Payment Kiosks? What features would you like to see in the kiosks' user interface to make the payment process more intuitive and user-friendly? Are there any examples of kiosks or other payment systems that you particularly like or dislike? How important is the availability of on-site or remote assistance?

Security and privacy: Can you provide examples of any security or privacy concerns you've had when paying to King County or other organizations? How might the proposed kiosks address these concerns?

Apart from making payments, would you like the kiosks to offer any other services related to King County, such as providing information, forms, or resources? If so, what specific services would you find helpful?

Additional services: Apart from making payments, would you like the kiosks to offer any other services related to King County, such as providing information, forms, or resources? If so, what specific services would you find helpful?

IF time permits: Would you support King County partnering with local businesses or organizations (like Fire stations or libraries) to host payment kiosks at their locations? Why or why not?

Considering what we've been discussing today, what other ways might King County address the needs/opportunities/challenges associated with payments discussed today? Are there other effective ways that King County can better serve residents regarding these issues?

Thank you for participating!

King County Online Discussion Group Recruiting Screener

1. Do you reside/live in King County, Wa?

Yes

No

2. What is your zip code? _____

3. Overall, how easy or hard is it to make a payment to King County?

5	Very easy
4	Easy
3	Not easy but not difficult
2	Difficult
1	Very difficult
6	Not sure/ Don't know

4. Does your household currently have any accounts with a financial institution such as a bank, credit union, or other financial institution that provides checking or savings accounts?

1	Yes – my household has a banking account
2	No – my household does not have any bank accounts
3	Not sure if household has a bank account

Which of the following barriers do you have to making payments over the internet? Select all that apply

1	Limited or no access to the internet
2	Limited or no device to access the internet
3	Slow or unreliable internet – speeds are too slow or internet is not consistent enough
4	Device I use to access the internet has too small of a screen to make payments
5	I don't know how to access or use the internet to make payments
6	I am not comfortable using the internet to pay bills or make payments – I worry about privacy and security
7	I don't have a method of payment that I can use online / no way to make payments online
7	Other reasons why I cannot or don't want to use the internet to make payments (please specify)
8	None – I have no barriers to accessing and using the internet to make payments or pay bills

5. What level of concern, if any, do you have in making payments online?

1	No concerns at all	
2	Some concerns, depends on the situation	
3	Significant concerns when making payments online	
4	I don't make online payments	

6. What is your gender? Select all that apply.

1	Female	
2	Male	
3	Non-binary or gender non-confirming	
4	Prefer to self-describe:	OPEN-END

7. Which race / ethnicity do you consider yourself to be? Select all that apply

1	Asian	
2	Black / African American / African Descent	
3	Middle Eastern	
4	Native American or Alaska Native	
5	Native Hawaiian / Pacific Islander	
6	White	
7	Other, please specify:	OPEN-END
8	Prefer not to answer	EXCLUSIVE

8. How well do you understand and speak English?

1	Very well
2	Well
3	Not well
4	Not at all
9	Prefer not to answer

9. Are you currently experiencing any of the following disabilities which impact your ability to conduct daily activities?

1	Deaf or serious difficulty hearing
2	Blind or serious difficulty seeing even when wearing glasses
3	Serious difficulty concentrating, remembering, or making decisions
4	Serious difficulty walking or climbing stairs
5	Serious difficulty dressing or bathing
6	Difficulty doing errands alone such as visiting a doctor's office or shopping
7	No, none of the above limiting disabilities
8	Prefer not to answer

If you would be interested in participating in a discussion group regarding payment methods for local government services please provide your contact information. The focus groups are being sponsored by King County Department of Information Technology. For your participation, you would be paid \$75 for your time.

Your participation will help guide new services to help all King County residents.

Group times:

May 15: 2 pm

May 15: 6:30 pm

King County Online Participant Profiles

Monday, May 15, 2023						
	First	Gender	Banked/Underbanked	Internet barriers	Ethnicity	Zip Code
2-3 pm	Richard	Male	Banked	None	White	98115
2-3 pm	Kay	Female	Banked	None	Black	98003
2-3 pm	Diane	Female	Banked	None	White	98070
2-3 pm	Mayra	Female	Banked	None	Hispanic	98122
2-3 pm	Ben	Male	Banked	None	White	98022
2-3 pm	Debbie	Female	Banked	None	White	98052
2-3 pm	Annemarie	Female	Banked	None	White	98146
2-3 pm	Lynette	Female	Banked	None	White	
6:30 - 7:30 pm	Philip	Male	Banked	None	White	98122
6:30 - 7:30 pm	David	Male	Banked	None	White	98102
6:30 - 7:30 pm	Kelsey-Lynn	Female	Banked	None	White	98198
6:30 - 7:30 pm	Janet	Female	Banked	Slow internet	White	98070
6:30 - 7:30 pm	Elizabeth	Female	Banked	None	White	98022

King County Payment Systems In-person Discussion Group Recruiting Screener

1. Do you reside/live in King County, Wa?

Yes

No

2. What is your zip code? _____

(Unbanked) I have a few questions to ask to determine if you qualify. These questions related to your use of financial institutions and your use of the internet.

3. Have you experienced any of the following in the past three years (since the start of 2020)? Select all that apply.

In the past three years have you...

1	Taken out a payday loan	Yes	No
2	Been denied when requesting to open a checking account	Yes	No
3	Been denied when requesting to open any other type of deposit account (not a checking account).	Yes	No
4	Been required to pay monthly fees in order to maintain a checking account.	Yes	No
5	Chosen not to have a checking account at all due to concerns or the belief that you would not qualify.	Yes	No
6	Had a checking account closed by the financial institution (e.g. not due to your own request)	Yes	No
7	Used paid check-cashing services	Yes	No
8	Had wages paid via a pre-paid card because you had no other way to accept your earned wages	Yes	No
9	Used mobile payment services in place of a checking account	Yes	No
10	Bought a money order	Yes	No

11	Struggled to find a way to accept a payment because you did not have the type of banking account needed	Yes	No
12	Unable to pay all of my monthly bills	Yes	No

IF YES TO ANY OF THESE, QUALIFY AS UNDERBANKED

4. Now thinking about your use of the internet. What level of concern, if any, do you have in making payments online?

1	No concerns at all	
2	Some concerns, depends on the situation	
3	Significant concerns when making payments online	
4	I don't make online payments	

5. How reliant are you on others to help you make payments online?

1	Don't rely on anyone – I do it myself	
2	Rely somewhat on others – sometimes others help me	
3	Rely entirely on others to help me make payments online	
4	I don't make online payments	

6. Which of the following barriers do you have to making payments over the internet?

1	Limited or no access to the internet	Yes	No
2	Limited or no device to access the internet	Yes	No
3	Slow or unreliable internet – speeds are too slow or internet is not consistent enough	Yes	No
4	Device I use to access the internet has too small of a screen to make payments	Yes	No
5	I don't know how to access or use the internet to make payments	Yes	No
6	I am not comfortable using the internet to pay bills or make payments – I worry about privacy and security	Yes	No
7	I don't have a method of payment that I can use online / no way to make payments online	Yes	No
8	None – I have no barriers to accessing and using the internet to make payments or pay bills		

IF YES TO ANY HIGHLIGHTED, QUALIFY AS UNDERCONNECTED

7. What is your age? _____

8. What is your gender?

Please check all that apply.

1	Female	
2	Male	
3	Non-binary or gender non-confirming	

4	Prefer to self-describe:	OPEN-END
5	Prefer not to answer	EXCLUSIVE

9. Are you of Hispanic, Latino, or Spanish origin?

Please select one.

c1	Yes	
c2	No	
c3	Prefer not to answer	

10. Which race / ethnicity do you consider yourself to be?

Please check all that apply.

1	Asian	
2	Black / African American / African Descent	
3	Middle Eastern	
4	Native American or Alaska Native	
5	Native Hawaiian / Pacific Islander	
6	White	
7	Other, please specify:	OPEN-END
8	Prefer not to answer	EXCLUSIVE

Seeking mix of age, gender, ethnicity

I would like to invite you to participate in a discussion group about regarding convenient payment methods for local government services. The focus groups are being sponsored by King County Department of Information Technology. For your participation, you would be paid \$75 for your time.

Your participation will help guide new services to help all King County residents.

Group times:

May 25: 3 pm

May 25: 5 pm

King County In-Person Participant Profiles

Thursday, May 25, 2023							Internet Barriers				
Group Time	Name	Gender	Age	Ethnicity	Zip Code	Underbankded indicators	Slow or unreliable internet – speeds are too slow or internet is not consistent enough	Device I use to access the internet has too small of a screen to make payments	I am not comfortable using the internet to pay bills or make payments – I worry about privacy and security	I don't have a method of payment that I can use online / no way to make payments online	None – I have no barriers to accessing and using the internet to make payments or pay bills
3:00-4:00 PM	Leah P	Female	58	White	98003	1					X
3:00-4:00 PM	Aleathea M	Female	41	White	98003	6			X		
3:00-4:00 PM	Anna T	Female	29	Asian	98030	2	X		X		
3:00-4:00 PM	Maurro R	Male	51	Native American or Alaska Native	98104	5					X
3:00-4:00 PM	Alex K	Male	35	Asian	98023	4		X	X		
3:00-4:00 PM	Julie M	Female	60	White	98155	1					X
3:00-4:00 PM	Juanita L	Female	44	Native American or Alaska Native	98030	10			X	X	
3:00-4:00 PM	Jerry P	Male	45	Asian	98059	1					X
3:00-4:00 PM	Angela J	Female	51	Black / African American / African	98003	2					X
3:00-4:00 PM	Ryan	Male	25	Asian	98116	2	X		X		
5:00-6:00 PM	Tammy T	Female	58	White	98148	0			X		
5:00-6:00 PM	Bob S	Male	54	White	98042	1			X		
5:00-6:00 PM	Tanya S	Female	50	White	98188	4					X
5:00-6:00 PM	Jennifer L	Female	42	White	98115	1					X
5:00-6:00 PM	Brian D	Male	34	Black / African American / African	98108	6					X
5:00-6:00 PM	Eric H	Male	36	White	98092	3					X
5:00-6:00 PM	Jovandra C	Female	33	Black / African American / African	98059	5			X		
5:00-6:00 PM	Troy D	Male	42	White	98030	8			X	X	
5:00-6:00 PM	Brett Turrell	Male	58	Latino	98166	1			X		
5:00-6:00 PM	an Diot-Stod	Male	32	White	98103	2					X

Site Prioritization Analysis Overview

Census tracts were scored by using eight different criteria with data from the American Community Survey, the Centers for Disease Control, and King County GIS. King County’s Ballot Drop Off Location Expansion Plan was used as a template to inform the overall methodology associated with location analysis and scoring. The scoring allows for interpretation and although imperfect, provides a high-level overview of census tracts that may benefit from the program.

The scoring looked at social vulnerability, access to technology, percentage of residents who are below the poverty level, and traditional and alternative banking options within the tract. For each variable, a score is applied, and all variables are then added for a total score. Once a total score was established for each tract, King County sites within those tracts were overlaid to determine priority and suitability for placing kiosks and holding community engagement meetings.

Data Used in Scoring and Analysis

Centers for Disease Control - 2018 Social Vulnerability Index

Link to Metadata:

https://www.atsdr.cdc.gov/placeandhealth/svi/documentation/pdf/SVI2018Documentation_01192022_1.pdf

Overview: The SVI is the “degree to which a community exhibits certain social conditions, including high poverty, low percentage of vehicle access, or crowded households, may affect that community’s ability to prevent human suffering and financial loss in the event of disaster.” The SVI is calculated on the tract level and is based on Socioeconomic, Household Composition & Disability, Minority Status & Language, and Housing Type & Transportation variables. The overall summary ranking variable that combines the four variables is RPL_Themes which was used for this analysis.

Fields Used in Analysis: RPL_THEMES (Overall SVI Index)

Scoring: Data was classified into 4 ranges using Natural Breaks methodology. A higher score indicates more vulnerability.

SVI	Score
NULL or 0 - .25	0
.25 - .53	3
.53 - .78	7
.77 - .99	10

American Community Survey – Percent of Households with no internet access

Link to Metadata:

https://services.arcgis.com/P3ePLMYs2RVChkIx/arcgis/rest/services/ACS_Internet_by_Income_Boundaries/FeatureServer

Overview: This layer contains the most current release of data from the American Community Survey (ACS) about computer ownership and internet access by income group. These are 5-year estimates shown by tract, county, and state boundaries.

Fields Used in Analysis: Percent of Households with no internet access

Scoring: Data was classified into 3 ranges using Natural Breaks methodology. Scores of 8, 4, and 0 were applied.

Percent w/o Internet Access	Score
0% – 3.5%	0
3.5% – 8.7%	4
8.7 - 22.7%	8

American Community Survey – Percent of households without an internet subscription

Link to Metadata:

https://services.arcgis.com/P3ePLMYs2RVChkIx/arcgis/rest/services/ACS_Internet_Connectivity_Boundaries/FeatureServer

Overview: This layer contains the most current release of data from the American Community Survey (ACS) about computer ownership and type of internet subscription. These are 5-year estimates shown by tract, county, and state boundaries.

Fields Used in Analysis: Percent of Households without an internet subscription

Scoring: Data was classified into 3 ranges using Natural Breaks methodology and scores of 8, 4, and 0 were applied.

Percent w/o Internet Subscription	Score
0% – 5.7%	0
5.7% – 14%	4
14% – 66.7%	8

American Community Survey – Percent of Population in households that have no computer

Link to Metadata:

https://services.arcgis.com/P3ePLMYs2RVChkIjX/arcgis/rest/services/ACS_Internet_by_Demographics_Boundaries/FeatureServer

Overview: This layer contains the most current release of data from the American Community Survey (ACS) about computer ownership and internet access by age and race. These are 5-year estimates shown by tract, county, and state boundaries.

Fields Used in Analysis: Percent of Population 18-64 years in households with no computer

Scoring: Data was categorized into 3 ranges using Natural Breaks methodology and scores of 8, 4, and 0 were applied.

Percent 18-64 in household with no computer	Score
0% - 2.5%	0
2.5% - 6.9%	4
6.9% - 16.7%	8

American Community Survey – Percent of Population whose income in the past 12 months is below poverty level

Link to Metadata:

https://services.arcgis.com/P3ePLMYs2RVChkIjX/arcgis/rest/services/ACS_Poverty_by_Age_Centroids/FeatureServer

Overview: This layer contains the most current release of data from the American Community Survey (ACS) about poverty status by age group. These are 5-year estimates shown by tract, county, and state centroids.

Fields Used in Analysis: Percent of Population whose income in the past 12 months is below poverty level

Scoring: Data was categorized into 3 ranges using Natural Breaks methodology and scores of 8, 4, and 0 were applied.

Percent below poverty level	Score
0% - 9.1%	0
9.1% - 21%	4
21% - 57.2%	8

American Community Survey – Percent of Population whose income in the past 12 months is below poverty level

Link to Metadata:

https://services.arcgis.com/P3ePLMYs2RVChkIjX/arcgis/rest/services/ACS_Poverty_by_Age_Centroids/FeatureServer

Overview: This layer contains the most current release of data from the American Community Survey (ACS) about poverty status by age group. These are 5-year estimates shown by tract, county, and state centroids.

Fields Used in Analysis: Percent of Population whose income in the past 12 months is below poverty level

Scoring: Data was categorized into 3 ranges using Natural Breaks methodology and scores of 8, 4, and 0 were applied.

Percent below poverty level	Score
0% - 9.1%	0
9.1% - 21%	4
21% - 57.2%	8

American Community Survey – Percent of Population whose income in the past 12 months is below poverty level

Link to Metadata:

https://services.arcgis.com/P3ePLMYs2RVChkIjX/arcgis/rest/services/ACS_Poverty_by_Age_Centroids/FeatureServer

Overview: This layer contains the most current release of data from the American Community Survey (ACS) about poverty status by age group. These are 5-year estimates shown by tract, county, and state centroids.

Fields Used in Analysis: Percent of Population whose income in the past 12 months is below poverty level

Scoring: Data was categorized into 3 ranges using Natural Breaks methodology and scores of 8, 4, and 0 were applied.

King County GIS Center Data – Alternative and Traditional Banking Options

Overview: This layer contains traditional banking options (brick and mortar banking locations, ATMs, etc.) and alternative banking options (payday lending, pawn brokers, title loans, etc.) and was created specifically for this project and derived from open source and internal King County parcel data. Since no authoritative data exists for traditional and alternative banking options, scores were deemphasized.

Scoring: Scoring was derived from taking the amount of traditional banking options and subtracting the amount of alternative banking options. If the score was negative (more alternative and traditional within the tract) a score of 2 was given. If the result was positive (more traditional to alternative) a score of 0 was given.

Percent below poverty level	Result	Score
Traditional Banking Options – Alternative Banking Options	Positive Number	0
Traditional Banking Options – Alternative Banking Options	Negative Number	2

Verbatim Responses to Open-ended Questions

Q15 – What kind of payments would you make using this kiosk?

Record	Region	Response
113	Seattle	Won't know until I see it.
3377	North King County	Whatever options acceptable.
3224	Seattle	Whatever.
138	South King County	Vehicle License
4486	Seattle	Utility and county services Utilities, if possible Rent, Mortgage, property taxes, if needed court fees, fines .. driver's
3387	South King County	license-ID , Birth certificates, marriage license, food handler permit, etc
2648	Seattle	Unsure
2058	Seattle	Travel - ORCA cards, service fees
5555	Eastside	Time sensitive payments
2852	Seattle	Tickets, traffic violations
3181	Seattle	Tickets, licensing fees, orca
3395	South King County	Tickets or any kind of payment that can't be made via website access
3092	Eastside	Tickets and citations
371	North King County	TBD
183	South King County	Taxes, Tickets
169	Seattle	Taxes
3228	South King County	Taxes
2038	North King County	Sewer capacity
3385	South King County	Rent ,internet,electricity
3374	Seattle	Public utilities, perhaps
2631	South King County	PSE
124	Eastside	property taxes, vehicle licenses, permits, transit fares
5834	Seattle	Property Taxes
211	Eastside	Property taxes
3364	Seattle	Property taxes
285	South King County	property taxes
266	South King County	Property tax. Vehicle license.
2041	Seattle	Property Tax
133	South King County	Property lease monthly payment, pay property manager for utilities.
2737	South King County	PGS energy
297	North King County	Pet license
341	Seattle	Pet license
401	Eastside	Paypal, bank
3242	Seattle	Pay for Orca card
4470	North King County	Parking tickets, recording fees, parking fees
3231	Seattle	Parking tickets

2621	South King County	Pagos de licencia para el carro
3201	Seattle	ORCA, utilidades, licencias
3251	South King County	ORCA CARDS, OFFICIAL BUISNESS
3418	Seattle	Orca Card, Business licenses, Drivers license/I .D. , Passport purchase,
367	Seattle	orca card reloads
3253	Seattle	ORCA card refill
2679	Seattle	ORCA card payments, kind of like at light rail stations
4504	Seattle	orca card bus pass
3095	South King County	Online payment
2634	Seattle	Not sure. I don't fully understand this concept.
3180	South King County	Not sure.
5749	South King County	NOT SURE BUT WOULD USE CREDIT CARD
202	Eastside	not sure
289	Eastside	not sure
3390	South King County	Not sue; depends on circumstances. Possibly for records, Orca
3202	Seattle	None
2608	Eastside	None
4858	Eastside	None
2728	Seattle	No lo se
3384	Eastside	Not applicable
3750	Seattle	Maybe CCW Permit or bills?
3650	South King County	Mainly payments where an online option is not available or making an in-person payment is not possible or easy.
4480	South King County	Like inside some store
2627	Seattle	Licenses
213	Seattle	licenses
3379	Seattle	License, registration
2968	Seattle	License renewals, utility bills
342	Seattle	License fee, Orca reload
3714	Eastside	KC services, Metro & Sound Transit services, parking County property taxes
2745	South King County	I don't know.
3212	Seattle	I'd use the kiosks to pay any of the payments listed previously that can be made to King County I would be comfortable using a kiosk if it was in a sage area and I could be sure a skimmer wasn't placed on it. I would use it to make licensing payments, pet license, utility, etc. I'd like to be able to use kiosk to also get my own fishing/shellfish licenses instead of going to a store.
3199	Seattle	
3246	Seattle	I will pay my bills maybe utilities I haven't thought enough to know what payments I would make. I would do it if it was
2979	North King County	more convenient
3370	South King County	House payment
2067	Seattle	government related and utilities
2651	South King County	Electricity
3365	South King County	Electric, water, sewer, garbage, car license, title and registration, park fees...

3208		Debit/credit card
3349	Seattle	Debit credit card
206	South King County	Debit
6784	Seattle	Debit
2638	South King County	Cualquier pago que necesite hacer
231	South King County	credit or debit if no additional fee, otherwise would use check
6979	South King County	Credit or debit card.
4500	Seattle	Credit card (if no fee is added) or debit card or cash
5508	Seattle	Credit card
4100	Seattle	County related business.
3186	Seattle	Computer
193	Eastside	Check;card;cash
282	Seattle	Check or maybe credit card
3342	Seattle	Check
334	South King County	Cash payments
2813	Seattle	Cash payments
3381		Cash payments
3177	Seattle	Cash or debit/Credit card
3350	South King County	Cash or debit
288	Eastside	cash or credit card
176	Eastside	CASH
3235	Seattle	Card Payment for car registration, utilities and transportation
3561	South King County	card payment
3179	Seattle	Card or cash make it convenient all users friendly real basic even disabled accommodations for everyone in most languages
3204	Seattle	Card or cash
6321	Seattle	Card
373	Seattle	Card
403	South King County	Car registration
3383	Eastside	Car license tags if possible. Document or document copy payment. Tickets or court Fees/fines.
2670	Eastside	Capacity
3363	Seattle	Both cash and card
4438	Eastside	Bills
3241	Seattle	As long as I felt it was secure enough, probably smaller items like fees, licenses, etc.
3444	South King County	Any.
5691	Seattle	Any types of payment, as long as it is secured
6716	Seattle	Any types of fees, bills, etc. I think it's a great idea.
3388	South King County	Any that I needed to
3195	South King County	Any that applied
349	North King County	Any payments to King County
3880	South King County	Any payments I needed to if I wasn't able to from my phone.
2655	South King County	Any kinds of bill

3259	Eastside	Any easy and safe
348	Seattle	Any charge that I cannot complete online it is not easy to do online
168	South King County	Any bill in the future for King County.
5320	Seattle	Any available
271	Seattle	Any and all
2934	Eastside	Any (as long as the kiosk was secure)
3197	South King County	Any -- if you are considering in say grocery chain store or gas station - probably would use it. Otherwise more likely to simply call in or pay online.
354	Seattle	Any
4095	Seattle	Any
3442	Eastside	Any
3432	Eastside	Almost any. It would save searching for sight and messing around on the computer.
3352	Seattle	All that are available
2084	Seattle	All Seattle payments
3188	Seattle	All
339	South King County	All

Q16 – Why would you not make payments using this type of kiosk? (online version only)

Record	Region	Response
2826	Seattle	我不认为有这个必要 (I don't think it's necessary)
2731	Seattle	在线支付能满足我的支付需求 (Online payment can meet my payment needs) 不懂如何操作和担心安全问题 (Do not know how to operate and worry about safety issues)
2831	Seattle	would use online payments instead
2978	Eastside	
3193		Would have to have free parking, hopefully with a disability parking spot available
2748	Seattle	Would be too far and take too much time
3198	South King County	Worried about scammers
2075	South King County	Why? Can't be done from my home online,,?
2052	Seattle	Toi không hiểu và không biết làm. (I don't understand and don't know what to do.) To use the kiosk, I would have to drive somewhere. Why would I do that when I can pay online?
5736	North King County	to easy to be skimmed or cameras installed illegally
3192	Seattle	There's no way in hell this would be more convenient than online payments.
2920	Seattle	The charges or fees apply to the Kiosk that are unreasonable. These are not acceptable and are solely to raise more money for the city.
3203	Seattle	Safety!!!
3232	Seattle	
5340	Seattle	Right now my phone is pretty much working for me to make payments online
2652	South King County	rent payment

4940	Seattle	Rather do it online
2074	South King County	Public location unsafe for payments
2071	Seattle	Prefer to pay online (via home internet or cell phone) for convenience, privacy. Also, I do have concerns about the security of publicly accessible kiosks
2656	North King County	Prefer to do it online if that option is available
2080	Seattle	Prefer to do it online
4664	Seattle	Prefer online
3369	South King County	Personal safety, reliable data transfer, possible data hijacking over the air
2048	South King County	Payment online is more convenient.
2604	South King County	Paying online is easiest for me and I don't have to go anywhere to do it. However, I think the kiosks are an excellent idea for people who do not make payments online. If there were an survey option to choose MIGHT use kiosks I would have chosen that option.
2802	South King County	Online payments are more convenient
2805	Eastside	Online payments are easier - no need to travel to a specific location
3245	Eastside	Online payment is much more convenient
3400	South King County	Online is more convenient.
2635	Seattle	online is easier
6999	South King County	Online is already pretty easy
3410	South King County	not easy
4583	Seattle	Not convenient
2705	Seattle	No safety.
5397	Seattle	No need, easy to pay online
5987	Eastside	no need ... would do online
2708	Eastside	No need
4883	Seattle	n/a
3386	South King County	More comfortable with current means to make payments
4826	North King County	May not be in secure place
2061	Eastside	Making the payments online using my computer is far more convenient.
2077	Seattle	It's easier from home or at work.
3409	Seattle	It's easier for me to do it from home on my own computer.
3238	Seattle	It would not be safe to show the public I am paying a bill, at an isolated kiosk. It would not be safe, unless it was in a bank or public, highly trafficked area like a mall or grocery store when I pay with cash
3178	Seattle	inconvenient to get to. would rather pay from home
4417	South King County	Inconvenient to drive somewhere
2644	Seattle	If possible, I would prefer to make all payments online
4552	Seattle	If i'm able to pay online, i wouldn't choose to go to a kiosk.
2049	Seattle	If I can pay online with a credit card I am not going to make a special trip to a kiosk
3211	Seattle	If I can access it online I would rather do it that way

2727	Seattle	I'd probably do it online from my home. Personal security might be an issue, depending on where the kiosk is located and the security around it.
2607	Seattle	I'm comfortable making payments online from my own computer. But if that didn't work for some reason, I could use the kiosk
2056	North King County	I'd rather pay online via a website
2845	South King County	I would typically prefer to pay online via my laptop or my smart phone.....or by phone with direct voice conversation with a King County employee. Nothing against the kiosk...it's a great idea for increasing accessibility.... I just might find it easier to use what I have readily available.
3348	Eastside	I would prefer to pay over the internet than to drive somewhere and possibly wait in line in a public area to pay. It sounds like waiting in line for a walk-up atm machine where people know you have money on you. If the kiosks were in a more controlled location (such as a bank where there are security guards), I would feel comfortable with the kiosks.
3420	South King County	i would prefer to do it online
3960	Seattle	I would prefer to do it from home via an internet connection
3237	Seattle	I would have to leave my home to access the kiosk. I would carry cash or credit cards; others would know I have them when using this kiosk. As an older adult (senior), my security and safety would be a concern for me while accessing the booth.
2907	South King County	I would continue to use the internet at home but believe that a kiosk is necessary to help spread access to those who do not have the luxury I do.
2622	Eastside	I would be worried about skimming, not sure about security, inconvenient to drive to a location to use a kiosk versus paying online at home.
2688	North King County	I think i will not need to
3258	North King County	I prefer to use the Internet, accessible anywhere, any time.
4422	South King County	I prefer to pay online. I work from home and don't leave the house often anyway.
2975	South King County	I prefer to make payments with my computer from my home. JUST LIKE I AM DOING WITH THIS SURVEY.
2916	Eastside	I prefer to make payments online or via direct bank payment. Not sure if I would feel safe using a kiosk.
2905	Seattle	I prefer to make payments online and I have no barriers for doing so.
2818	Seattle	I prefer online.
2856	Eastside	I prefer online payment
3200	Seattle	I might not be able to figure it out
3244	Seattle	I make all of my payments online
4572		I like interacting with humans.
3323	South King County	I just don't really trust any
2835	Seattle	I just do it online from home
3252	Seattle	I have to travel to do it. I think it's excellent for those without credit cards/internet.

5744	Seattle	I have access to the internet on my phone and the ability to make payments online on my own and I would be reluctant to share payment related sensitive information on a kiosk in public.
2615	Seattle	I have access to online payments and would prefer to use that mechanism.
3214	Seattle	I HAVE ACCESS AT HOME OR OTHER MORE SECURE OPTIONS
2647	Seattle	I find it'd be easier using an online portal with secure wifi that I trust. Kiosk payments aren't as secure.
3196	Seattle	I feel uncomfortable using vending type machines or anything where cash or cards are used for payment. In stores, etc., it's much more enclosed place.
3187	South King County	I do not want to use a public device where someone can skim information from me. I don't even like ATMs b/c I feel like a sitting duck. If you're not getting paid by people, maybe it's b/c you set this system up to be the KINDEST to deadbeats. You already do not provide good service for the taxes I pay.
3351	North King County	I do not like the idea of making online transactions in a public place
3226	Seattle	I can pay on line.
4578	Seattle	I can just use the online services to make my payments typically
2713	Eastside	I can do myself
3170	North King County	Having to travel to a kiosk when I pay all of my other bills online just seems like a waste of time and gas.
5946	South King County	go some place IRL??? No thank you!
3085	Seattle	Fear of identity theft or some other exploitation. But it would be amazing for titles, licensing, hunting licenses, etc.
3191	Eastside	fear of fraud, skimming, inconvenient location possibly, lines, muggings
2639	South King County	Easier to use home internet, but would and do use orca kiosks
2810	Seattle	Easier to pay online, I don't have to go anywhere.
4103	Eastside	Easier to pay for things online and not have to go anywhere
2664	Seattle	Easier to make payments online.
3964	Seattle	Easier online.
2643	Eastside	Easier online
2035	Eastside	Easier on line
2676	Seattle	Doing online is more convenient.
2822	Seattle	Doing it online from my smart phone is simpler.
2642	Seattle	Doesn't seem to be most efficient
3359		Depends on the location. Safety is key
3394	Seattle	Depends on Kiosk location/address & IF Parking is Available
3209	South King County	Creo que puedo hacerlo por mi propia cuenta al menos que sea muy dificil y no esté segura cómo hacerlo talvez si fuera al kiosco
2720	South King County	Could always do it more easily by online or email. Don't like having to travel somewhere to make a payment I could always do more easily other ways.
4588	Seattle	Convenience and accessibility, as well as concerns about privacy and identifying info
4371	South King County	Concerns for safety using cash in public areas.

5131	Seattle	Concern with cybersecurity.
2660	South King County	CHUA TUNG SU DUNG. (NEVER BEEN USED.)
3417	Seattle	Because I'm guessing it would be inconvenient without a car.
2913	South King County	because I would just do it online. Why go out of the way to a kiosk??
2692	South King County	Because I use my own device, and would not see a need to use the kiosk. Because I can more easily make payments online, which would be more convenient for me. However, I can see this being very helpful for folks who do not have reliable phone/computer or internet access.
2838	Seattle	Because I am fine with the current ways of making payments. This would be inconvenient for me.
3078	Seattle	
5793	Seattle	1. My concern is mostly for safety, especially paying with cash or even credit/debit cards, and especially for the elderly, disabled, females, children (assisting/making payments for adult caregiver), and those paying nights..... all are vulnerable members of the community. I fit into those demographics and would be excessively concerned about my safety and the risk. 2. Additionally, when the machines/ kiosks are emptied of cash & checks, etc. how are those workers safety and the monies protected?