



King County
Metropolitan King County Council

Response to
Motion 12734

Date: May 12, 2008
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STAFF REPORT

SUBJECT: A discussion of local public campaign financing.

SUMMARY:

The council adopted Motion 12734 on April 14, 2008, which expressed the council's intent to research and study the subject of a public campaign financing system for King County. This report is in response to that motion.

For the purposes of this report, research focused upon the states of Maine and Arizona and upon the three cities of Portland, Albuquerque, and San Francisco. Additionally, past models used by both the City of Seattle and King County were researched. The study focused on specific public campaign financing (PCF) requirements and amounts for qualifying funds and expenditure limits.

Analysis shows that models and costs vary widely depending upon the way each jurisdiction implements PCF. Total costs for implementation ranged from \$1.2 million to \$7.2 million for models of public financing campaigns for County Executive and County Councilmember. These costs can vary widely depending on how a system is implemented and at what level expenditures are capped for various political races. Additional costs are also necessary to develop and implement the various models – including costs for voter education, administration, oversight, reporting, transparency, and enforcement.

This analysis has examined only the costs associated with a top two candidate scenario. Costs could be higher if more candidates participate in the program and implementation and oversight costs are considered. Consequently, should the Council decide to implement a public campaign financing program, it may be possible to “phase-in” a program by only including certain offices in the beginning and building upon that program over time.

If the Council chooses to move forward with a PCF system, there are several steps that would be taken next. First, decisions would need to be made on:

- 1) which county offices would be eligible for public financing,
- 2) whether the County or an independent commission would oversee expenditure of funds, and

3) the funding methodology to be used.

These decisions would likely need to be made prior to putting a ballot measure before the electorate.

BACKGROUND:

Public Campaign Financing (PCF) uses public tax dollars to finance campaigns for office. These programs are often referred to as “voter-owned” or “clean” campaigns for elected positions. PCF models provide candidates a choice to participate within the financing system established by the jurisdiction or to finance campaigns independently using traditional fund-raising methods.

Proponents of the public campaign financing movement are interested in providing the ability for all citizens to run for public office. There are certain underlying assumptions that support the concept:

1. PCF allows for “grass roots” participation in government,
2. PCF allows incumbents to consider legislation on the merits without undue influence by special interest groups,
3. Without PCF, special interest money primarily flows to incumbents making it difficult for challengers to unseat incumbents,
4. Fundraising takes significant time and comes at the expense of meeting with voters, and
5. Fundraising demands can potentially prohibit candidates from running for office.

Opponents of moving to a PCF model do not believe that the government should be publicly funding races for public office. These concerns can be categorized in several ways.

1. Local government resources should be used for the provision of local government services.
2. Fundraising is a very clear way to determine widespread support for an individual’s candidacy for office.
3. Publicly funded campaigns infringe upon an individual’s first amendment right to express free speech through spending one’s own resources on a campaign.
4. PCF systems coerce candidates to participate in the PCF system, and penalize those that do not participate.
5. In times of local government fiscal restraint, PCF systems would add additional demands on limited local government resources.

History in Washington State:

Seattle became the first local jurisdiction to adopt public campaign financing in 1978. The City of Seattle passed Ordinance 107772, **Attachment 1**, which limited contributions and expenditures for municipal election campaigns. King

County also adopted public campaign financing in 1989 by adopting Ordinance 8970, **Attachment 2**. Both the King County and City of Seattle systems provided for the availability of public matching funds for political campaigns.

In 1992, Washington voters passed Initiative 134, **Attachment 3**, which regulates political contributions and campaign expenditures. I-134 specifically prohibited the use of public funds to finance political campaigns for state or local offices. Additionally, the initiative created contribution limits and strengthened campaign finance disclosure requirements. Passage of I-134 resulted in immediate termination of Seattle's and King County's public financing program.

Recent Changes (SB 5278):

Public campaign financing of local races was once again made possible by a change in state law during the past legislative session, which removed a longstanding prohibition on the use of public funds in local campaigns. The Washington State Legislature passed Senate Bill 5278 that states that before a local government may adopt public financing, a proposed ordinance detailing the system must be submitted to the voters for approval or rejection. If a local government establishes a public campaign financing program, only funds derived from local sources may be used to fund the program. This bill will be reflected in RCW 42.17.128, **Attachment 4**.

City of Seattle Response: The Seattle City Council and Mayor Greg Nickels announced a plan on March 17, 2008 to appoint a joint task force to begin work as soon as possible on developing proposals for public financing of campaigns. The Seattle City Council is currently considering Resolution Number 31052 that would establish such a task force to develop a proposed model to publicly finance local campaigns. They will review:

- Rationale and purpose of publicly financing election campaigns
- Models from other jurisdictions
- Effectiveness of programs
- Seattle's previous model
- Contribution data from previous Seattle elections
- Criteria for candidates to qualify to run for office
- Potential program and administrative costs
- Timeline for implementation

Seven members are proposed to be selected for this advisory committee.

Proposed members include

- Michele Radosevich, chair of the Seattle Ethics and Elections Commission
- *To be named*, former elected official
- Allison Feher, representative of the Seattle League of Women Voters
- *To be named*, representative of the Seattle-King County Municipal League
- Craig Salins, Member of the Washington Public Campaigns organization
- Robert (Bob) L. Mahon, Person with legal expertise in elections law

- Joaquin G. Avila, person with an academic background in campaigns and elections financing

King County Council Response:

Motion 12734 adopted by the council on April 14, 2008, expresses the council's intent to research and study the subject of a public campaign financing system for King County. The motion, **Attachment 5**, directed that research include:

1. Review of existing local law;
2. Review of trends in campaigns costs
3. Options for updating local law
4. Review of other jurisdictions' experiences
5. Review of local (Seattle and King County) public financing prior to I-134
6. Estimates of the costs
7. Options for funding those costs.

It should be noted that Proposed Ordinance 2008-0147, **Attachment 6**, has also been introduced for consideration by the Council. This proposal would place the question of public campaign matching funds before King County voters on November 4, 2008. This proposal would allow voters to decide whether the county should move forward with public matching funds to finance campaigns for election. As proposed, this ordinance would approve financing for the offices of executive, prosecutor, sheriff, county council, district court judges, and superior court judges. (Although this legislation mentions the assessor, the operative section discussing eligibility was omitted.)

ANALYSIS:

Local government public finance programs share many of the same general features: contribution limits, spending limits, qualification thresholds for public money, high spending opponent trigger provisions, limits on a candidate's use of personal funds, and debate requirements. Wide variation exists, however, in specific program details such as the dollar amount of limits and qualification thresholds, the public funds matching rate, and the total amount of public funds available to candidates. The following is a general discussion of the process. Specific model differences will be discussed later in this report.

The basic premise for public campaign financing is that a qualified candidate¹ would become eligible for public funds only after reaching a pre-determined "critical mass" of support to demonstrate credibility. Consequently, there are several steps in the process.

First, most candidates begin with "seed money" to begin to collect qualification contributions. Seed money is defined as amounts that may be raised by a candidate – often from family and friends – to begin the process to qualify for

¹ Any candidate participating in PCF must meet the qualifications of the office for which he/she is running as established by the jurisdiction.

public dollars. Jurisdictions usually establish an upper limit on the total amount that can be raised.

Second, a candidate will then begin to gather qualifying contributions from registered voters. These contributions are intended to show that the candidate is viable for election through a base of registered voters. As an example, a candidate may be required to obtain \$5 contributions from 500 registered voters (equaling \$2,500) to qualify for public funding. These contributions are intended to show the candidates commitment to running a competitive campaign.

These contributions must then be verified by the jurisdiction – usually by the jurisdictions’ clerk, auditor, or elections personnel. Similar to seed money, the amount required to qualify has a set upper limit and is usually mandated by the jurisdiction.

All PCF candidates are required to sign a contract between the candidate and the jurisdiction to qualify for public funding. Some jurisdictions require this when a candidate declares his intention to run, while others require the contract to be signed when the qualifying amount is reached. This agreement shows that the candidate will abide by the local government’s campaign finance regulations. These agreements for public funding typically set a limit or “cap” to the total amount per office that will be provided by the jurisdiction. As an example, a jurisdiction may limit the amount of public financing dollars to no more than the annual salary of the position for which a candidate is running.

Additionally, these agreements establish an expenditure ceiling for the amount that can be spent. For instance, a candidate’s contract could state that the candidate will spend no more than a set amount. It should be noted that not all candidates running for office will opt to use public tax dollars for their campaign. In most of the PCF systems reviewed, if a situation arises where a non-participating candidate raises (or expends) more than the participating candidate, “rescue” funds are made available to even out expenditures. This criterion also often applies when studying “independent expenditures” or those funds spent by third parties either for a candidate or against the opponent. Most of the models reviewed factored these expenditures into the calculation of expenditures by each campaign.

Types of Funding Models

Seven states (Arizona, Connecticut, Maine, Massachusetts, New Mexico, New Jersey, North Carolina, and Vermont) and the cities of Albuquerque, Portland, and San Francisco have established public financing programs. For the purposes of this report, research was concentrated on the states of Maine and Arizona and the cities of Portland, Albuquerque, and San Francisco. Additionally, past models used by both the City of Seattle and King County were studied. This research is centered upon specific PCF requirements and amounts for qualifying funds and expenditure limits that vary widely depending on the

jurisdiction. The two major types of PCF models are discussed next, followed by a discussion of the recent spending trends in King County elections and a more detailed discussion and cost analysis of the various PCF models in use nationwide.

Matching Fund Model

In these models, candidates who meet the eligibility requirements will receive public matching funds. While the models vary, in general, candidates solicit private donations, much as they do now. After the candidate has received a donation, the jurisdictions would match that amount. Typically this amount is matched at a dollar-for-dollar ratio; however, San Francisco's model is somewhat different. This model will be discussed later in the report. Also, PCF systems that use matching funds do not necessarily change the contributions limits, but most models cap the amount matched by the local jurisdiction. This amount is typically \$50, but can go as high as \$75 in the models reviewed.

In most of these models the public is effectively funding approximately one half the costs of the election expenditures. Candidates who participate in the public campaign program may be eligible to receive public matching funds even if their opposition does not participate in the program. King County and Seattle have both used a form of a matching funds PCF system in the past.

Lump Sum Model

Under this model, the local government makes a lump-sum payment to candidates who meet various criteria establishing their viability as a candidate for the office in question. A typical version of this model would require a candidate to gather a pre-set number of \$5 contributions. These are known as "qualifying contributions". Once this requirement is met, the local government would pay the candidate a predetermined payment equal to the spending limit for the race (or the primary election, depending on the jurisdiction). Under this system, a candidate's personal contributions are typically prohibited or limited to an "early" or exploratory period, and private donations are prohibited (except for the \$5 qualifying contributions).

Both lump-sum and matching funds models can contain "rescue" clauses whereby candidates who choose not to participate in the public financing program, and spend campaign funds over the established campaign spending limit are "penalized". The penalty in these models is that participating candidates receive extra payments of public campaign funds. In many models, this excess amount is unlimited because it is tied to the spending of the other candidates in the race. In others, the total amount of excess funds is capped ahead of time, or is tied to the availability of funds in the PCF system.

King County Election Trends

This analysis researched King County elections between the years of 2000 to 2007. This provided at least two elections for all county-wide elections. All

financial data was obtained from the Washington State Public Disclosure Commission (PDC). The timeframe was chosen because all elections data starting in 2000 is available on the PDC's website. Within the timeframe allowed for this study, it seemed prudent to take the data set most readily available. The following positions and number of elections were included in the study:

County-wide Races

- King County Executive (2 elections)
- King County Sheriff (2 elections)
- King County Prosecuting Attorney (3 elections)
- King County Assessor (2 elections)
- Superior Court Judge (2 full election cycles)

District Races

- King County Councilmember (4 election cycles)
- District Court Judge (4 election years, 2 full election cycles)

In general, it is clear that the amount of money being spent in King County electoral campaigns is increasing. This section will concentrate on the races listed above by both election cycle and the number of contested races.

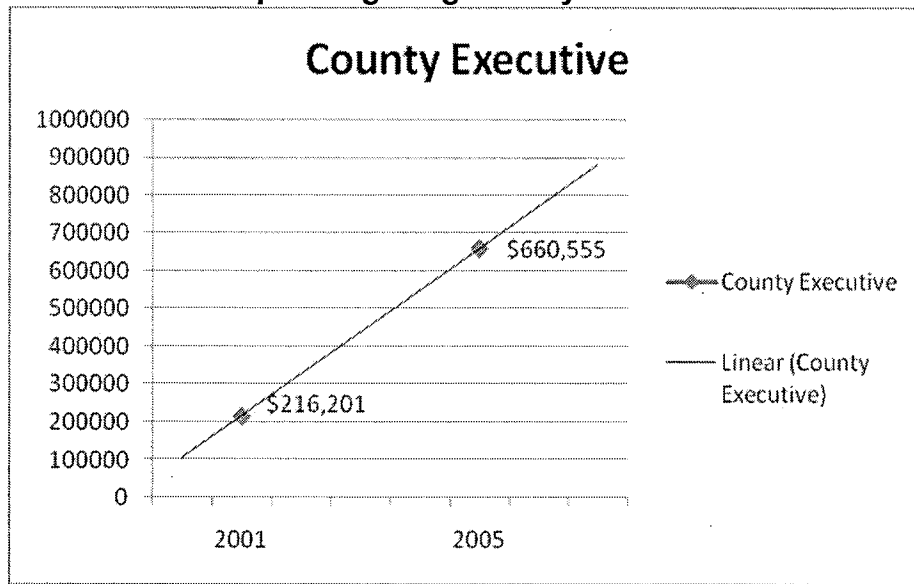
At the conclusion of the trending section, there is a discussion of possible costs associated with applying different PCF models to King County offices.

COUNTY-WIDE RACES

King County Executive:

The two most recent races for King County Executive have shown a dramatic increase in the amount of money spent by the candidates. The 2005 campaign cycles showed a 206% increase in the average amount spent by the two major candidates. In the 2001 cycle, approximately \$327,000 was spent in total by the two filed candidates. The 2005 cycles showed an increase of about \$1,000,000 to a total of \$1,321,000. Also important to note is that the winning candidate spent more than three times the amount in 2005 than was spent by the winning candidate in 2001. The winning candidate in 2001 spent \$216,000. In 2005, the winning candidate spent \$769,000. Chart 1 shows the trending of the average spending of the top two candidates in the most recent races for King County Executive.

Chart 1: Spending King County Executive Races

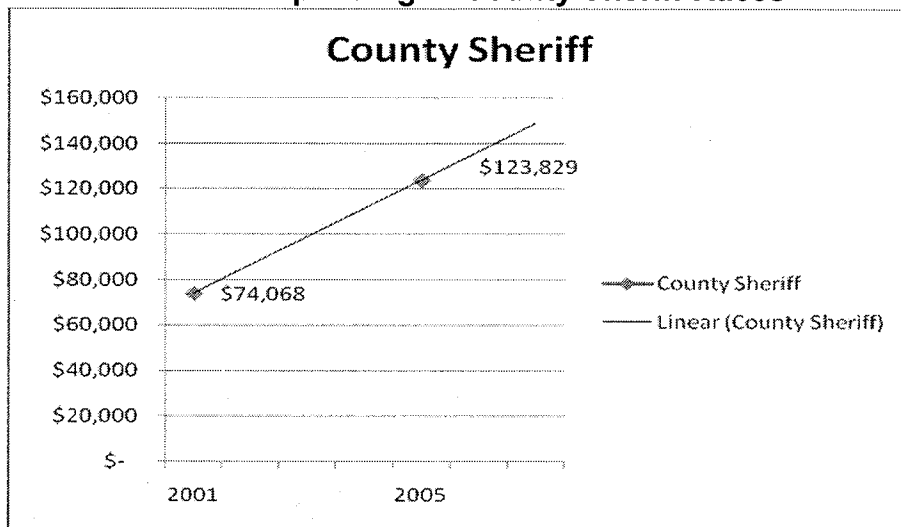


King County Sheriff:

Beginning with the discussion of the races for County Sheriff, an issue emerges that hampers a true analysis of the cost of county campaigns. That issue is the lack of challenged races. In the timeframe covered by the study, there was only one contested race for County Sheriff. While it is unknown what would have happened if the 2001 race were contested, some information can be gleaned by looking at what was raised in the election cycle.

The 2005 race showed a dramatic increase over the 2001 race. The total spent in 2005 was \$248,000 as opposed to only \$74,000 spent in 2001 – an increase of 234%. While the 2001 race showed \$74,000 spent by the winning candidate, it is interesting to note that when the average spending in 2005 for the top two candidates was averaged, a spending level of \$124,000 was found. However, the winning candidate spent \$187,000, outspending the other challenger by approximately \$127,000. Chart 2 shows the two most recent races for County Sheriff.

Chart 2: Spending in County Sheriff Races



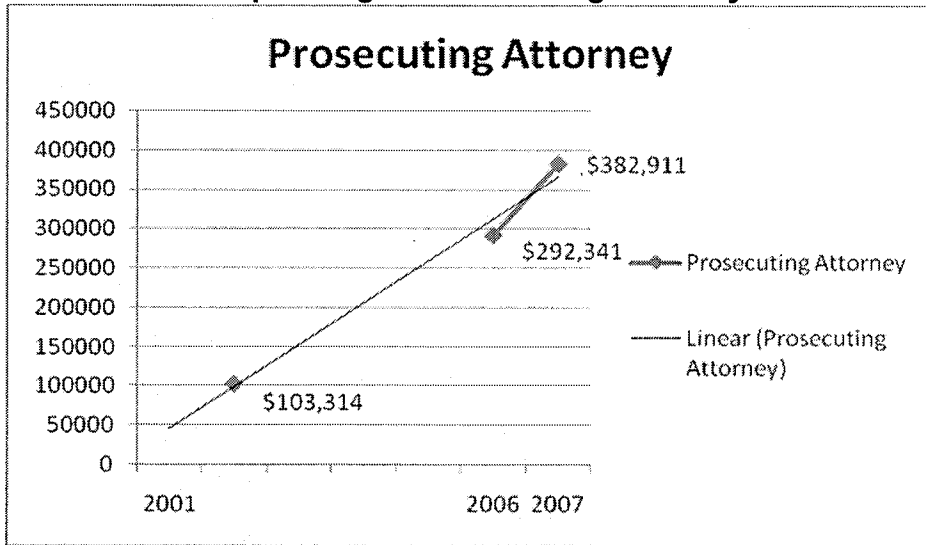
Prosecuting Attorney:

There is a unique financial history when looking at Prosecuting Attorney's races. The first two races covered by the study were races in which the incumbent prosecutor ran unopposed. With the untimely passing of the incumbent in 2007, there was an opportunity to view a contested race, and one on a somewhat compressed timeframe.

Despite uncontested races in both 2002 and 2006, the spending in the Prosecuting Attorney race increased from \$103,000 in 2002 to \$292,000 in 2006 – an increase of 183%. When the position became vacant in 2007, the spending in the race jumped to \$805,000, with the winner spending \$512,000, an amount second only to the County Executive race in 2005 during the timeframe covered by this study. The average spent, arrived at by examining the top two candidates' expenditures, also grew to \$383,000.

What is unclear from this data is whether the 2007 race was a unique situation where candidates and parties were treating the vacancy as a one-time opportunity to win a position that had remained stable for a long time period, or whether this level of expenditure is what should be expected in a challenged, county-wide race for prosecuting attorney. Chart 3 shows the spending in the most recent races for County Prosecutor. It should be noted that with the addition of a third data point in this table, for the first time, the line of best fit is shown to vary from the points on the graph. This is intended to show growth over time.

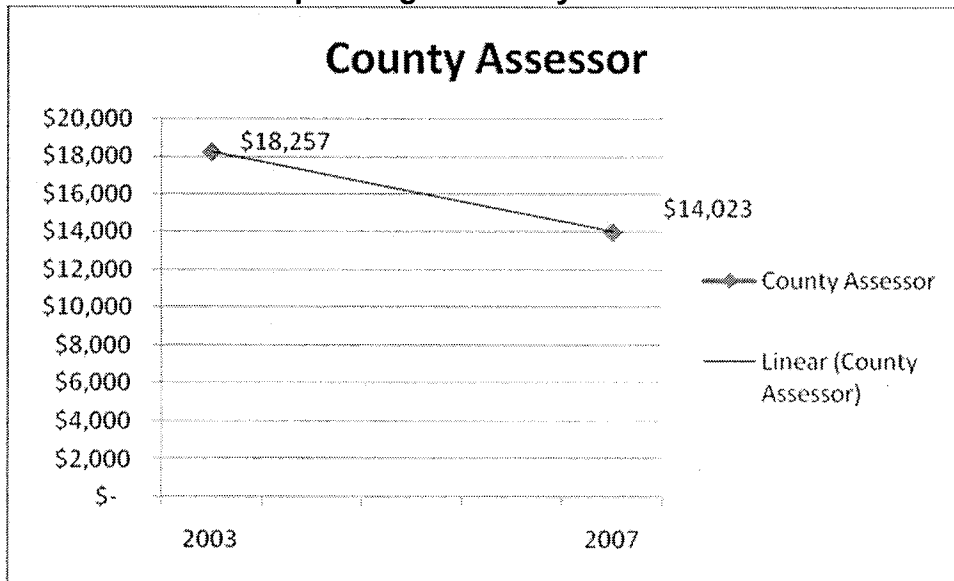
Chart 3: Spending in Prosecuting Attorney Races



County Assessor:

The position of County Assessor is the one county-wide position which has not shown significant growth over the timeframe of the study. Despite being challenged by a major party candidate in the 2007 election cycle, the incumbent assessor actually spent less to retain his seat than was spent in the 2003 election cycle. In winning the 2007 election, the assessor spent \$17,991 compared to spending \$18,257 in 2003. The total spent in the race did increase from \$20,000 to \$28,000 largely due to two major party candidates filing for the position. Chart 4 shows the average spent in the last two County Assessor races.

Chart 4: Spending in County Assessor Races

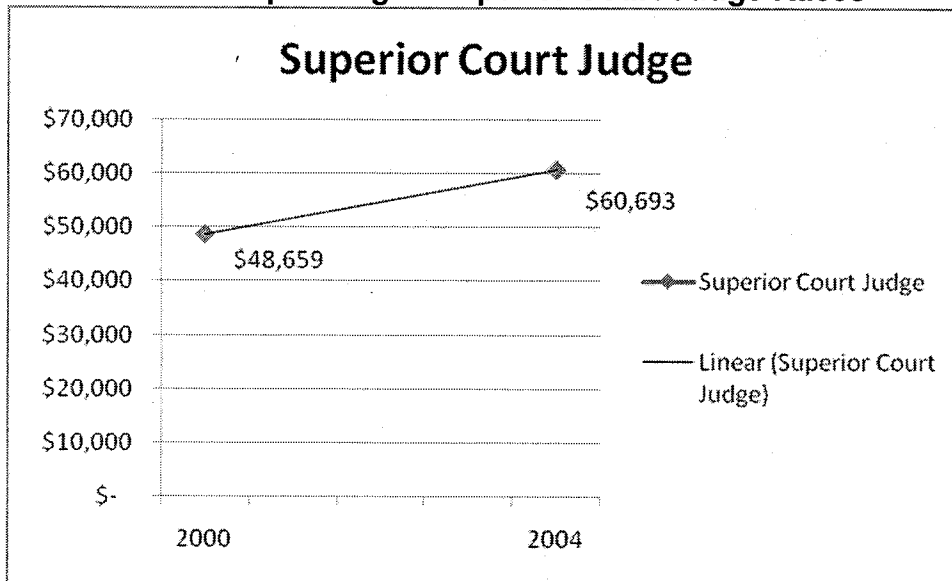


Superior Court Judge:

The countywide races for Superior Court Judge present somewhat of a challenge to examine spending. Superior Court judges only proceed to the general election if challenged. Therefore, there are many PDC filings as candidates file for reelection, but there are a limited number of contested races. In the two major election cycles covered by this study (2000 and 2004), there were approximately 12 challenged elections where multiple candidates filed and spent campaign funds. This is despite all 50+ positions being open in each election cycle.

When a challenged race did occur, the campaign spending varied widely from a low of \$20,000 (position 13, 2004) to a high of \$198,000 (position 45, 2004). The amount spent by the winning candidate also varied widely from a low of \$12,000 (position 13, 2004) to a high of \$139,000 (position 45, 2004). When looking at the changes between 2000 and 2004, the average spent by the top two candidates in contested races grew from \$49,000 to \$61,000. Chart 5 shows the change in spending for contested Superior Court judgeships between 2000 and 2004.

Chart 5: Spending in Superior Court Judge Races



DISTRICT BASED RACES

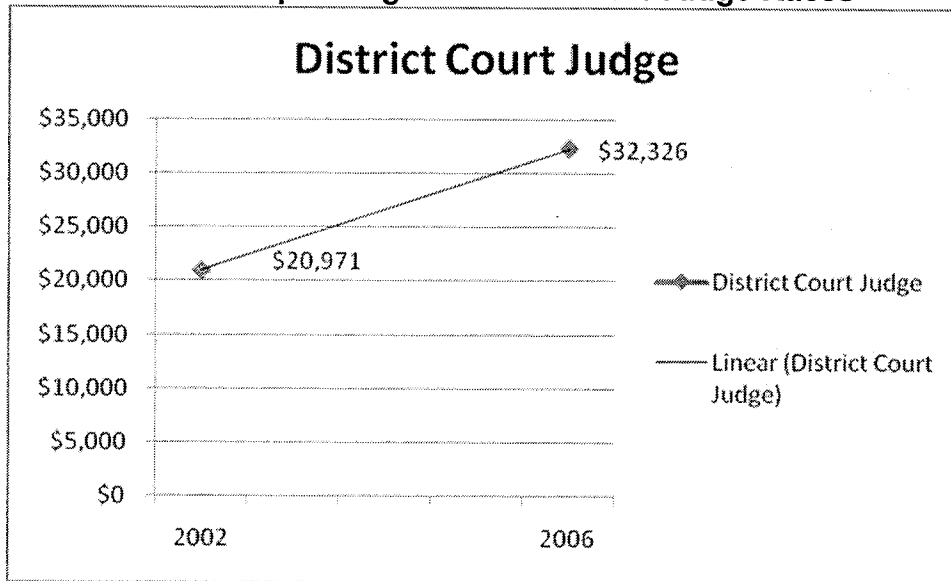
The following section discusses county positions that are not elected through county-wide elections. District Court Judges are split amongst the various eleven Judicial Districts. The Metropolitan King County Council membership is split between nine Council districts.

District Court Judge:

In looking at the District Court contested races, there were fewer instances to examine than with the Superior Court. In the 2002 and 2006 election cycles,

there was only one seriously challenged seat in each election cycle. The lack of challenges is unclear. In the challenged races, the spending increased from an average of \$21,000 in 2002 to \$32,000 in the 2006 cycle – an increase of approximately 50%. The amount spent by winning candidates, however, did not increase as dramatically, despite each winning candidate facing multiple challengers. The winning candidate in 2002 spent \$40,000, while the winning candidate in 2006 spent \$51,000, an increase of 28%. Each race had at least four candidates file and expend over \$1,000, with at least three candidates spending over \$10,000. Chart 6 shows the spending in the recent contested District Court races.

Chart 6: Spending in District Court Judge Races



King County Councilmember:

Due to several factors, the time period covered by this study actually covers four County Council election cycles. There were contested council races in 2001, 2003, 2005 and 2007. The 2005 election cycle was a full cycle with all nine county council seats available. The 2001, 2003 and 2007 races were comprised of seats representing approximately half the council in each cycle.

One issue that may affect the reliability of the numbers presented in this study is that a large percentage of county council races are unopposed. Sixteen of the twenty-seven council races covered by this study were either unopposed or the incumbent was not challenged by a major party challenger.

In looking at campaign expenditure totals between the 2001 election and the 2007 election cycle, the average spent by the top two candidates increased from \$106,000 to \$166,000 – an increase of 57%². Also interesting is the disparate

² For data integrity purposes, if a race was uncontested, we used only the amount spent by the winner. This has likely increase the average slightly in all four election cycles.

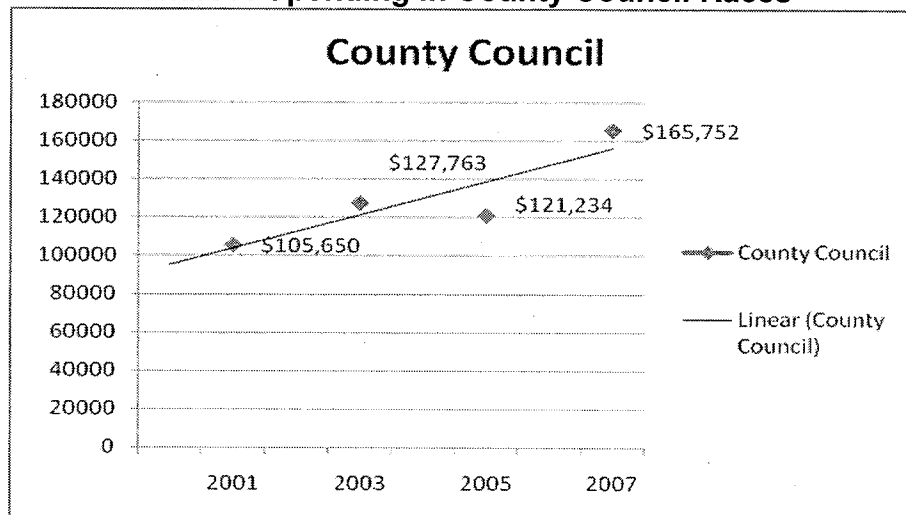
range between amounts spent by winning candidates. Over the four election cycles, the winning candidate has spent between a low of \$8,426 and a high of \$428,000.

In attempting to determine the “typical” amount spent in a council campaign, this review looked at the most recent challenged races. These include:

- District 1: 2005³ – Total Spent (\$331,000), Winner Spent (\$172,000)
- District 9: 2005⁴ – Total Spent (\$726,000), Winner Spent (\$352,000)

While both of these races pitted two incumbent County Councilmembers against each other, this range of expenditures might be expected in a situation where well-funded candidates were contending for the same County Council seat. This range of \$175,000 to \$350,000 is slightly higher than the averages shown in Chart 7, which includes the other races where a variety of factors have kept costs lower than otherwise might be expected. It should be noted, once again, that the data points in this chart represent the average spent by the top two candidates in contested races and the spending by the winner in uncontested races.

Chart 7: Spending in County Council Races



Trends Conclusion:

When examining the trends in King County elections since 2000, in almost all cases the spending in campaigns is increasing. The exception to this are the races for King County Assessor which actually showed a slight decrease over the timeframe covered by the study.

The Countywide races for Executive, Sheriff and Prosecuting Attorney showed the most dramatic increases over the timeframe covered by this study. While the countywide races for Superior Court Judge and the district based positions of

³ Race included two incumbent Councilmembers

⁴ Race included two incumbent Councilmembers

District Court Judge and County Councilmember showed moderate increases over the timeframe covered by the study.⁵

PCF Funding Models

Each jurisdiction examined is discussed individually below. The model assumptions for each jurisdiction were applied to show how that particular model would effect countywide elections. The following table summarizes the results of the analysis for the costs of a 4-year election cycle when applied to campaigns for council and executive offices within King County. One of the decisions (as noted in the Executive Summary) that would need to be made is what offices are included in the PCF system. Councilmembers have expressed a desire to examine a phased approach that might begin with the office of Executive and Councilmember, or only Councilmember. These costs are presented below. Also, in the sections discussing various models, the report also estimates costs associated with expanding the program to other county offices, as discussed in Proposed Ordinance 2008-0147.

MODEL (applied to King County)	council only	executive only	Total Executive & Council
Maine	\$ 500,904	\$ 784,000	\$1,284,904
Seattle	1,050,000	300,000	1,350,000
King County	1,260,000	525,000	1,785,000
San Francisco	1,575,000	1,700,000	3,275,000
Arizona	2,160,000	1,140,000	3,300,000
Albuquerque	1,995,012	1,989,628	3,984,640
Portland	6,300,000	900,000	7,200,000

omits other county offices & independent expenditures to provide an "apples to apples" comparison)

Other county and judicial races are not included in this table, although costs have been estimated for those offices in some of the models examined. Costs estimates are provided by office to provide a "menu" for examination should there be a desire to implement campaign financing through a phased model.

Arizona

Arizona voters adopted a public campaign financing model in 1998. This program appears to be the most broadly defined program of the models examined and applies to candidates for:

- Governor
- Secretary of State
- Attorney General
- Treasurer
- Superintendent of Public Instruction
- Corporation Commission

⁵ For purposes of this study, we have defined dramatic growth as that over 60% increase between 2000 and 2007. We have defined moderate growth as growth less than 60% between 2000 and 2007.

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- Mine Inspector
- Legislature

Similar to other lump sum models, the Arizona Model allows candidates to accept limited private donations for use as “seed” money, as well as requiring candidates to collect a number of qualifying \$5 contributions to meet the thresholds for public financing. Arizona categorizes these private seed money donations as “early” money. Candidates are also limited to donating personal funds to their campaigns of only \$1,160 for statewide offices and \$580 for legislative offices.

The Arizona Model also has a revenue generating mechanism to off-set part of the cost of running the program. In order to qualify for the program, a candidate seeking the following offices must solicit exactly a \$5 donation from the number of registered voters noted below.

Governor	\$4,200
Secretary of State and Attorney General	2,625
Treasurer, Superintendent of Public Instruction, Corporation Commission	1,575
Mine Inspector	525
Legislature	210

This model also includes rigorous reporting requirements and a “qualifying period” which includes the use of a small amount of “seed money”. There is also a limit to the amount of early funding that can be raised and spent under the Arizona model. These amounts are capped at the following levels:

Governor	\$46,440
Secretary of State and Attorney General	23,820
Treasurer, Superintendent of Public Instruction, Corporation Commission	11,910
Mine Inspector	5,950
Legislature	2,980

Much the same as the Portland and Maine models, the Arizona Model makes initial lump sum payments only for the primary elections. Candidates who advance to the general election receive a second payment once the outcome of the primary is certain. Currently, the primary election payments are as follows:

Governor	\$453,849
Secretary of State, Attorney General	95,550
Treasurer, Superintendent of Public Instruction, Corporation Commission	47,770
Mine Inspector	23,890
Legislature	11,945

The current payments to candidates advancing to the general election are as follows:

Governor	\$680,774
Secretary of State, Attorney General	143,325
Treasurer, Superintendent of Public Instruction, Corporation Commission	71,655
Mine Inspector	35,835
Legislature	17,918

The Arizona Model also includes a “matching funds” clause designed to keep participating candidates financially competitive with non-participating candidates who spent more than the public financing expenditure limits. The Arizona Model, as with Maine, also caps the amount of matching funds (equalizing funds, in their terminology) at two times the initial payment. These amounts are capped regardless of what their opponent(s) might spend.

As with the other models, independent expenditures are calculated into the amounts a candidate can receive from matching funds. The Arizona model does cap the amount of equalizing funds that can be disbursed to three times the spending limit for each election.

For King County comparison purposes, this analysis used ½ the expenditure limits for the office of Governor to determine costing for the County Executive race and the spending limit for Treasurer, Superintendent of Public Instruction and Corporation Commission to represent the costing for County Council races. The total matching funds for Governor would be \$1.13 million. This appears to be significantly higher than the amount spent in prior County Executive races. However, ½ that amount is \$570,000 which is reasonable considering the most recent County Executive race. The limits for the office of Treasurer, Superintendent of Public Instruction and Corporation Commission are \$120,000 which is a number similar to prior County Council races. This amount will be used for costing purposes in County Council races.

As noted earlier, the “qualifying contributions” of \$5 per registered voter are paid to the State. These contributions can be treated as revenues for the purposes of this analysis. Under this comparison model, there would be revenue flowing into the public financing system other than just an annual budget appropriation.

Specifically, revenues could be estimated in the following ways:

- County Executive: 2 candidates x \$5 contribution x 4,200 registered voters = \$42,000
- County Council: 18 candidates x \$5 contribution x 1,575 registered voters = \$141,750

The Arizona Model may provide a good incentive for both County Executive candidates and County Council candidates to participate in the public financing

