

Housing Insecurity in King County, WA and Seattle-Tacoma-Bellevue Metropolitan Statistical Area: April 2020-May 2022

Report date: August 11, 2022

Background

Housing is an important social determinant of health. Housing insecurity, often characterized by difficulty in making housing payments, frequent moves, homelessness, and overcrowding,¹ has been linked with adverse mental health outcomes, inadequate medical care, and poor overall health.^{2,3,4}

In the years prior to the COVID-19 pandemic, housing costs in the King-Pierce-Snohomish area increased rapidly; additions to housing stock were outpaced by population growth. Home prices increased by 67% between 2012-2018 and rents increased more than 50% from 2010-2020.⁵

Wages increased during this period, but housing costs grew at a faster rate, resulting in many residents spending large proportions of their income on housing costs.⁵ A household is considered “cost-burdened” if they spend 30% or more of their gross income on housing costs. One in three households in King County reported being cost-burdened between 2016-2020, though the affordability crisis does not affect all residents equally.⁶ Lower-income households, residents 18-24, and Black, Indigenous and people of color (BIPOC) are disproportionately impacted.⁶ Roughly half of Black and American Indian/Alaska Native residents reported being housing cost-burdened, compared to 30% of white residents.⁶

The COVID-19 pandemic exacerbated the existing social and economic inequities. Washington State, King County, and some cities in King County implemented mitigation measures designed to protect the health and safety of residents beginning in March 2020. These community COVID-19 mitigation measures included closing schools and businesses, stay-home orders, and guidance to practice social distancing with non-household members. While these mitigation efforts have prevented deaths and hospitalizations, business closures led to loss of employment and income, especially among BIPOC residents.⁷

KEY POINTS

- Inequities in housing affordability existed in King County and surrounding areas prior to the COVID-19 pandemic; 1 in 3 residents reported spending 30% or more of their income on housing (2016-2020).
- From August 2020-May 2022, 6-9% of adults in King-Pierce-Snohomish area were behind on housing payments. This was higher among adults identifying as non-Hispanic Black or lower income (20-25%).
- Housing assistance was the most common social service need among 2-1-1 callers residing in King County from April 2020-May 2022 (average 573 per week), with a peak April 13-19, 2020 of 1,086 callers.
- The highest number of 2-1-1 calls for housing-related needs from April 2020-May 2022 were from residents of South King County, Southeast Seattle, and Downtown Seattle.
- Moratoria on evictions were issued in early 2020 with the goal of keeping residents stably housed. The end date of these moratoria varied by geography, with the Washington State moratorium ending on October 31, 2021 and the Seattle moratorium ending on February 28, 2022. It is important to monitor housing insecurity and understand disproportionate impacts to inform equitable recovery planning.

¹ Tyler J. Frederick, M. C. (2014). How stable is stable? Defining and measuring housing stability. *Journal of Community Psychology*.

² Many Stahre, J. V. (2015). Housing insecurity and the association with health outcomes and unhealthy behaviors, Washington State, 2011. *Preventing Chronic Disease*.

³ Megan Sandel, R. S. (2018). Unstable housing and caregiver and child health in renter families. *Pediatrics*

⁴ Craig Evan Pollack, J. L. (2009). Health status of people undergoing foreclosure in the Philadelphia region. *American Journal of Public Health*, 1833-1839.

⁵ Puget Sound Regional Council. (2022). Regional Housing Strategy: Regional Housing Needs Assessment.

⁶ Retrieved July 21, 2022 from Public Health – Seattle & King County, *Community Health Indicators*. www.kingcounty.gov/chi

⁷ Social & Economic Inequities in COVID-19 Testing and Outcomes in King County Census Tracts. Tigran Avoundjian, Abigail Schachter, Kathryn M. Lau, Sargis Pogojans, Atar Baer, Meagan Kay, Matt Hanson, Jeffrey Duchin. Public Health Seattle & King County; Communicable Disease Epidemiology Section, Analytics & Informatics Unit. Available from: <https://kingcounty.gov/depts/health/covid-19/data/inequities.aspx>

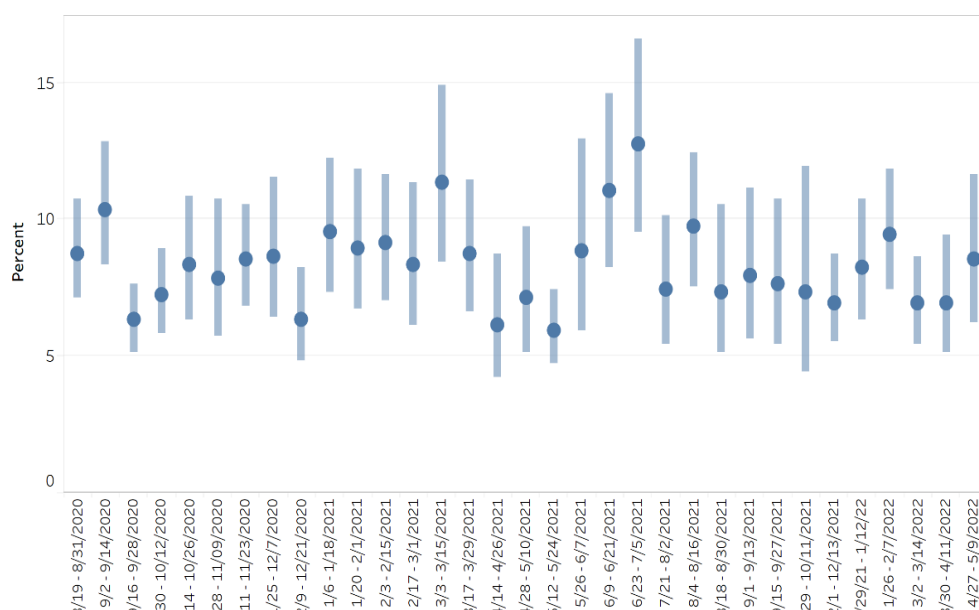
This brief describes housing insecurity in King County, WA and surrounding geographies during the COVID-19 pandemic. For context, this brief also summarizes key housing insecurity mitigation policies over the course of the pandemic implemented at the local, state, and federal level.

Percentage of Renters or Mortgage-holders Reporting Being Behind on Housing Payments Peaked at 12.7%

Findings from the U.S. Census Bureau Household Pulse Survey show that, from August 2020-May 2022, the percentage of renters and mortgage holders in the Seattle-Tacoma-Bellevue Metropolitan Statistical Area (MSA) that were behind on housing payments or had deferred housing payments stayed between 6-9% (Figure 1). In this report, we refer to this as “behind on housing payments.” The Seattle-Tacoma-Bellevue MSA

includes all residents of King, Pierce, and Snohomish counties. Data for King County alone or subcounty data are not available. The proportion peaked at 12.7% (90% CI: 9.5%, 16.6%) in the June 23 – July 5, 2021 time period. This coincided with the lifting of restrictions on Washington State business operations on June 30, 2021.⁸ In the most recent period (April 27 – May 9, 2022), 8.5% (90% CI: 6.2, 11.6) of residents reported being behind on housing payments.

Figure 1. Percent of adults in Seattle-Tacoma-Bellevue Metropolitan Statistical Area who are renters or owners with a mortgage reporting they are behind on housing payments or payment is deferred, August 2020-May 2022



The percent of adults reporting being behind on housing payments in Washington State overall was, in general, lower than in the three-county area. Washington State data can be found on our Housing Security dashboard: <https://kingcounty.gov/depts/health/covid-19/data/impacts/housing.aspx>. Comparable data from prior to 2020 is not available.

BIPOC Residents More Likely to be Behind on Housing Payments

While the Census Household Pulse Survey asks respondents to select from among 14 race categories as well as Hispanic ethnicity, the U.S. Census Bureau reports the data with limited disaggregation. We classified respondents into the following mutually exclusive groups: non-Hispanic Asian alone; non-Hispanic Black alone; Hispanic/Latinx⁹; non-Hispanic white alone; and Multiple or Another non-Hispanic race. The Multiple or Another race group includes residents who identify as American Indian/Alaskan

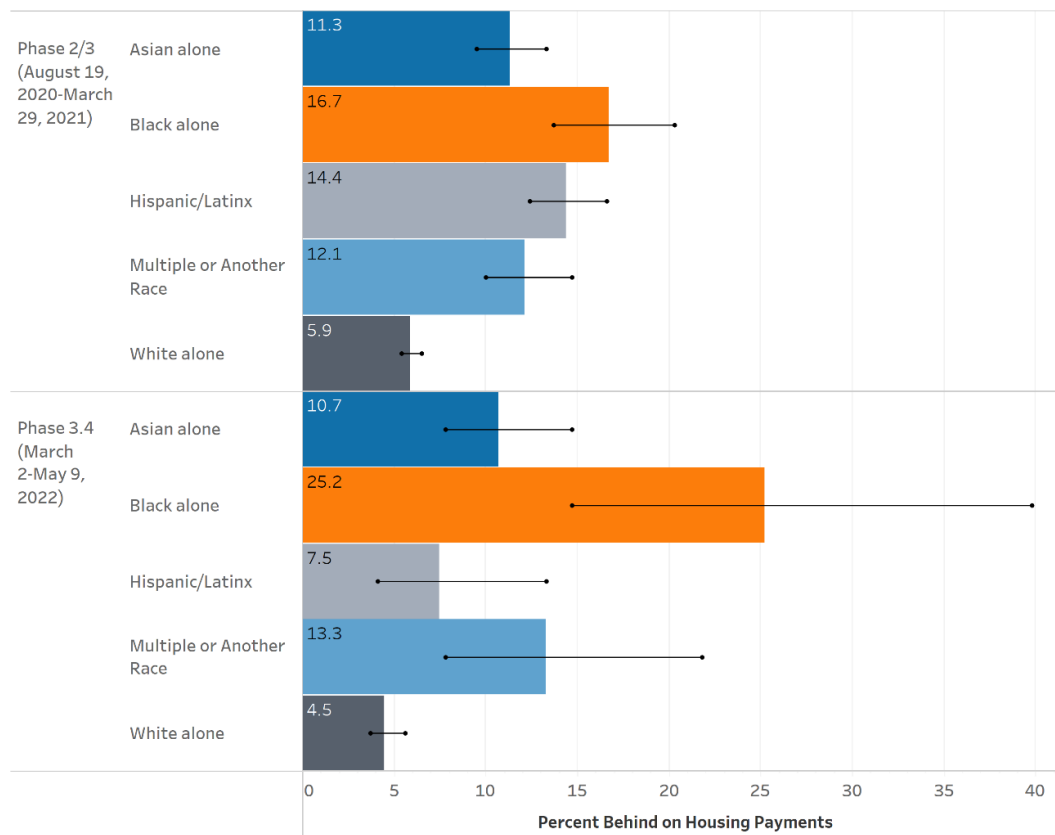
⁸ State-wide restrictions that ended included: Capacity limits in restaurants, bars, stores, businesses, theaters; physical distancing requirements; and facial coverings for vaccinated individuals. See details here: <https://www.governor.wa.gov/news-media/inslee-statement-upcoming-economic-reopening>

⁹ This is a mutually exclusive category that includes any resident who identified as Hispanic/Latinx. Respondents in this category can be of any other race group.

Native and Native Hawaiian/Pacific Islander. This category is provided as an aggregate by the U.S. Census Bureau and cannot be further divided.

Non-Hispanic Black, Hispanic/Latinx, and Multiple or Another race residents were consistently more likely to report being behind on housing payments, compared to white non-Hispanic adults throughout the first two years of the COVID-19 pandemic (Figure 2). White non-Hispanic adults were the least likely of any racial/ethnic group to report being behind on housing payments. In the most recent data (March—May 2022), 25% of adults who identify as non-Hispanic Black reported being behind on housing payments, compared with 5% of non-Hispanic white adults.

Figure 2. Percent of adults in Seattle-Tacoma-Bellevue Metropolitan Statistical Area who are renters or owners with a mortgage reporting they are behind on housing payments or have a deferred housing payment by race/ethnicity, August 19, 2020 – March 29, 2021 and March 2 – May 9, 2022



Residents with Incomes Under \$35,000 More Likely to be Behind on Housing Payments

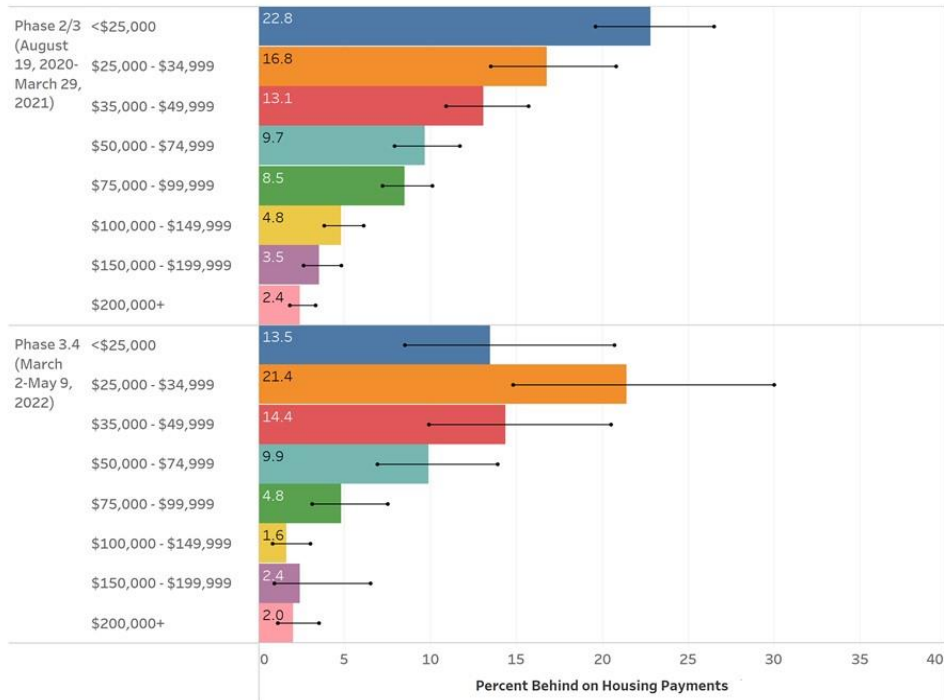
Generally, the percentage of respondents reporting being behind on housing payments decreased as household income increased. One in 5 adults in households with income below \$35,000 reported they were not currently caught up on housing payments (Figure 3).

In the early period of the pandemic (August 2020-March 2021), respondents in the lowest income category (<\$25,000) reported the highest prevalence of being behind on housing payments. However, after March 2021, residents in the second lowest category (\$25,000-\$34,999) most frequently reported being behind on housing payments (Figure 3).

Data from all survey periods can be found on our Housing Security Dashboard:

<https://kingcounty.gov/depts/health/covid-19/data/impacts/housing.aspx>

Figure 3. Percent of adults in Seattle-Tacoma-Bellevue Metropolitan Statistical Area who are renters or owners with a mortgage reporting they are behind on housing payments or have a deferred housing payment by household income, August 19, 2020 – March 29, 2021 and March 2 – May 9, 2022



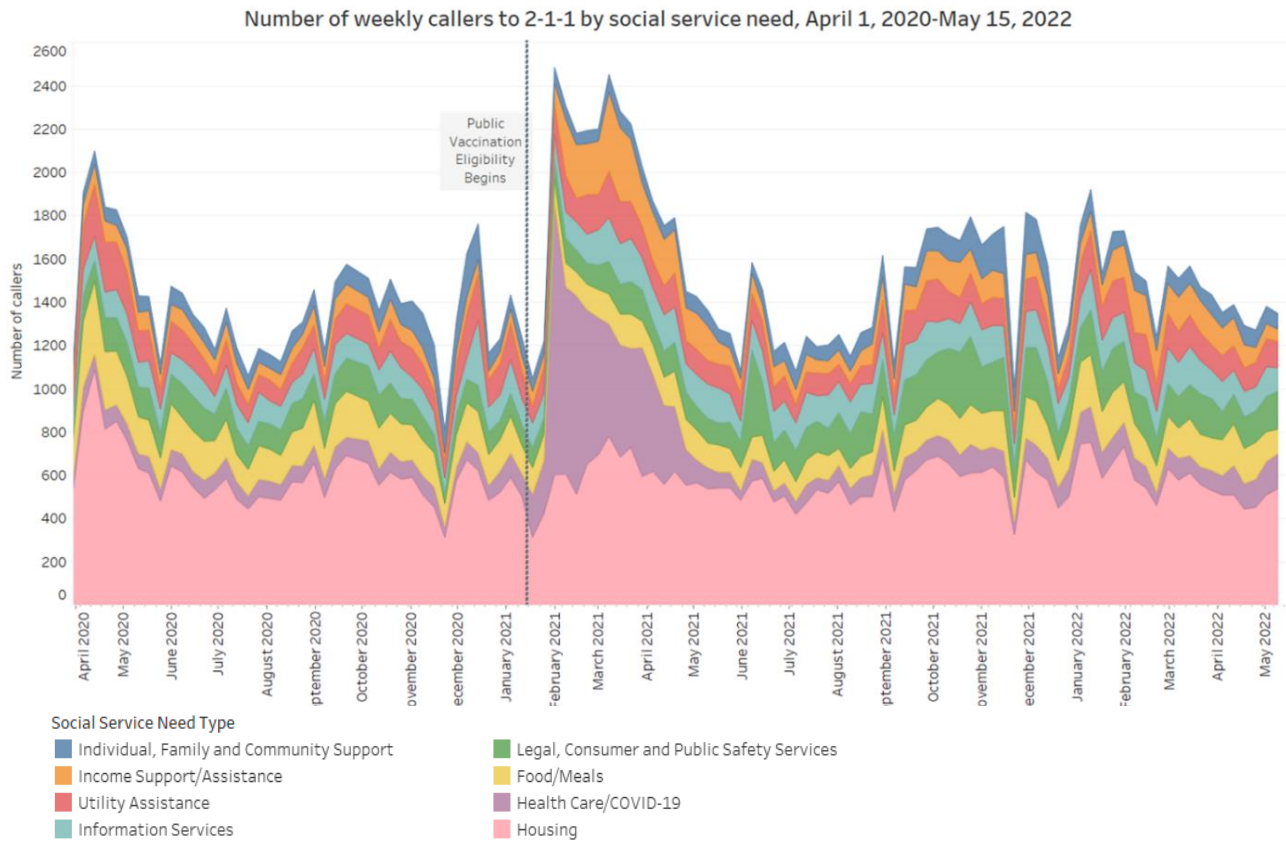
Housing Needs are the Top Reason for Calls to a Social Service Helpline

King County 2-1-1 is a free, anonymous, information hotline connecting individuals to human services resources and referrals. Examples of human services are social service needs including food assistance, childcare, elder care, mental health crisis intervention, and rental assistance. Looking at the reasons for calls to 2-1-1 can help us understand residents’ needs over the course of the COVID-19 pandemic. When contacting 2-1-1, callers are prompted to provide their ZIP code so they can be directed to their local agency. The data reported here includes all calls to the 2-1-1 hotline between April 1, 2020 – May 15, 2022 by people who provided a King County ZIP code.

Except for the initial COVID-19 vaccine roll-out period January-March 2021, housing-related assistance was the most frequently requested social service need by callers in King County, averaging approximately 573 callers every week. The week with the highest number of callers (N=1,086) requesting housing-related assistance was April 13-19, 2020, when 76% of callers requested housing-related assistance. Among housing-related concerns, the largest need was rental assistance (22,972 callers), followed by lower income/subsidized private rental housing (8,130 callers), community shelters (6,384 callers), transitional housing/shelter (5,485 callers) and emergency-related eviction/foreclosure moratoria (3,753 callers). These service needs are not mutually exclusive as multiple service need types can be identified during a single call.

The volume of calls decreased on holidays (Memorial Day, Thanksgiving, Christmas, Martin Luther King Jr. Day) because King County 2-1-1 was not open for operation. During the COVID-19 vaccination rollout from January – mid-April 2021, the number of callers to 2-1-1 for healthcare/COVID-19 needs increased sharply, though the number of callers for housing concerns remained stable.

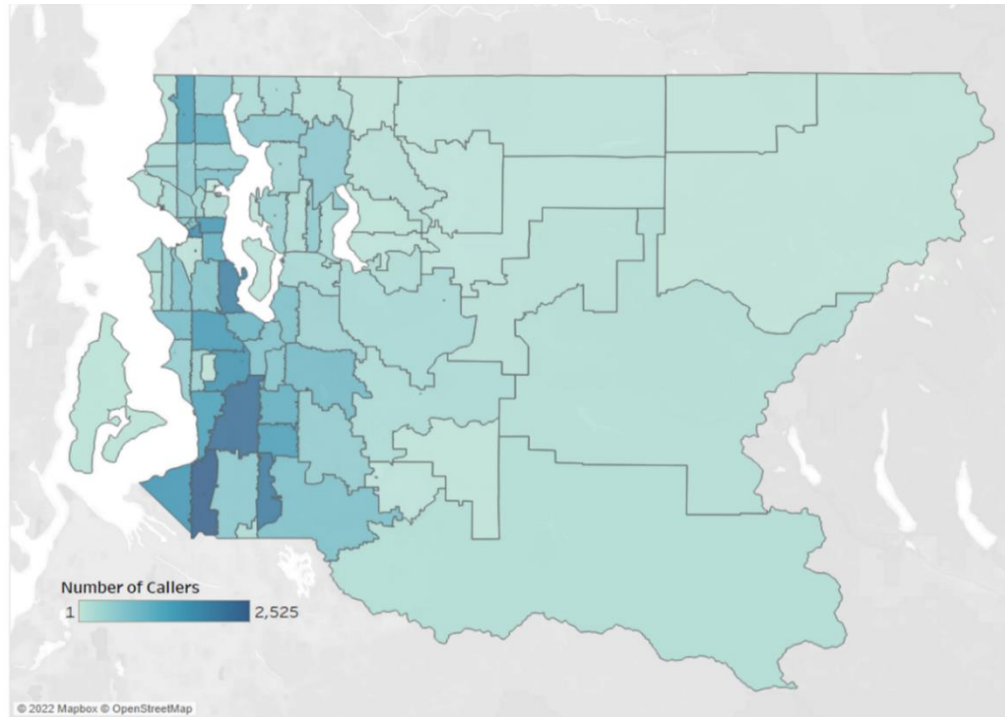
Figure 4. Housing needs as primary reasons for calls for social service needs, April 1, 2020 – May 15, 2022 (Multiple service need types can be identified during a single call.)



South King County and Seattle (Southeast and Downtown) had the Highest Number of 2-1-1 Calls for Housing-related Assistance (April 1, 2020 – May 15, 2022)

The highest number of callers to 2-1-1 with housing-related needs were in South King County ZIP codes (2,525 callers from 98003 [Federal Way]; 2,255 in 98032 [Kent]; 2,052 in 98002 [Auburn]). The number of housing-related 2-1-1 calls was also high in parts of Seattle, including Southeast Seattle (1,959 callers from 98118) and Downtown (1,764 callers from 98104). While Figure 5 does not account for population density by ZIP code, it suggests the need for housing-related assistance was concentrated in South Seattle and South King County ZIP codes. We did not examine social service needs by race/ethnicity because it was missing for 40% of 2-1-1 call data.

Figure 5. 2-1-1 Callers for housing-related needs from King County residents by ZIP code (April 1, 2020— May 15, 2022)



Summary

Housing insecurity continues to be a concern and disparities remain in our region. People most likely to face housing cost burden before the COVID-19 pandemic were also more likely to face housing insecurity during the first two years of the pandemic.

In the first part of 2022, housing-related assistance was consistently among the leading type of calls to King County’s 2-1-1 hotline, with the largest housing-related needs being rental payment assistance followed by lower income/subsidized private rental housing. By ZIP codes, the highest number of housing-related needs calls were from South King County, Southeast Seattle, and downtown Seattle. During the COVID-19 pandemic, adults in households in the King-Pierce-Snohomish County area with incomes under \$35,000 or who identify as BIPOC more frequently reported being behind on housing (rent or mortgage) payments.

Implications

Results suggest a pattern of differential economic recovery by race/ethnicity and by income. There was a large increase in the percentage of non-Hispanic black residents in the King-Pierce-Snohomish area reporting housing insecurity (as measured by being behind on housing payments) over the first two years of the pandemic. Over the same time period, there was a smaller increase in the percentage of Multiple/Another race residents reporting housing insecurity. The multiple/Another race group includes American Indian/Alaskan Native and Native Hawaiian/Pacific Islander residents. Among other BIPOC and non-Hispanic white residents, the percentage decreased over time. Non-Hispanic white residents were the least likely of all racial groups to report being behind on housing payments throughout the pandemic.

Though all BIPOC residents have been disproportionately impacted by the COVID-19 pandemic, non-Hispanic Black residents and the category containing American Indian/Alaskan Native and Native

Hawaiian/Pacific Islanders were the only groups to experience worsening housing insecurity. Persistent socioeconomic and health inequities rooted in structural racism contribute to these disparities.¹⁰ In King County, BIPOC residents face barriers to health care access, a higher burden of underlying health conditions, and were more likely to be exposed to COVID-19 working frontline occupations.⁹ COVID-19 infection, hospitalization, and mortality rates were higher in geographic areas of King County where a higher proportion of residents identified as BIPOC.¹¹ Non-Hispanic Black, Native Hawaiian/Pacific Islander, and American Indian/Alaska Native workers in King County also filed the highest number of unemployment claims per capita from March-May 2020.¹²

Earlier in the pandemic, residents with household incomes <\$25,000 were most likely to report being behind on housing payments. As the pandemic continued, residents with household incomes \$25,000-\$34,999 became the most likely to report being behind on housing payments. This group also experienced worsening housing insecurity during the first 2 years of the pandemic, while other income groups reported no change or a decrease. This suggests gaps in social services available to residents in lower but not the lowest income categories. Households in the lower income category (\$25,000-\$34,999) may qualify for some social service programs (e.g., housing assistance¹³), but they may be excluded from other programs with lower income thresholds (e.g., Supplemental Nutrition Assistance Program [SNAP] benefits).¹⁴ Simultaneously, residents are faced with a high cost of living; as of August 2022, the estimated living wage (that is the amount a person would need to earn to support themselves) in the Seattle-Tacoma-Bellevue MSA is \$41,198 for a single adult and \$81,036 for two working adults and two children.¹⁵

New or Expanded Housing Policy Resources in Response to Coronavirus Disease 2019 Pandemic

Beginning in March 2020, federal, state, and local policymakers implemented policies to mitigate potential impacts of the COVID-19 pandemic on housing insecurity (Figure 6). The specific impacts of these policies are outside the scope of this report, but key policies are listed below for context. A brief timeline of relevant local policies can also be found here: <https://kingcounty.gov/depts/community-human-services/COVID/timeline.aspx>.

- On April 10, 2020, a collaboration between King County, United Way of King County, Seattle Foundation, and the City of Seattle launched a \$5 million investment in United Way's expanded Home Base program to help lower-income individuals and families economically impacted by the COVID-19 pandemic. These funds were estimated to help about 2,000 families.¹⁶
- Beginning in August 2020, the King County Eviction Prevention and Rental Assistance Program (EPRAP) began offering rent assistance and eviction prevention to residents with annual incomes at or below 50% of the Area Median Income (AMI).¹⁴
- The first iteration of the program ran from August 2020 to June 2021. It provided assistance

¹⁰ Public Health Seattle & King County. "Making Meaning of the Covid-19 Race and Ethnicity Data: A conversation With Our Health Officer and Our Equity Director." 1 May 2020. *Public Health Insider*. 2 August 2022. <https://publichealthinsider.com/2020/05/01/making-meaning-of-the-covid-19-race-and-ethnicity-data-a-conversation-with-our-health-officer-and-our-equity-officer/>

¹¹ Social & Economic Inequities in COVID-19 Testing and Outcomes in King County Census Tracts. Available from: <https://kingcounty.gov/depts/health/covid-19/data/inequities.aspx>

¹² Unemployment Claims in King County, WA: March-April 2020. May 19, 2020. Abigail Schachter, Scott Neal, Fel Pajimula, Kris Johnson, Eva Wong, Amy Laurent. Public Health Seattle & King County; Assessment Policy Development and Evaluation Unit. <https://kingcounty.gov/depts/health/~media/depts/health/communicable-diseases/documents/C19/unemployment-claims.ashx>

¹³ Applicants may also face several-year long waitlists for housing assistance, presenting further challenges to housing security. Approximate waitlist times for King County and Seattle Housing Authorities are here: <https://www.kcha.org/housing/subsidized/list> <https://www.seattlehousing.org/housing/all/list>

¹⁴ Supplemental Nutrition Assistance Program (SNAP) benefits vary by income, assets, household size, age, and presence of children in household.

<https://www.dshs.wa.gov/esa/community-services-offices/basic-food>. An income at or below 50% of the Area Median Income (AMI) qualified a resident to apply for Eviction Prevention and Rental Assistance Program (EPRAP), but did not guarantee receipt of funds <https://rent-help.kingcounty.gov/about-the-eprap-program/>

¹⁵ Living wage estimates calculated on August 2, 2022. Calculator is available here: <https://livingwage.mit.edu/metros/42660>

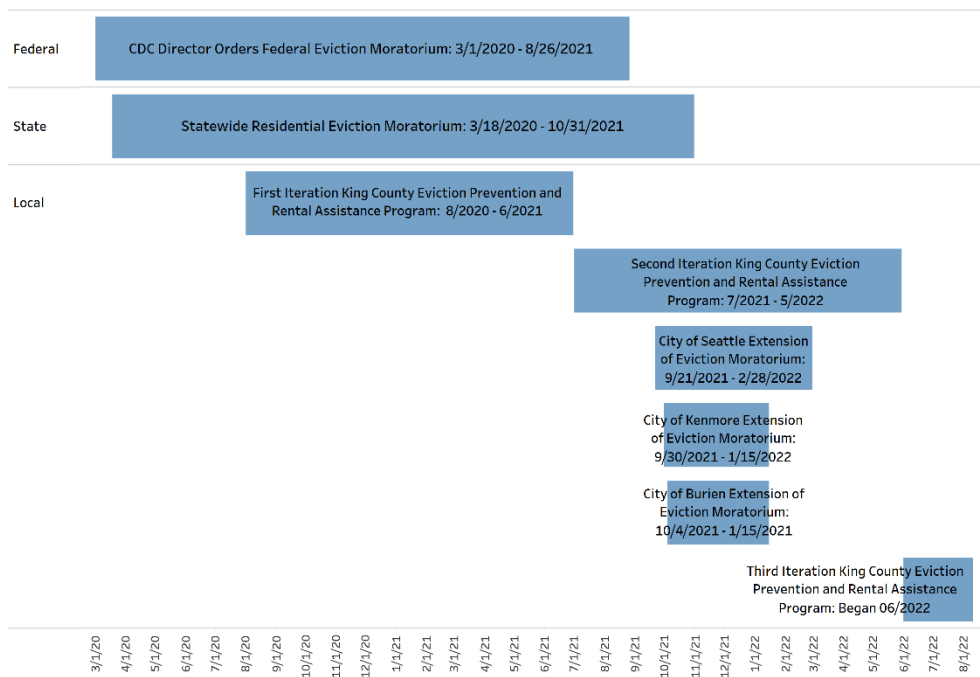
¹⁶ *United Way of King County, City of Seattle and King County Announce \$5 million Investment in Rental Assistance Program to Keep Families Affected by Covid-19 From Experiencing Homelessness*. April 10, 2020. Retrieved August 3, 2022 from: <https://kingcounty.gov/elected/executive/constantine/news/release/2020/April/10-rental-assistance.aspx>

through three funds: a lottery system for individual tenants; a lottery for small landlords; and bulk payments to large residential landlord properties and manufactured home parks.¹⁷ Between August 2020 and June 2021, EPRAP served 11,631 households and distributed \$49.6 million in rent assistance.¹⁷

- A second iteration of the program ran between July 2021 and May 2022. This iteration used a “hub and spoke” model, in which King County contracted with “hub” community-based organizations (CBOs) who sub-contracted with “spoke” CBOs. Hub CBOs could distribute funds to anyone in their community who met eligibility requirements.¹⁸
- The third iteration began in June 2022. It includes a tenant lottery (administered by the United Way of King County Home Base program) and eviction prevention support services to households that have been served eviction notices for nonpayment of rent following the expiration of the eviction moratoria (administered by the Housing Justice Project).¹⁷
- For the second and third iterations of ERAP (July 2021-August 2022), 46,738 King County households expressed a need for rent assistance, with the highest rates of applications from jurisdictions in south and unincorporated King County.¹⁷

Eviction moratoria—a temporary halt on rental evictions due to non-payment—were implemented by Federal, State, and local governments during the COVID-19 pandemic. The goal of this legal measure was to protect residents from losing shelter due to financial hardship. The Federal moratorium spanned from March 1, 2020-August 26, 2021, while the Washington State eviction moratorium expired on October 31, 2021. It was extended longer in several jurisdictions in King County, including Kenmore and Burien (through January 15, 2022) and the City of Seattle (February 28, 2022). With expiration of Federal, State, and local eviction moratoria, it is important to monitor housing insecurity and understand disproportionate impacts to inform equitable recovery planning.

Figure 6. Timeline of select Federal, State, and Local housing-related policies during the COVID-19 pandemic



¹⁷ King County Eviction Prevention and Rental Assistance Program (EPRAP) Overview. Retrieved July 21, 2022 from: <https://kingcounty.gov/depts/community-human-services/COVID/eviction-prevention-rent-assistance/program-data.aspx>

¹⁸ How EPRAP Works. Retrieved August 2, 2022 from: <https://kingcounty.gov/depts/community-human-services/COVID/eviction-prevention-rent-assistance/how-eprap-works.aspx>

DATA SOURCES AND TECHNICAL NOTES

Data Sources

U.S. Census Bureau Household Pulse Survey data presented here includes questions related to housing among adults in the Seattle-Tacoma-Bellevue Metropolitan Statistical Area (MSA) which includes the four million residents of King, Pierce, and Snohomish counties. King County has the largest population (2.3 million residents) of the area. As of April 23, 2020, the U.S. Census Bureau started conducting a weekly survey of households to provide information about the impact of COVID-19 on American households.

2-1-1 call data is provided by Crisis Connections. 2-1-1 is a referral and informational hotline connecting individuals to health and human services resources. Call data represented in the dashboard are from King County residents from February 2020-May 2022. To learn more about 2-1-1 and Crisis Connections please see: <https://www.crisisconnections.org/king-county-2-1-1/>.

Technical Notes

There were geographic variations in housing services and policies within the Seattle-Tacoma-Bellevue MSA that may be masked by looking at the entire three county area. Additionally, these data do not allow us to examine the causal factors of housing insecurity or impacts of policies implemented during the COVID-19 pandemic. Evaluation of these policies is beyond the scope of this report.

The lack of directly comparable data for the period before the COVID-19 pandemic limits our ability to understand the impact of the pandemic or to assess the efficacy of policies designed to address housing insecurity. It is unclear whether self-reported likelihood of being behind on rental or mortgage payments accurately reflects actual foreclosure or eviction, particularly when eviction moratoria were in place. Losing housing can often take longer than the reference period of two months asked in the Household Pulse survey.

U.S. Census Bureau Household Pulse Survey data

Detailed analysis of the Census Household Pulse data by demographics are based on combined data for Phase 2 and 3 (8/19/2020 - 03/29/2021), Phase 3.1 (04/14 - 07/05/2021), Phase 3.2 (07/21- 10/11/2021), Phase 3.3 (12/01/2021 - 02/07/2022), and Phase 3.4 (03/02 - 05/09/2022). The calculated percentage excludes respondents with missing answers. Note that housing-related questions changed and were expanded beginning in survey Phase 2. Phase 1 data are not included in this report. Participation in the US Census Bureau Household Pulse Survey was based on address. Unhoused individuals were thus ineligible for participation in the survey. Completion of the survey was online and required respondents to have a computer, smartphone, or other device with a reliable internet connection. We considered respondents to be behind on housing payments or have a deferred housing payment if they answered "yes" to items HSE3 or HSE4 and/or "payment is/will be deferred" to item HSE5. These items were asked of respondents who reported that their house or apartment was owned by them or someone in the household with a mortgage, loan, or rental agreement.

The survey questions are below:

- HSE3: Is this household currently caught up on rent payments? Select only one answer.
- HSE4: Is this household currently caught up on mortgage payments? Select only one answer.
- HSE5: How confident are you that the household will be able to pay the next rent or mortgage payment on time? Select only one answer.

2-1-1 Data

Calls to 2-1-1 are limited in that they reflect referrals to services and count of callers requesting each social service, which reflects only a fraction of the social service and information needs of King County residents. Callers may not be representative of all King County residents. We cannot determine whether the high volume of calls to 2-1-1 for housing assistance, relative to other social service needs, is influenced by the local referral structure for housing assistance services (which also changed during the COVID-19 pandemic). 2-1-1 is a partner for many housing assistance programs, providing eligibility screening and referrals. Through the 2-1-1 data we are only able to know what referral a caller was given, but unable to determine whether the callers' needs were met through the referral. Figure 4 shows the number of callers reporting a social service need within each category. Callers may report more than one social service need in a single week and/or call. In Figure 4, social service needs reported by each caller are de-duplicated by week. If a caller makes multiple calls for the same need in different weeks, the need is counted in the total for each week. In Figure 5, calls are de-duplicated by caller for the entire period. If a caller makes multiple calls for the same need in different weeks, the need is only counted once in the caller's ZIP code. In our dashboard we report available data on caller race and ethnicity, but disclosure of this information is optional, and about 40% of callers to 2-1-1 do not provide information about their race and/or ethnicity. Therefore, we have not examined social service needs by race/ethnicity in this brief.

Confidence Intervals

A confidence Interval (90% CI) is the probability that after accounting for random variation for counts or sampling error for survey data, the reported count or estimated rate (percent) will be within the interval 90% of the time.

RESOURCES

King County 2-1-1: <https://www.crisisconnections.org/king-county-2-1-1/>

King County Housing Authority: <https://www.kcha.org/housing/resources>

Seattle Housing Authority: <https://www.seattlehousing.org/>

King County Department of Community and Human Services (DCHS) suggested resources: <https://kingcounty.gov/depts/community-human-services/housing/services/homeless-housing/housing-shelter.aspx>

Household Pulse Survey Interactive Tool: <https://www.census.gov/data-tools/demo/hhp/#/>

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SUGGESTED CITATION

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**For more information and updated data, see www.kingcounty.gov/covid/impacts
For questions email us at COVIDevaluation@kingcounty.gov**