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## S&P Outlook For Global Not-For-Profit Higher Education: Credit Quality Continues To Diverge

### **U.S. Sector View: Stable But Bifurcated**

***Our view of the sector in the U.S. is mixed.*** While institutions with strong demand, sound resources, and excellent reputations will likely maintain or strengthen their positions, we expect that less selective, regional institutions will struggle amid growing competition, higher expenses, and operating margin pressure that could weaken credit quality. Institutions at the lower end of the rating scale and those with limited enrollment or financial flexibility will face credit stress in 2023.

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