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## **S&P U.S. Not-For-Profit Senior Living Sector Exhibits Stability Despite Rising Pressures.**

### **Key Takeaways**

- In the U.S. long-term care sector, ratings are largely stable, although industry and macroeconomic challenges remain key risks.
- Effective and strong management teams were a significant differentiating factor across rated issuers.
- Rating pressure, where present, primarily consisted of multiple factors, including inconsistent occupancy levels, operating losses, and weakening balance-sheet trends.

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