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## **S&P U.S. Public Finance 2023 Year In Review: Better Than Expected**

### **Key Takeaways**

- Credit fundamentals were relatively strong this year for most sectors, and we expect this to continue as we look ahead to 2024. Some sectors are facing credit pressure and their challenges will be detailed in our 2024 sector outlook publications.
- Higher interest rates and inflation, coupled with our expectations for slower economic growth in the year ahead, will create headwinds from a credit perspective.
- Proactive management and governance are key to credit stability, given the broad range of risks facing governments and not-for-profit entities such as extreme weather events, cyber attacks, demographic shifts, labor force imbalance, and workplace trends.

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