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S&P: Solid Rent Growth Leads To Upgrades Across The U.S. Military Housing Sector In 2024 And First-Half 2025

Key Takeaways

- The U.S. military housing sector is stable and has demonstrated improved credit quality over the past year, primarily due to steady growth in federal operating subsidies.
- Demand for military housing remains high, with occupancy levels averaging 94% across rated entities.
- Challenges to the sector center on future recruitment for military personnel, as the active-duty workforce based in the U.S. has been shrinking steadily since 2020; however, all of the service branches have reported rising recruitment numbers in 2025.

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