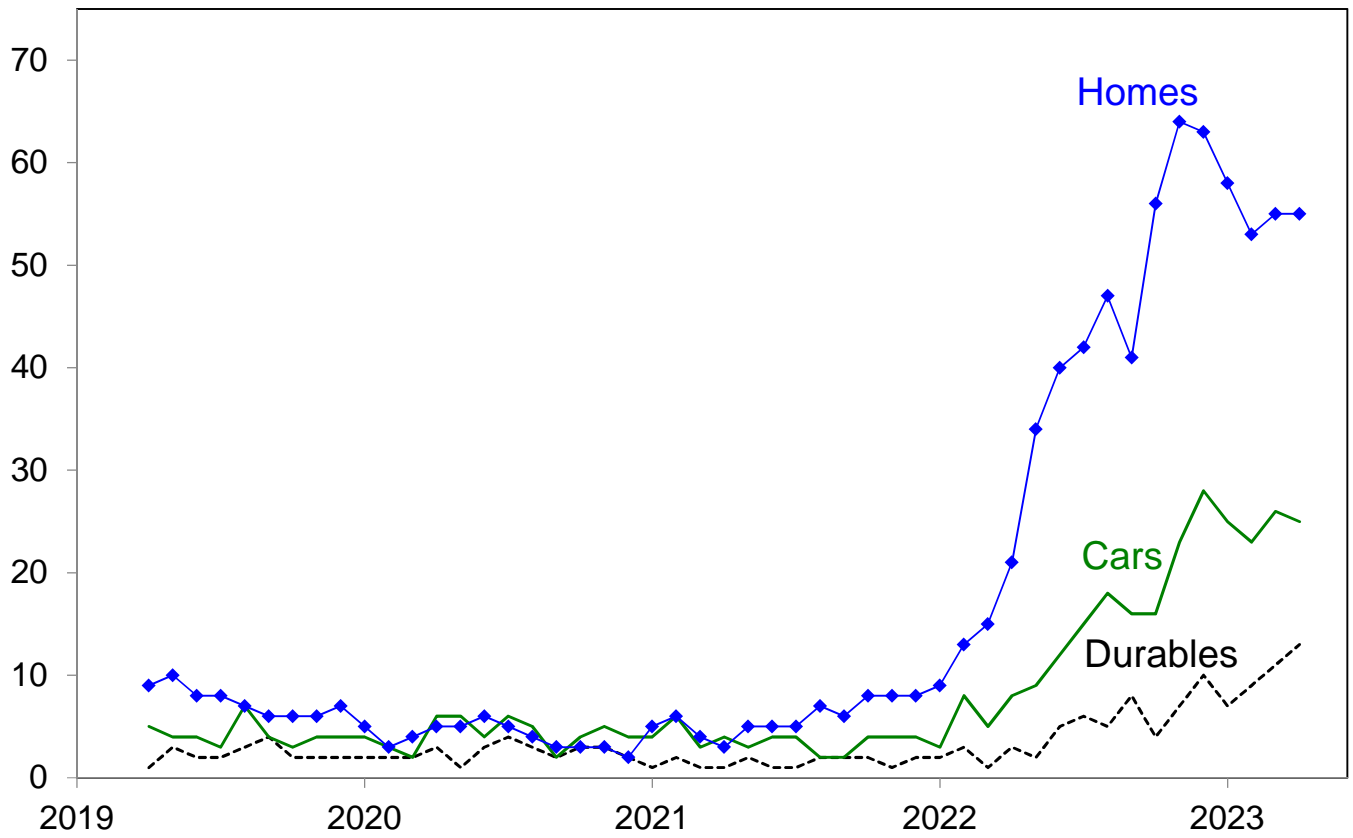


% Mentioning High Interest Rates or Tight Credit Reasons for Poor Buying Conditions



University of Michigan 2023