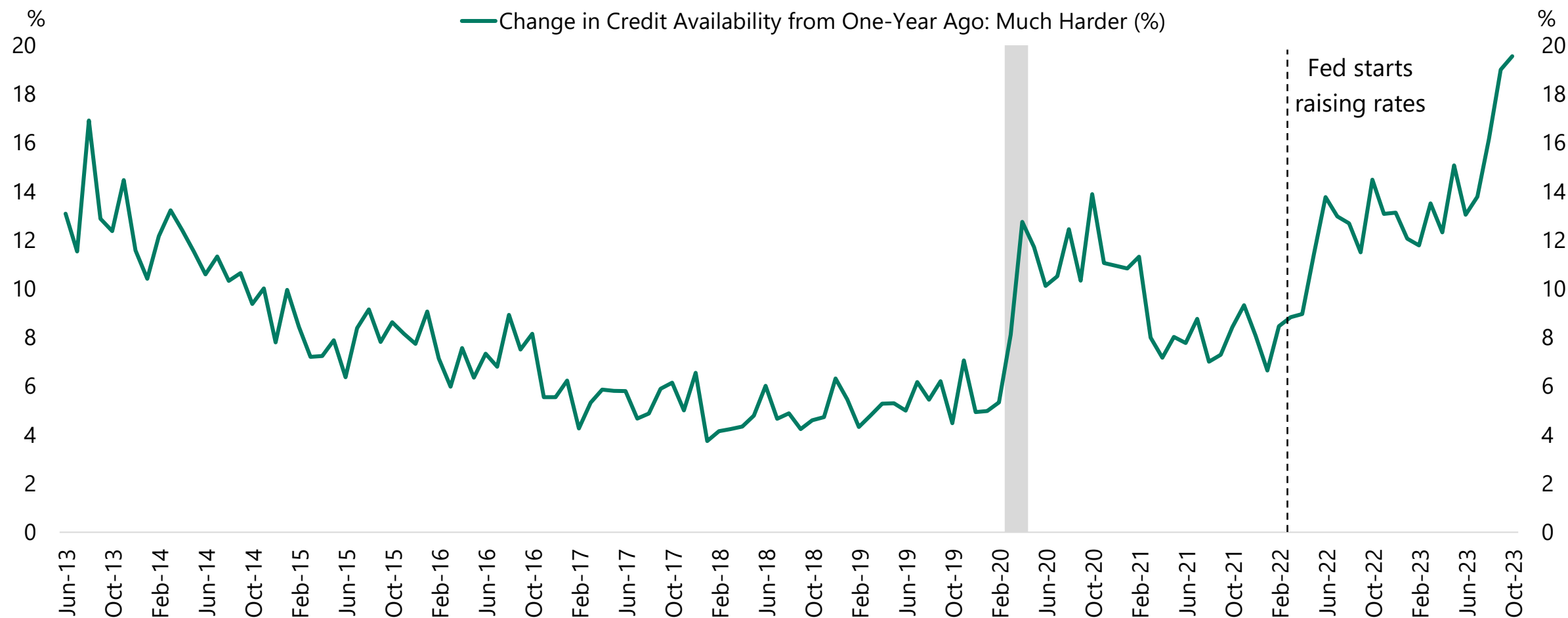


# Record-high share of consumers saying that is it “Much harder” to obtain credit



Source: FRBNY, Haver Analytics, Apollo Chief Economist