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By Josh Green, NBC17, 1 week, 6 days ago
 Updated: Dec. 29 7:31 pm

DURHAM, N.C. -

As Barbie Izlar and her friend Andrea Bloch sat on a Ninth Street bench in Durham Monday, they said they were sick of hearing about the bad economy.

"Barbie here has eight children," Bloch said. "Christmas and the festive times are a little tight."

So, as we countdown to 2009, even if they're sick of hearing about the economy, the two part-time workers know it's impacting their lives.

"I see it in almost everything," Bloch said. "I mean: my car is almost 12 years old."

Izlar's family cut back on eating out.

"I don't think I'm going to be able to travel this year," she said. "And I love to travel!"

At least one expert says it could get worse before it gets better.

"We've seen, unfortunately, the tip of the iceberg," said Campbell Harvey, Professor of Finance at Duke University. "What we will see are more bankruptcies."

Harvey said troubles in the auto industry will spread to others.

"We'll see commercial real estate firms like mall owners... they're

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