

Stretching Money to Pay the Bills

Temporal Modalities and Relational Practices of ‘Getting By’ in the Greek Economic Crisis

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This article investigates the temporalities of ‘getting by’ amidst the ripple effects of economic deterioration in Volos, Greece. Through the case of Kalypso and her family, I argue for a relational framework in the study of temporal practices, and then discuss the significant material relations of the family. Faced with less than half of their previous income, Kalypso runs a general budget pool via e-banking that allows her to coordinate the temporal constraints of periodic and everyday bills. The effect is a drifting apart of temporal experiences in the family as well as tensions about the future. Temporal agency is shown to reside in the modalities of social relations and in corresponding practices.

Keywords: crisis, debt, economic anthropology, Greece, social practices, time tricking

Ενοικιάζεται! is written on hundreds of red and yellow stickers announcing the slowing down of consumption rhythms in Volos, a town in Thessaly, east central Greece. *Ενοικιάζεται* means ‘for rent’, and in some streets every third shop is marked with the sticker. Every once in a while I notice a new sticker, the vividness of its colours making it stand out. Most stickers have already faded, being stuck in a slowly rolling present that exposes them to the scorching sun, demanding more and more of the vividness of the colours day by day. The sheer number of these stickers on shop windows is a constant reminder that there was a time when the city was bustling with activity and the hopes and dreams of people starting businesses.

In Volos and throughout Greece, the closing down of businesses has become one of the visible symptoms of the stagnant economy. The austerity measures of several successive governments and the troika of Greece’s lenders – the European Commission, European Central Bank and International Monetary Fund – have raised taxes and slashed pensions and public sector salaries since 2009. Living conditions are deteriorating, incomes falling and poverty levels rising (Sotiropoulos 2014). Health conditions are worsening and mortality rates are on the increase (Stuckler and Basu 2013; Kentikelenis et al. 2014). Many are struggling to get by. Subsequent to a period of relative stability and growth in the Greek formal economy, the rapid transformations



since 2008/9 have left many Greeks puzzled about the sharp contrast between their earlier and their present lives.

Kalypso and her husband Panagiotis are among them. Both forty-somethings, they had to close their enterprises soon after the downward spiral of austerity, recession and reduction in consumption made them unprofitable. By 2015, they are coping on less than 40 per cent of their 2008 income. Facing the temporal and economic constraints of payment deadlines on their loans, tax and utility bills, they are reorganizing their economic life. The couple adapts to the social rhythms of regular payments by involving their extended family in a generalized budget pool and by changing how they provision themselves with everyday goods. They compress time in order to free some time, spend time to save money, save money to make it on time and worry about where they are heading in time.

Based on ethnographic fieldwork between February 2014 and July 2015, this article uses the case of Kalypso and her extended family to analyse the ways in which some Greeks are manipulating and coordinating social rhythms in the midst of declining consumption and uncertainty about the future. Two major themes guide the conceptual argument of the article: the temporal structuring of social reproduction, and assumptions about the flow of time implied in social practices.

Towards a Relational Anthropology of Time: Temporal Modalities and Economic Practices

In phenomenological terms, time can be manipulated (Flaherty 2003, 2011). Time may be experienced as running at a slow or fast pace, in a cyclical or linear manner, while one may feel sent forward into the past or going back to the future. But there is more than this. Flaherty has concluded that temporal agency is 'largely a product of existing arrangements and contributes to their reproduction' (Flaherty 2011: 150). The aim of this article is to trace these arrangements and the creative efforts invested in their construction and reconstruction. I argue that anthropology should not just settle for discovering and describing creative temporal action as agency. Tracing the significant relations of the economic lives of Kalypso's family gives insight into the question of how large social formations are influenced by interwoven small actions.

Multiple temporalities are active in the lives of Kalypso's family. Laura Bear has described the creative, mediating action 'of bringing these into relation as labour in/of time' (Bear 2014: 21). She writes, 'With our labour, we have to reconcile disparate social rhythms, multiple representations of time and non-human time' (ibid.). Looking at economic lives in Volos requires a conceptual addition to this temporal labour, one that allows for an understanding of the patterning of economic relations to which these rhythms and representations may belong. Zelizer and Block have both described the process of separating economic relations into more or less distinct sets, and of designating appropriate forms of economic transactions and media to them, as 'relational work' (Block 2012; Zelizer 2012: 147). Both of these approaches support our understanding of the enactment of temporal and economic structuration. They argue that time and the economy are not entities that are simply out there, more or less

domesticated in social or personal life. Rather, they show how both notions of time and the economy are actively produced in social relations and are indeed part of them.

To explain how aspects of temporal and economic relations are actively co-produced, and under what constraints, two further clarifications need to be made: the patterning of relations in modalities, and the conceptualization of action as practice.

The first clarification takes up the concept of 'relational modalities' that Thelen et al. (2014) developed to describe the patterned properties of relational structures. Such modalities rest on normative assumptions concerning how one is supposed to act within temporal structures and they translate past experiences into expectations for the future (ibid.: 7). I use the notion of modalities to conceptualize Bear's 'labour in/of' social rhythms that are the perpetually preliminary results of Zelizer's (2012) boundary-making processes. Modalities are thus the temporal, material and normative implications of specific sets of relations.

The second clarification emphasizes that social actors are not just embedded in these modalities. Rather, they encounter through them a composition of everyday life that is produced by practices that 'make time' (Shove 2009: 17, original emphasis). Appreciating time through practices overcomes the risk of coming up against a dichotomy of structural and factual 'time' versus agentive and processual 'tricking'. Instead, this approach allows us to see the manipulation of time through strategic temporalizations (Munn 1992: 109). We can notice the practices that coordinate social rhythms, that maintain economic relations and that alter the construction of time. In these processes, I argue, we can see an active engagement with the production and reproduction of time by social actors.

Assumptions and Implications in/of Time: Crisis and the Flow of Time

The other major theme here concerns how people implicate themselves in the flow of time (Bourdieu 1977; Giddens 1984; Guyer 2007). Time consists not only of the social rhythms of the present and how they evolve over time, but also of how the flow of time and one's role in that flow is imagined. These assumptions about the flow of time are represented in practices which are situated in specific relational modalities – vectors in socially framed time. For example, depending on one's social position, wearing second-hand or even self-manufactured clothing may be an avant-garde or backward practice, or one that is totally irrelevant to the notion of time.

The flow of time has undergone dramatic changes for a great number of people in Greece. The processes that have led to the impoverishment of millions of Greeks over five years are part of broader capitalist configurations, the design of the currency union (Lapavitsas 2012) and measures legitimized through the mainstream economic policies of neoliberal austerity. I am arguing here for critical scrutiny of the concept of 'crisis', which requires an ethnographic understanding, and for attention to the recent critique of analytical concepts of crisis in anthropology. Janet Roitman (2013: 75) has argued that the often implied definition of crisis as a liminal phase between relative normalities is analytically flawed and should be questioned. Henrik Vigh has suggested that the notion of a decisive turning point or rupture should not be called crisis but rather

trauma: 'Crisis is not rupture, it is fragmentation; a state of somatic, social or existential incoherence ... Not a moment of decisive change but a condition' (Vigh 2008: 9).

When talking about the major changes in their lives, a recurrent reaction from my interlocutors in Greece is puzzlement at the unfolding of a series of processes that have impoverished them. They speak about their disappointment in the efficacy of their actions and of change as coming from external forces beyond their control (cf. Kosseleck 2002: 8). They feel diminished by the social and economic downturn that has changed their social status and affected their sense of identity and belonging (Spyridakis 2012: 80). They compare their 'everyday material experience of uncertainty' (Narotzky and Besnier 2014: 11) to previous days of hardship and relative economic stability alike. Others seek accountability for the conditions they find themselves in (Knight 2013), or they engage in alternative movements as reactions to poverty and despair (Rakopoulos 2014). I take 'crisis' as a heuristic device to situate experiences referred to as such. This article adopts an ethnographic approach informed by those criticizing 'crisis' as an external concept with analytical content - and it traces instead where, how and who in the family effects ruptures or continuities in practices relating to the flow of time.

Time and the Greek Crisis: Kalypso, her Family and Times Past

Kalypso is sitting in her mother's kitchen. Only a curtain separates her from what used to be her tailoring shop. In her memory, the room is full of textiles, fabrics and trousers waiting to be processed. She recounts the numbers of costumers that flowed in every day, recalls the long afternoons without lunch breaks and the clicking noises of sewing machines that filled the air. It is February 2014, and her shop has been closed for six years. Instead of customer orders and sewing machines, the room is filled with second-hand clothes, dishes and a computer.

Her husband Panagiotis, too, immerses himself in his memories of the small building company he established with his father at the age of 18. He remembers the countless houses they built, repaired or designed. In 2010, the building sector had collapsed almost entirely. Construction in the Pelion area, mainly of second homes, came to a halt as customers were reluctant to spend large amounts of money and banks turned to more conservative lending practices. Luckily, Panagiotis secured a job with the municipality soon after.

Kalypso and Panagiotis are in their forties and live in a village near Volos. They were entrepreneurs from early in their lives. Not everything went smoothly in the operation and growth of their small businesses, but they felt they were working towards a better future. Until, that is, things spiralled out of control. Kalypso recalls that she only understood what had happened a few months after having closed her shop in 2008. She recalls the beginning of the circumstances that led to the closing of her shop, and the folding of Panagiotis's building business, as changing rhythms of consumption and payment. Her former customers reacted to income loss by reducing consumption (Carrier and Heyman 1997: 356). Kalypso explained: 'We started to have less business. It was not that I lost my customers, but instead of one buying two pairs of trousers per month and bringing them to me to shorten them, he only bought one. They didn't have the money to buy two pairs of trousers, so I got less work.' The shop became

unprofitable, and Kalypso turned to other jobs. For three years, she worked in the kitchens of tavernas, *tsipouradikas* (restaurants serving the local spirit *tsipouro* with small dishes), as well as in the local village grocers and as a pizza delivery person. In 2011, she had to give up even those jobs. Kalypso and her husband have a daughter who will start primary school soon, and Panagiotis has an eighteen-year-old daughter from a former marriage who is partly sustained by the family.

The other protagonists of the family are Kalypso's mother and Panagiotis's father. Kalypso's mother was an irregular migrant to the US and Canada for a large part of her life, working in restaurants and sleeping in their back rooms to survive on the low income she was making. Panagiotis's father was a builder in the village and had a hard time building up his company during the period of civil war and the military junta (1967 to 1974). Both parents have already retired.

Getting by in Uncertain Times

Kalypso's family, like most of the households in Volos, is highly dependent on market relations and monetary exchange. Only a small portion of items for household consumption is produced by themselves. This configuration of provisioning paths (Narotzky 2005) has an enormous impact on regulating how money flows in and out of the household as incomes plummet (Heyman 1994). Incomes and pensions are paid regularly, ensuring a constant flow of money into the network of the extended family. But these regular inflows of money are decreasing: Kalypso has lost her income altogether, her mother and father-in-law have suffered pension cuts of more than 50 per cent, and Panagiotis's public-sector salary was slashed by around the same amount. With the fall in income, the distribution of money in the family, as well as its outflow for consumption, became crucial for ensuring the family's social reproduction.

The pivot of the family's internal money distribution mechanism is Kalypso's computer in her former tailor shop. Within minutes of turning it on, she is connected to six bank accounts. The accounts of Panagiotis's father, Kalypso's mother, Panagiotis's daughter from an earlier marriage and their own are all connected by one online interface. From there, Kalypso transfers money to settle all the regular bills of the households involved. She had done this for years before their income situation deteriorated. Back then, the 'formal calendrics' (Guyer 2007: 411) of payments punctuated her time but did not force her to coordinate her family's economic life according to their rhythms. The monthly, two-monthly or three-monthly schedules were not a serious threat to household reproduction. The payments for each individual were settled through their corresponding bank accounts as all family members held enough assets to meet the deadlines.

With the decrease in income, the importance of Kalypso's brokering increased. The money in each account was often not enough to pay the respective bills on time, so Kalypso began to run a general income pool (cf. Pahl 1995), which she described in this way:

[Panagiotis] gets paid on the 10th, my mother on the 28th [...] The money does not come together, nor do the bills. I may be paying my bill or [Panagiotis's] bill or [my daughter's] bill from my mother's money [...] And then, from [my daughter's] money

saved for university I will pay my mum's bill. Because now, I just go by the dates, by what it is more important to pay now and how much money I have now. I don't go and say, 'This is my money and this is his money', you know, I have to pay her or his bill. I have to pay all the bills from whatever money just to make sure that they get paid. (Kalypso, 13 July 2015, Volos)

In the economic life of Kalypso's extended family, there are three categories of expenditure that each exhibit different temporal characteristics. The first concerns exceptional and infrequent expenditures, such as for a severe health condition that Kalypso experienced a few years before the crisis started. As the family could not use their assets to cover the cost of treatment, they took out a loan to cover it. The second category consists of recurrent and regular expenses. These are debt repayments, instalment payments, as well as tax payments to the Greek state and utility bills for water or electricity. Such costs include paying back the loan used to purchase Kalypso's mother's shop and other large expenses that are settled by either credit or instalments. These have to be settled on a regular basis, every one to three months. The third category consists of frequent expenditures on items of everyday consumption. Food, clothing and petrol fall into this category. There was no expenditure in the first category in the course of my fieldwork, but the category is included here for its consequences on regular repayments. Another effect of declining incomes was that consumption and provisioning patterns for frequent, everyday expenses were adjusted according to the necessities of regular bills. So Kalypso started closely monitoring most of the consumption expenditure of her mother, husband and two daughters.

The Temporal Modalities of Recurrent and Frequent Expenditures

During the years when Kalypso and her husband managed their small but flourishing businesses, counting on their growing earnings was a good bet. Banks shared the expectation that the economic future of households and businesses in Volos and in Greece at large would be an extrapolation of those years of growth and expanding consumerism. More finance was made available for housing and consumption, resulting in greater debt, with easily available credit widely advertised by several banks.¹ In a general atmosphere of expanding opportunities, Kalypso took out a personal loan which added up to a loan for the tailoring shop. After their economic situation deteriorated, the expected future of the past was still around, in their memories as well as in the consequences of their loans.

Other recurrent payments come from tax and tax-debt payments, as well as several utility bills (electricity, water, telecom services and so on). The significant temporal aspect of these relations is that they are organized according to deadlines. In pre-crisis times, these deadlines were a formal issue, but they later seriously altered the way that family members dealt with expenditures. Failure to conform to the deadlines was supposed to have serious consequences for the family. Economic relations are loaded with moralities of debtor and creditor relationships (Peebles 2010; Gregory 2012), to which the family responded with the wish to be a good creditor, settling their bills on time.

Yet these deadlines are only relatively strict, as Kalypso was to find. Such knowledge about the formalities and informalities of deadlines proved decisive in coordinating the

pattern of due dates with consumption needs and income flows. In the case of one bank loan, Kalypso found that missing a payment on the due date did not bring about any sanctions until three months had passed, and that this informal policy was the strategy of a bank that pretended not to know how many people were unable to pay on time, thus reducing the number of 'red loans' (those held by people that pay late or not at all) on their books. Another example concerns her tax payments. When Kalypso missed a strict deadline for paying her monthly instalment by a few hours, she faced unexpected consequences. The recently elected Syriza-Anel government had introduced a new repayment policy as part of a bundle of policies set to tackle the humanitarian crisis.² Instead of her twelve-month repayment plan, Kalypso was offered one for ninety-eight months. In this case, the failure to conform to the formal calendrics of repayment resulted in an unexpected improvement in her household's monthly budget. However, Kalypso's knowledge of the relative strictness of payment deadlines is indispensable for the payment of her family's regular bills. Being aware of how long she can stretch deadlines without facing sanctions, Kalypso strategically temporalizes (Munn 1992: 109) the flow of money – she holds back money in order to reduce the risk of running dry of cash for other, more important payments:

Five years ago, when a bill came, I had the money and I paid it right away. Now I keep the money, and I'm, like – OK, let's wait, maybe I'll need something more important next week, and if that's not the case, then I'll pay. You know, I just keep it in the back. It has to be paid by the 25th, but I know it won't be a problem until the 5th of the following month. So I just keep the money – because maybe something else will happen. (Kalypso, 13 July 2015, Volos)

Nevertheless, her practices meant that she coordinated payments to conform to the calendrics of deadlines and payments; they did not change the sums that Kalypso was required to pay. In her own view, she 'had to find ways to make the money last longer'. She accomplished this stretching of money over time by changing the family's consumption practices and the rhythms of purchasing.

To stretch money, the family significantly has altered its spending on food, clothing, heating materials, tobacco, petrol and other everyday consumption goods. They purchase goods that must be obtained through the market economy – such as petrol, tobacco and heating materials – less frequently and from new providers that sell them more cheaply. The provision of food and clothing is particularly interesting, as Kalypso's mother operates a soup kitchen and a clothing-and-furniture exchange in the shop otherwise closed for business, and so there is a constant flow of foodstuffs, clothing and shoes through her mother's household. Her mother organizes both in-kind and cash donations to feed up to forty people every week from Tuesday to Friday. Kalypso, her mother and a group of friends together organize the cooking and the clothes distribution, and each volunteer receives a meal or, if required, clothing. These activities have been materially relevant in the substitution of everyday living costs. Another strategy employed by the family for acquiring goods and services outside the formal market has been to engage in selling services and handcrafted goods in a local, alternative currency. The currency helps them to earn locally organized money and they exchange it for goods and services others offer. Kalypso also started to barter items

and services with others in the city or in the village she was living in. Sometimes, she asked more distant family members for financial support. These intricacies of everyday consumption suggest two points: First, Kalypso and the family can manipulate the rhythms and paths of these purchases more easily than they can the regular payments. Secondly, these everyday practices allow the family to stretch money by engaging in more time-intensive activities. Going through the donated clothes is necessary for the clothing exchange, but it also frequently allows Kalypso to give her daughter new-looking clothes.

Crisis, Futures and the Experience of Time

Sitting in front of her former shop in October 2014, Kalypso breaks the silence of the moment and tells me that she has a feeling of stumbling into the future, one deadline at a time. For her, the punctuation of time by deadlines took over as a strong force regulating her use of time. Although it was a prerequisite to make it into the future, Kalypso's evaluation of her own possibilities for acting on these forces is that they have diminished. Still, this did not imply a complete denial of the efficacy of her actions. Her stumbling has been a way to proceed. In the context of the ongoing crisis, endurance (Ringel 2014) in this relational work is one way of understanding Kalypso's actions towards the future. Yet unlike Ringel's Hoyerswerdians (*ibid.*), who held on to visions of a future against all the odds, Kalypso could not connect her practices to any nearly imaginable close or medium future. Jane Guyer's notion of 'enforced presentism' (Guyer 2007) best describes Kalypso's longing for a change in the long term, even if she is unable to imagine the short term. Kalypso is planning in the sense of dealing with the constraints of the inflows and outflows of money. She refers to her immediate future as cut up into periods between deadlines, filled with her efforts towards lower expenditure in three households. She is disillusioned by the loss of her earlier way of life as an entrepreneur. Kalypso's and Panagiotis's idea of the future was once to enhance their businesses, establish new ones, work hard and enjoy the fruits of their productive capacities. None of Kalypso's financial brokering activities, however, have given her the same experience of working towards a better future. Income pooling has felt like administrating the present. Her narrative about the transformations in her life can be described as a trauma followed by fragmentation, to use Vigh's (2008) vocabulary. What about the others in the family?

Kalypso's mother in particular did not share Kalypso's sense of suddenly fragmented time. When the topic came up, she reacted frequently with narratives about her own life as one of a chronic state of material uncertainty. She recounts her time as a working poor mother and illicit migrant in the US and Canada, and the hardship of raising children while making a living. She views her lifelong presentism as a kind of living from hand to mouth that brought her into the future. For her, the recent deterioration of the economic situation does not mean that fragmentation or incoherence entered her life suddenly. Rather, it is consistent with most of her life as she recounts it in our conversations.

Alongside the contrast between continuities in her mother's life and the rupture in Kalypso's entrepreneurial biography, their experiences of structuring the present

were drifting apart. The major reason for this is the mediating labour of Kalypso's generalized pooling. Through her financial brokering, she has exposed herself to another punctuation of the present as have her other family members. For her mother, the daily quest for donations and volunteers dated back to before the deterioration in Greece's economic circumstances – even though she and her friends had scaled up their soup kitchen as more and more people depended on food aid. The monthly rhythm of pension payments that her mother and Panagiotis's father were used to for some years did not change. They, too, considerably reduced their levels of personal consumption, but they feel the pressure of regular deadlines when Kalypso attempts to intervene in their consumption habits. They interpret Kalypso's time constraints as a result of poor money management. Jokes were circulating about her lack of ability, comparing her to infamously corrupt Greek politicians, and about her harsh thriftiness, likening her to Angela Merkel, the German chancellor and austerity bogeyman.

Kalypso concentrated the relational work of reconciling temporal modalities in her pooling, so her family did not experience the same temporal structuring of the present and immediate future that came with it. Effectively, she was keeping the time regime of regular payments away from other family members while engaging in practices to coordinate social rhythms in such a way as to avoid defaulting. Kalypso's technology-enabled management of the household budget smoothed the effects of these time constraints for the grandparental generation.

Conclusion: Tricking Time as a Relational Practice in/of Time

In this article, I have approached the question of 'time-tricking' as temporal agency and have done so in two conceptual steps: first, by introducing a relational framework that situates actors in the various temporalities that come with specific sets of relations and practices; and second, by addressing the actors' own implication in their perceived flow of time.

The family's economic relations reveal several modalities of time and related practices. They are entangled in market relations in which monetary demands have not fallen as their incomes have done. Regular payments on loans and tax and utility bills became the most serious punctuations of their time. The temporal and economic constraints on social reproduction changed with the rapid deterioration in the family's income. A closer look at the actual interactions between the family and other actors such as banks is suggestive of the complex of relational practices involved. The banks informally allowed a three-month deadline extension on loan repayments. The number of 'red loans' is crucially important for a bank's functioning as a financial institution. This figure is closely monitored by banking authorities, financial markets as well as eurozone technocrats. By extending the period of time that defines whether a loan is 'red' or not, banks act on the structuring of time in their networks. The same argument can be applied to the humanitarian rationale behind the Syriza-Anel administration's decision to allow a significant increase in the number of instalments over which people can spread their outstanding tax debts. In both cases, the conclusion as to whether the state or the bank will ever see the money is postponed into the future, strategically silencing the temporal signals of problems in economic relationships. It is the sheer

number of bad loans and the amount of outstanding tax that together alter power relations between debtors and creditors, as both banks and the government are wedged in between their own creditors and their debtors. As Kalypso and her family act in these relational modalities, it is clear that every attempt at tricking time takes place in a time already tricked.

Temporal agency can be seen in frequent, everyday consumption. Kalypso's mother spends her available time organizing time-demanding activities that produce crucial substitutes for the more time-efficient, yet money-demanding market provisions that the family can no longer afford. The clothing exchange and soup kitchen exemplify the relational labour in and of time that they entail. Both are framed by a humanitarian rationale of supporting poor families, one that assigns a certain social position to the organizers. As active organizers, they frame their own provisioning through these activities as deserved: they are working for it. The activities consume time yet allow for quasi-market provisioning – clothing and warm food that could not easily be accessed otherwise. This might be called manipulation, a strategy of social reproduction that is a reaction to the temporal constraints that are part and parcel of the relational modalities engaging banks, electricity companies and the tax department. Yet the strategy nevertheless allows the family to conserve the flow of value through the household while reproducing the outward image of a well-off family. These practices of reducing consumption and provisioning away from other market actors, at least in the case of the clothing exchange, effects changes in the local economy. As Kalypso's and Panagiotis's businesses closed down due to a reduction in others' levels of consumption, they themselves have similarly reduced their level of consumption in a quest to conform to the rhythms of regular payments, passing on the ripple effects of economic deterioration that come with household austerity. Their tricking of time thus tricked time for others, too.

In the second conceptual step of my argument, the social actor's self-implication in the flow of time was important, and I sought to relate it back to the changing practices of the family. In bringing together the changes in Kalypso's life, a pattern emerges. I have described how the loss of her business meant her feeling less a producer of the future than an administrator of the present. Crisis, for Kalypso, is this evaporation of her capacity to link her actions to the future. As an entrepreneur and successful earner, she could afford the items that reassured her of her bright future. After the closing of their businesses, she worried about basic purchases in the present. The temporal punctuation of her time by electricity and debt payments became more crucial than the rhythms of fashion and going out. For Kalypso's generation in the family, entrepreneurial growth and increasing participation in capitalist markets meant working towards a future. As soon as the forms of labour that were associated with this future were replaced, their accessibility vanished. Through this ethnographic material, the very experience of time is shown to be embodied in certain relations and practices, and we have seen something of how they have been altered during the fragmentation of austerity. The effects of Kalypso's strategic manipulations of time by e-banking led, as we then saw, to tensions in the family. Through her interventions, she mediated the impact of the increasing importance of her future as punctuated by payment deadlines. The effect was that only Kalypso experienced the flow of time as stumbling into the future, one deadline at a

time. For the other family members, their economic crisis consisted of serious intra-familial austerity measures but not a fragmentation of time.

Time is more than the lived experience of some apparently natural fact. The approach I have taken here requires going beyond identifying agency as intentional action in order to investigate the ways in which temporal relations are made and remade in concrete practices. The example of Kalypso shows how the relational labour of 'getting by' includes a crucial temporal element of mediating and altering social rhythms and time experiences – effectively tricking time.

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Notes

1. For comparative examples, see James (2014) and Palomera (2014).
2. The legislative basis of these policies is Law 4321/2015.

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