

Occupational burnout phenomenon among the employees of the Agricultural Social Insurance Fund involved in collection of unduly drawn benefits

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Abstract

This paper presents a set of externalities and internalities which determine the behaviour and quality of tasks performed by public officers in the context of early occupational burnout syndrome following the experience of the author and of the employees of the Agricultural Social Insurance Fund (KRUS).

Investigated is the impact of said factors on the level of adverse stress among employees dealing with selected issues associated with the recovery of monies under unduly drawn pension and disability benefits, sickness and care allowances, as well as other benefits for farmers and their family members, and consequently, impacting early occupational burnout in this occupational group of office staff.

This paper draws from the literature, the outcome of an interview with KRUS employees, as well as from their long-standing experience and selected methods of coping with stress at work.

The paper aims to set forth solutions to prevent early occupational burnout among public officers.

Key terms: unduly drawn benefit, debt collection, occupational burnout.

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Introduction

Today, almost every employee is faced with a complete career switch or, at least, several changes of the workplace or a position. Staying with one company, they have to live up to the employers' rising demands. In addition, high standards of services rendered, the complexity of tasks and rising quality norms, as well as constant rush and poor use of leisure time are conducive to early occupational burnout.

How much one is determined in carrying out the job is affected by externalities which are not directly related to the firm nor do they depend on the employee, as well as internalities which arise from the structure, provisions and solutions used by the employer, and from individual personal conditions.

Cumulation of the said components, poor time management, sometimes a failed choice of priorities at work and in private lives lead to distorted functioning of a human being and, consequently, of the work establishment.

This paper aims to present situations which drive work quality down along with solutions to prevent early burnout syndrome among public officers.

Sources of financing expenditure for agricultural social insurance

Under the Act on Agricultural Social Insurance, KRUS has among its main goals the servicing of the insured and beneficiaries in matters relating to the coverage of social insurance for farmers and the payment of contributions for this insurance, as well as the granting and payment of relevant benefits.

The benefits KRUS pays to the entitled persons as part of its own and delegated tasks derive from the following funds:

- 1) Contribution Fund of the Farmers Insurance (FS) created from contributions for accident, sickness and maternity insurance. It is a legal entity and is not subsidised from the state budget;
- 2) Pension and Disability Fund which is a special purpose state fund created from pension and disability insurance contributions, reimbursement deriving from Social Insurance Fund monies (reimbursement of costs of concurring allowances and other transfers), state budget subsidies and the Contribution Fund deduction;
- 3) Solidarity Fund for Persons with Disabilities (Solidarity Fund) – a special purpose state fund established by the Act on the Solidarity Fund for

Persons with Disabilities of 23 October 2018, amended by the Act Amending the Act on the Solidarity Fund for Persons with Disabilities and Certain Other Acts of 20 December 2019, pursuant to the Act on Supplementary Allowance for Persons Needing Long-Term Care of 31 July 2019;

- 4) COVID-19 Response Fund pursuant to Act Amending the Act on Special Solutions for Preventing, Counteracting and Combating COVID-19, Other Contagious Diseases and Crisis Situations They Cause and Certain Other Acts of 31 March 2020 (Journal of Laws of 2020, item 568).

The following benefits are paid from these funds:

- 1) contribution fund benefits include sickness allowance and lump-sum compensation for permanent or long-term bodily harm or death resulting from accident at agricultural work or agricultural occupational disease;
- 2) the main allowances paid from the Pension and Disability Fund are agricultural old age pensions, disability pensions for full incapacity for work at an agricultural holding, and agricultural family pensions;
- 3) the Solidarity Fund, in turn, covers the payment of supplementary benefit for persons needing long-term care.

The 2020s brought the coronavirus epidemic. Therefore, as part of the state's response to its citizens' ongoing situation, farmers affected by the pandemic could enjoy the statutory protection which included benefits for quarantine, epidemiological surveillance or hospitalization in connection with COVID-19, as well as benefits for the care of a child of up to eight years of age.

Unduly drawn allowance

In making efforts to assist the insured and the persons entitled to insurance payments, KRUS provides for the payment of benefits and ensures (by collecting funds sources which include contributions paid by farmers) that the payments continue in the future.

However, there are individuals among the farmer obligors, as well as KRUS beneficiaries who do not perform their tasks correctly. Some farmers fail to pay the agricultural social insurance contributions, they fall behind with their payments. Occasionally, allowances or benefits are paid following incomplete, false or wrong data. This is what we call an unduly drawn benefit or allowance.

Within the meaning of Article 138 (2–3) of the Act on Old Age and Disability Pensions from the Social Security Fund: unduly drawn benefits within the meaning of Article 138 (1) are the following:

- 1) benefits paid in spite of circumstances that cause the right to benefits to become extinguished or suspended, or the payment of allowances to become withheld wholly or partially if the receiver of allowances was instructed of the absence of the right to receive them;
- 2) benefits granted or paid on the basis of false testimony or documents, or in other cases of intentional misleading on the part of the beneficiary.

Benefits paid to a person other than the one identified in a decision of the social security body for reasons not attributable to the body are also considered unduly drawn benefits¹. In addition, under Article 52 (2) of the Act on Agricultural Social Insurance of 20 December 1990² which holds that the principles of refunding unduly drawn benefits are determined by social security provisions, i.e., Article 138 of the Act on Old Age and Disability Pensions from Social Security Fund of 17 December 1998 and the Social Security Act of 13 October 1998³, an unduly drawn benefit will be a pension or disability benefit paid to a person:

- 1) which, on the date of the decision of the social security body, met the conditions to receive the benefits, and subsequently lost the entitlement to receive them, or the right to benefits was suspended, or the amount of the benefits changed;
- 2) which, on the date of the pension or disability decision, nor thereafter, was not entitled to receive the benefits.

The legislature holds that reimbursement must not be demanded for unduly drawn benefits for a period longer than 12 months if the beneficiary has notified the social security body of the circumstances which caused the right to benefits to become extinguished or suspended wholly or partially, and still the benefits continued to be paid, and for a period longer than three years in other cases.

From the pension act perspective, the beneficiary being aware that the allowance was paid to them illegitimately is a structural feature of an unduly drawn benefit. In the light of relevant legislation, it is the body actually paying the allowance that is bound to instruct the beneficiary about the circumstances of the right to benefits becoming extinguished, suspended or withheld. The instruction should be sent to each beneficiary individually. In the absence of the instruction, the benefit paid illegitimately becomes due, and thus non-refundable, which releases its recipient from the obligation to refund the undue benefit.

1. Ustawa z 17 grudnia 1998 r. o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych, Dz. U. 2022 poz. 504.

2. Ustawa z 20 grudnia 1990 r. o ubezpieczeniu społecznym rolników, Dz. U. 2023 poz. 208.

3. Ustawa z 13 października 1998 r. o systemie ubezpieczeń społecznych, Dz. U. 2022 poz. 1009.

Two main sets of reasons for the emergence of pension or disability overpayment are worth mentioning:

- 1) overpayment resulting from errors made by KRUS employees,
- 2) overpayment not attributable to KRUS employees.

The following are errors made by the social security body which preclude demanding reimbursement of overpaid benefit:

- a decision which grants the benefit right in spite of the underlying documents stating the right does not apply;
- failure to apply limitation on benefit amount up to the ceiling as provided by separate provisions;
- commencing payments as of the wrong date;
- KRUS employee miscalculating the amount of the benefit or a part thereof, as well as payment of miscalculated adjustment;
- KRUS employee having misinterpreted the provisions, which gives rise to higher benefit being paid.

The ensuing overpayment is not to be claimed as it is not unduly drawn allowance as construed by the above provisions⁴.

Section 1 (7) of the Order of KRUS President No. 31 on the procedure of remission, write-off, and granting relief in the repayment of agricultural social insurance and health insurance contributions as well as of unduly drawn benefits of 8 December 2010 holds that an unduly drawn benefit is each confirmed case of paying agricultural social insurance benefit in higher than applicable amount, paying the benefit in spite of the absence of the right to the benefit or paying the benefit in the case the relevant right is extinguished or suspended⁵.

A person to have unduly drawn a benefit is required to reimburse it.

In the event the amount of unduly drawn benefits can be offset with the benefits paid, the resulting debt is paid from benefits received by the pensioner.

The following types of overpayment are disclosed at KRUS:

- 1) unduly drawn old age pension, wholly or partially;
- 2) unduly drawn agricultural disability pension under incapacity for work at an agricultural holding, wholly or partially;
- 3) unduly drawn agricultural family disability pension;
- 4) unduly drawn survivor's benefit;

4. E. Jaworska-Spićak, *Świadczenia nienależne*, "Ubezpieczenia w Rolnictwie Materiały i Studia" 2001, nr 4(12).

5. Zarządzenie Nr 31 Prezesa KRUS z 8 grudnia 2010 r. w sprawie trybu umarzania, odpisywania i udzielania ulg w spłaceniu należności z tytułu składek na ubezpieczenie społeczne rolników i na ubezpieczenie zdrowotne oraz z tytułu nienależnie pobranych świadczeń.

- 5) unduly drawn supplementary benefit for persons needing long-term care;
- 6) unduly drawn additional annual pecuniary benefit;
- 7) unduly drawn another additional annual pecuniary benefit;
- 8) unduly drawn one-off additional pecuniary benefit;
- 9) due to excess annual gross income/revenue;
- 10) unduly drawn allowance for the care of a child of up to eight years of age;
- 11) unduly drawn allowance for quarantine, epidemiological surveillance or hospitalization in connection with COVID-19;
- 12) unduly drawn maternity allowance;
- 13) unduly drawn sickness allowance;
- 14) unduly drawn prolonged sickness allowance.

Debt collection

The monetary claims of KRUS established by a final and unappealable decision, yet unpaid by the debtor, are pursued under the collection procedure pursuant to administrative enforcement procedure. The pursuit is among the guarantees of due benefits being paid to the insured farmers in the future. Hence, it is so important to complete the associated tasks effectively.

The term “debt collection” comes under various definitions. Here are some of them:

1. Debt collection – “complaint by the owner against the unauthorized possessor for the return of the thing and the benefits and other objects taken in bad faith”⁶.
2. Debt collection is claiming one’s right to things or seeking payment as prescribed by law⁷.
3. Debt collection (Latin *vindicatio*) – “lit. pursuing claims, self-defence, even revenge. Since the time of the Roman Empire a legal institution of *rei vindicatio* existed which aimed to seek to recover things possessed by an unauthorised person. Nowadays, debt collection means claiming the ownership title using measures defined by the applicable laws. Contrary to some beliefs, debt collection is fully legal and it allows any operations which do not violate the applicable system of law”⁸.

6. Encyklopedia PWN, <https://encyklopedia.pwn.pl/szukaj/windykacja.html>, access 3.05.2022.

7. Słownik języka polskiego PWN, <https://sjp.pwn.pl/sjp/windykacja;2579855.html>, access 3.05.2022.

8. Wikipedia, <https://pl.wikipedia.org/wiki/Windykacja>, access 3.05.2022.

Given the collection activities that characterise debt collection, the latter may be divided into:

- amicable debt collection which involves reminding the debtor to repay the dues so as to cause the repayment. It is at the core of such actions to persuade the obligor to pay the due voluntarily and without court intervention;
- judicial debt collection regarding cases whereby, due to the debtor's non-collaborative attitude, a court judgement is entered or a payment order issued; once appended with the so-called enforceability clause, they become a basis for the debt enforcement procedure⁹.

So as to recover unduly drawn benefits by way of amicable debt collection pursued by KRUS employees, the following are applied:

- requesting (in writing) the obligor to repay, with an option to spread the debt over instalments;
- phone contact (or direct contact in the customer service area) with the person who has drawn the undue benefit, aimed at encouraging refund of the undue benefit (as a single payment or payment in instalments);
- a visit at the debtor's household.

Debt repayment methods in amicable debt collection cover the following:

- 1) instalment arrangement: the relief in repayment with the debt being broken down into convenient instalments is granted when the debtor's economic and financial situation, often health condition, implies inability to make a single repayment;
- 2) deferring debt repayment: in order to grant such repayment relief, the obligor should demonstrate that the delay in debt repayment is due to temporary financial distress or temporary loss of liquidity.

Any of the aforementioned relief in repayment of unduly drawn allowance can only be granted if a given relief is requested by the debtor.

Circumstances in which an employee of the KRUS collection unit pursues the claims are uncomfortable for both parties to the collection proceedings. On most occasions, the debtor's financial standing has deteriorated. Having lost a substantial portion of their income, the obligor is facing a difficult dwelling and economic situation. Such determinants are conducive to a sense of entitlement towards officers, avoiding contact with a public officer, and in extreme cases, to insulting and threatening to have the issue dealt with by the prosecutor or in court.

Factors which affect the efficiency of recovering unduly drawn allowances can be divided into two types:

9. Ibidem.

- 1) externalities associated with the debtor's attitude and estate, as well as those arising from law;
- 2) internalities: KRUS's internal procedures and the employees' knowledge and qualifications, and their individual personal characteristics.

The table below shows externalities which slow down the debt collection process; they have been arranged from the most to the least frequently mentioned reasons in the interview on the difficulty of effective and efficient implementation of tasks related to the repayment of debts owed to KRUS by debtors.

Table 1. Externalities having an adverse impact on the effectiveness of the debt collection process

Externalities	
Employees in contact with the debtors, either by phone or mail	Employees working out of office, doing background checks
Elusive debtor	Dogs going loose around a yard, sometimes being aggressive and preventing entry into the debtor's premises
Difficult contact with the debtor (no contact phone, not collecting correspondence, not responding to correspondence)	Farmers acting abrasive, obscene or rowdy (sometimes interlocutors carry dangerous tools along, such as pitchforks) and being intoxicated
Address of residence impossible to determine	No phone contact
Debtor failing to respect the instalment arrangement: – untimely repayment – repayment of understated instalments	Interview just outside the debtor's premises (to prevent the interviewer from entry)
	Obligors changing declarations and decisions to repay the debt – protracting
	No legal tools

Source: The author's study following an interview with the employees of KRUS Field Office in Zduńska Wola between 25 and 29 April 2022, M. Brzękowska, Trudności w skutecznej i efektywnej realizacji zadań związanych ze spłacaniem przez dłużników należności wobec KRUS, Zduńska Wola 2022.

The above-mentioned externalities predominate primarily in the group of debtors who, despite having the financial means to repay the unduly drawn benefits, do not want to cover the debt.

A separate category of obligors are debtors for whom the mere decision to demand repayment of an unduly drawn benefit or notification of the initiation of collection procedure is sufficient reason to repay the debt or to apply for repayment relief. In such cases, most overpayment is claimed through amicable collection.

The most common method of debt repayment debtors propose is to enter into an instalment arrangement. This relief is used by those with significant and small debt.

The solution offers an undeniable advantage in that the amount of an instalment is adjusted to the debtor's ability to pay, and the accrual of interest is withheld. The obligor repays the principal amount due, together with interest accrued up to the date of receipt of the application for repayment relief. Most instalment arrangements are repaid on time and in the specified instalment amount. Occasionally, the applicant party fails to meet the terms of the agreement and the instalment arrangement is terminated.

Another most common method of debt reduction is an application to remit the debts for undue allowances wholly or partially (for instance, interest remission).

Remission is construed as abandoning (wholly or partially) the collection of any amounts due¹⁰.

As the application for remission is being processed, a background check is performed on the dwelling and economic conditions, and situation of the debtor. At this stage of the task, two types of debtor attitude are observed.

The first one involves the applicant's collaboration with KRUS employees and it is the most effective in terms of the quality of the documentation gained. However, in the case of very difficult dwelling and economic conditions of the debtor, this method is emotionally exhausting for the interviewers and it structures the evidence gained. Modest housing conditions, despondency over the depletion of a budget already truncated through debt payments, often for the next several years, affect the emotional well-being of both the obligor and the employee involved.

The predominant group of debtors in financial distress and suffering multiple illnesses are seniors who have lost their right to benefits. The disappointment caused by the loss of their main source of income triggers bitterness and a sense of injustice. Moreover, they will often try to force a public officer to say what and how provided circumstances will remit their debt.

In spite of the debtor's readiness to collaborate, it is difficult to gain relevant documentation as the materials provided are sparse. Even with the required procedures, standards of good communication, plain and understandable language, it is impossible to obtain the necessary documents from the applicant. It is also very common for debtors not to have receipts for the submitted expenses, and their declarations required instead are laconic and poor, substance-wise.

In addition, the deadline to examine the application and issue a decision is protracted when it becomes necessary to repeatedly ask the applicant to supplement the submitted evidence. In such cases, the officer works under additional time pressure.

10. Słownik języka polskiego PWN, <https://sjp.pwn.pl/sjp/windykacja;2579855.html>, access 3.05.2022.

Yet another attitude characteristic of those applying for remission of undue allowance is a sense of entitlement. Most of the time, it will be persons having sufficient funds to repay the debt. Even though, they will obstruct the procedure as they are reluctant to repay their own debt, they see their own situation as exceptional and are ready to take the case to court if KRUS refuses their claim. Collaboration with such a client very often generates unnecessary stress caused by their cynical, condescending and hypocritical behaviour.

In this group, it is not uncommon for a public officer to face intentional non-disclosure of the whole truth, and manipulation of evidence. Applicants also try to put KRUS employees under pressure by threatening they will go to court in order to obtain a favourable decision.

The most frequently cited difficulties in implementing the procedure for remission of undue allowance as broken down into externalities and internalities follow in the table below.

Table 2. Difficulties in implementing the procedure for remission of undue allowance as broken down into externalities and internalities

Difficulties in implementing the procedure for remission of undue benefit	
Externalities (associated with the applicant)	Internalities (KRUS internal procedures and individual personal characteristics)
Adopting a scapegoat attitude and thus forcing to provide the information and circumstances that will remit the debt	KRUS employee growing emotional over a debtor's financial distress and difficult dwelling and economic conditions
Difficult contact with the debtor (no contact phone, debtor being slow to respond to correspondence)	KRUS employee's impotence amid obvious manipulation and speculation of the debtors (a phenomenon KRUS employees most often refer to as "playing smart")
Providing incomplete and, consequently, fraudulent data	
Debtor's sense of entitlement over disappointment with the social security system	

Source: The author's study following an interview with the employees of KRUS Field Office in Zduńska Wola between 25 and 29 April 2022, M. Brzękowska, Trudności w przeprowadzeniu postępowania o umorzenie nienależnie pobranego świadczenia, w podziale na czynniki zewnętrzne (powiązane z wnioskodawcą) oraz czynniki wewnętrzne (procedury obowiązujące wewnątrz KRUS i indywidualne cechy osobnicze), Zduńska Wola 2022.

The most common method to repay the debt is to defer the payment deadline. While contracting to defer the payment deadline, the debtor is required to respect the deferred deadline as determined. The debtor must repay the entire amount of the contract. It is a convenient solution for those who generate extra income.

KRUS working experience shows that these repayments are linked to the time limits for income tax refunds by the Tax Offices.

The aforementioned methods of pursuing claims are used through amicable collection. The debtors who do not respond to payment requests and evade their obligations to repay the undue allowances face the creditor (KRUS) opting for the so-called judicial collection and proceeding to apply enforcement measures.

First, the debtor is requested to make a declaration of assets or sources of income. At the same time, the costs of pre-enforcement reminder are served on the debtor. After seven days lapsing from the date of service of the reminder which contains a request to perform the obligation under the pain of referring the case to enforcement procedure, administrative enforcement is initiated.

The service of pre-enforcement reminder costs will motivate few debtors to contact the KRUS employees and start the debt repayment. In such an event, the debt is settled (depending on the financial capacity of the obligor) through payments under an instalment arrangement or as a single payment of undue benefits. In the latter case, the payments made are often incomplete. The payer does not contact the KRUS office to calculate the correct amount of interest as of the date of the payment, ignores pre-enforcement reminder costs, and continues as a KRUS debtor. Such a situation generates further tensions between the debtor and the Agricultural Insurance Fund, and consequently makes the obligor and KRUS employee unnecessarily stressed-out and upset.

Persons who have drawn undue benefit come to verbalise their utmost dissatisfaction after their debt was referred to enforcement procedure, i.e., after they receive the enforcement title. Here, as with remissions, debtors try to intimidate officers. They threaten with court action and prosecutor intervention with respect to KRUS employees.

Occupational burnout

In the literature, the occupational burnout syndrome comes under non-homogeneous definitions. U.S. psychoanalysts working on the problem of occupational burnout were among the first to characterize it as “a condition that crystallizes slowly over a prolonged period of experiencing constant stress and engaging all of life’s energy, and which ultimately has an adverse impact on motivation, beliefs and behaviour”¹¹.

11. S.M. Litzke, H. Schuh, *Stres, mobbing i wypalenie zawodowe*, Gdańsk, Gdańskie Wydawnictwo Psychologiczne, 2007, p.167.

Christina Maslach provided yet another definition; she maintains that occupational burnout is “a syndrome that consists of emotional drain, depersonalization and reduced personal accomplishments at work. This syndrome can occur in people who work with others, close to the limits of their performance. Emotional drain refers to a sense of emotional overload and significant depletion of one’s energy resources as a result of interactions with others. (...) In turn, reduced personal accomplishments refer to a radical decrease in one’s feeling of competence and loss of conviction you can be successful working with people”¹².

People with the following attitudes are particularly susceptible to occupational burnout:

- “engaging in work wholeheartedly,
- high expectations of oneself,
- defying one’s own overload limits,
- marginalising one’s own personal needs and interests,
- voluntarily and willingly taking on new responsibilities and tasks”¹³.

“Today there is no profession in which the risk of burnout does not exist in one form or another (...) many victims of burnout feel that they are achieving less and less, engaging more and more of their own energy. At the same time, distancing oneself from other people results in loneliness and a cynical attitude. Patients often also describe an overwhelming feeling of excess (...). This feeling is caused primarily by three factors:

- overload,
- lack of autonomy,
- lack of proper remuneration and recognition”¹⁴.

Every encounter of KRUS employee and a debtor triggers a reaction. A phone call or a conversation with the obligor in the customer service area gives rise to a change in the officer’s emotions. Over short intervals, the feelings’ intensity and their types vary widely from satisfaction with the assistance given to the feeling of upset caused by a rowdy and overly demanding client. An individualized approach to each debtor, especially the seniors who are traumatized by illness, loss of a source of income, or to young people whose children died in a farm accident, results in reducing the well-being of the public officer.

12. Ibidem, p.167.

13. Ibidem, p.169.

14. Ibidem, p.174.

The inability to obtain the required documentation or its scarcity determined by the obligor's economic and personal characteristics, undermines the quality of the work performed for KRUS.

Moreover, time pressure associated with deadline for a given task adds up to stress load of the employee, contributing to occupational burnout.

Summing up the above observations and the opinions of KRUS employees presented in the paper, a long-term impact of the indicated factors reducing the effectiveness of the collection tasks entails dire consequences for the personal and professional lives of KRUS public officers.

Conclusions

In recent years, employers have been stepping up their demands placed on individuals. As the employees are unable to influence certain processes and events, they become capable of patiently enduring the differences between the fact versus the desired. Consequently, they struggle with what cannot be changed. With constant increase in personal productivity and the strive to come out on top, many of them end up with occupational burnout syndrome.

In the context of the above-mentioned aspects of working in a collection division of KRUS, a reason for professional burnout, as Ayal M. Pines aptly put, "is not objective failure as such, but rather an individual's feeling that their efforts have no meaning or purpose. Similarly, it is not objective success as such that protects from burnout, rather a subjective feeling that what you do makes sense"¹⁵. Thus, in the search for prevention and in combating the consequences of occupational burnout, the individual's resources are of pivotal importance.

The following measures to counter the occupational burnout syndrome are named:

- 1) "broadly understood awareness-raising education, i.e., introducing possibly the most numerous group of employees to the existing phenomenon of occupational burnout, to subjective, intra-organizational, external factors influencing the emergence of the occupational burnout syndrome, and to its symptoms;
- 2) development of improvement plans which relate both to the workings of the company itself and its employees in order to mitigate the risk of occupational burnout as much as possible;

15. J. Wilsz, *Teoria pracy*, Wydanie I, Kraków, Oficyna Wydawnicza "Impuls", 2009, p. 447.

- 3) retraining, change of job or position when improvement does not apply for a given employee;
- 4) need to provide protection to employees in occupations and positions most exposed to risk of occupational burnout (the protection could take on a form of, for instance, consultation and psychological centres or selection tests for positions at risk of occupational burnout);
- 5) physical and mental rest, days off work guaranteed, active relaxation skills¹⁶.

In order for a workplace to function properly and efficiently and to raise labour standards, as well as to achieve company success, high quality interpersonal relations between participants of the work process (i.e., between: manager and subordinate, employee and another employee or manager and another manager) are of tremendous importance. It is because "poor quality of relationships caused by interpersonal conflict produces adverse consequences for both companies and their employees. Conflicts that are acute, deep, prolonged, tending to escalate (which are, in other words, destructive), initiate further conflicts, contribute to lower productivity of employees, and their occupational burnout"¹⁷.

The question is, how to cope with that and what preventive measures to take? The easiest way to counteract early occupational burnout, once the problem has been acknowledged, is to prioritize tasks while distinguishing between employer demands and self-imposed responsibilities. In this way, work overload is avoided and time saved.

With agreed goals in place, ensured freedom of action and independent thinking, autonomy is gained, which in turn allows to take initiative and experience small successes. It is the next step – regaining control. Defence against numerous demands and overly demands of one's environment, the so-called "learning to say no", is the next condition in the fight against occupational burnout. The last factor protecting against occupational burnout is breaks. They mark the beginning and end of activities, thus preventing loss of discernment of what and how many tasks are currently being worked on.

What emerges from the presentation is an illustration of the most onerous factors in the work of KRUS officers that contribute to increased and chronic stress. The methods of coping with occupational stress collected above, if applied relevantly for particular units, can slow down the process of occupational burnout and they can certainly effectively counteract the accumulation of long-term stress at work.

16. Ibidem, p. 451–452.

17. Ibidem, p. 468.

What I value the most as a KRUS employee involved in debt collection, is a substantive exchange of points of view with fellow KRUS employees who perform similar tasks. Another important element in improving the quality of work performed is training in the collection of undue benefits, enhanced with an opportunity to exchange practical and background knowledge with the instructor, and above all, with the course participants. Such trainings contribute to improving the quality of tasks performed and stimulate a more efficient use of KRUS human resources. Interpersonal relationships struck up during thematic sessions bring benefits such as broader collaboration among all the local units of KRUS, smooth exchange of professional experience among employees and strengthened interpersonal relations. Problems the session participants share, mutual help in solving them, exchange of experiences and awareness of future collaboration with the employees they meet (who hold similar positions), significantly reduces the stress level of the work performed.

Let me conclude the paper with a tip from S. M. Litzke and H. Schuh: "In order to prevent burnout, one must always bear in mind their own needs and limitations; not only adjust oneself to the environment, but, with the help of organizational measures, adjust the environment to oneself as well. The best prevention (...) remains an attentive approach to oneself"¹⁸.

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18. S.M. Litzke, H. Schuh, op. cit., p.167.

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