

**Statistics of Police Officers with Unmanageable Debts**  
**(First Half of 2004 - Second Half of 2006)**

(i) Reasons of indebtedness for Police officers with unmanageable debts : -

Reasons of indebtedness	1 <sup>st</sup> half 2004	2 <sup>nd</sup> half 2004	1 <sup>st</sup> half 2005	2 <sup>nd</sup> half 2005	1 <sup>st</sup> half 2006	2 <sup>nd</sup> half 2006
<b>Gambling</b>	2 ( 0.9% )	1 ( 0.5% )	1 ( 0.6% )	1 ( 0.7% )	4 ( 2.5% )	2 ( 1.5% )
<b>Overspending</b>	29 ( 12.6% )	23 ( 12.5% )	22 ( 13.8% )	17 ( 11.4% )	16 ( 10.1% )	13 ( 10.0% )
<b>Investment Failure</b>	32 ( 13.9% )	23 ( 12.5% )	18 ( 11.3% )	15 ( 10.1% )	18 ( 11.4% )	13 ( 10.0% )
<b>Business Failure</b>	6 ( 2.6% )	6 ( 3.3% )	6 ( 3.8% )	3 ( 2.0% )	3 ( 1.9% )	2 ( 1.5% )
<b>Important Life Events</b>	12 ( 5.2% )	10 ( 5.4% )	10 ( 6.3% )	9 ( 6.0% )	9 ( 5.7% )	4 ( 3.1% )
<b>Problems of family members and relatives</b>	142 ( 61.7% )	115 ( 62.5% )	100 ( 62.9% )	100 ( 67.1% )	99 ( 62.7% )	90 ( 69.2% )
<b>Others</b>	7 ( 3.0% )	6 ( 3.3% )	2 ( 1.3% )	4 ( 2.7% )	9 ( 5.7% )	6 ( 4.6% )
<b>Total No. of Police Officers with unmanageable debts as at end of period</b>	<b>230</b>	<b>184</b>	<b>159</b>	<b>149</b>	<b>158</b>	<b>130</b>

(ii) No. of Police officers declassified / newly identified as having unmanageable debts : -

	1 <sup>st</sup> half 2004	2 <sup>nd</sup> half 2004	1 <sup>st</sup> half 2005	2 <sup>nd</sup> half 2005	1 <sup>st</sup> half 2006	2 <sup>nd</sup> half 2006
<b>No. of officers declassified as having unmanageable debts</b>	63	61	38	35	24	42
<b>No. of officers newly classified as having unmanageable debts</b>	20	15	13	25	33	14

(iii) Starting time since which the 130 officers have had unmanageable debts as at 31 December 2006 : -

Period of Debts	No. of Officers
Since 1st half 1999	2
Since 2nd half 1999	0
Since 1st half 2000	0
Since 2nd half 2000	0
Since 1st half 2001	0
Since 2nd half 2001	3
Since 1st half 2002	13
Since 2nd half 2002	15
Since 1st half 2003	14
Since 2nd half 2003	4
Since 1st half 2004	6
Since 2nd half 2004	8
Since 1st half 2005	8
Since 2nd half 2005	18
Since 1st half 2006	26
Since 2nd half 2006	13
<b>Total</b>	<b>130</b>

(iv) Total No. of Notice of Tax Recovery issued to Police officers : -

	1 <sup>st</sup> half 2004	2 <sup>nd</sup> half 2004	1 <sup>st</sup> half 2005	2 <sup>nd</sup> half 2005	1 <sup>st</sup> half 2006	2 <sup>nd</sup> half 2006
<b>No. of notice of tax recovery issued</b>	178	25	165	15	145	11
<b>Total amount</b>	\$2,560,887	\$961,798	\$2,833,646	\$209,794.04	\$2,127,238	\$146,453

(v) No. of Police officers with unmanageable debts who were at the same time receiving notice of tax recovery and repaying salary advances under Civil Service Regulation 618 or loans from the Police Welfare fund : -

	1 <sup>st</sup> half 2004	2 <sup>nd</sup> half 2004	1 <sup>st</sup> half 2005	2 <sup>nd</sup> half 2005	1 <sup>st</sup> half 2006	2 <sup>nd</sup> half 2006
<b>No. of notice of tax recovery issued to Police officers</b>	178	25	165	15	145	11
<b>No. of Police officers with unmanageable debts who had received notice of tax recovery</b>	11	3	14	4	15	2
<b>No. of Police officers with unmanageable debts who had received the notice of tax recovery and were repaying salary advances under Civil Service Regulation 618</b>	0	0	0	0	1*	0
<b>No. of Police officers with unmanageable debts who had received notice of tax recovery and were repaying loans from the Police Welfare fund</b>	0	0	0	0	1*	0

*\* The numbers refer to the same officer; the advance of salary and loan application for Police Welfare Fund had been approved prior to the officer being classified as having unmanageable debts.*

**Security Bureau  
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