

Statistics of Police Officers with Unmanageable Debts
(Second Half of 2005 - First Half of 2008)

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

Reasons of indebtedness	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007	2 nd half 2007	1 st half 2008
Gambling	1 (0.7%)	4 (2.5%)	2 (1.5%)	2 (1.8%)	2 (1.9%)	2 (1.9%)
Overspending	17 (11.4%)	16 (10.1%)	13 (10.0%)	12 (10.5%)	13 (12.1%)	12 (11.7%)
Investment Failure	15 (10.1%)	18 (11.4%)	13 (10.0%)	10 (8.8%)	10 (9.3%)	9 (8.7%)
Business Failure	3 (2.0%)	3 (1.9%)	2 (1.5%)	2 (1.8%)	2 (1.9%)	1 (1.0%)
Important Life Events	9 (6.0%)	9 (5.7%)	4 (3.1%)	3 (2.6%)	4 (3.7%)	3 (2.9%)
Problems of family members and relatives	100 (67.1%)	99 (62.7%)	90 (69.2%)	78 (68.4%)	71 (66.4%)	71 (68.9%)
Others	4 (2.7%)	9 (5.7%)	6 (4.6%)	7 (6.1%)	5 (4.7%)	5 (4.9%)
Total No. of Police Officers with unmanageable debts as at end of period	149	158	130	114	107	103

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

	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007	2 nd half 2007	1 st half 2008
No. of officers declassified as having unmanageable debts	35	24	42	29	18	16
No. of officers newly classified as having unmanageable debts	25	33	14	13	11	12

(iii) Starting time since which the 103 officers have had unmanageable debts as at 30 June 2008: -

Period of Debts	No. of Officers
Since 1 st half 1999	2
Since 2 nd half 1999	0
Since 1 st half 2000	0
Since 2 nd half 2000	0
Since 1 st half 2001	0
Since 2 nd half 2001	2
Since 1 st half 2002	6
Since 2 nd half 2002	4
Since 1 st half 2003	3
Since 2 nd half 2003	2
Since 1 st half 2004	2
Since 2 nd half 2004	6
Since 1 st half 2005	3
Since 2 nd half 2005	14
Since 1 st half 2006	18
Since 2 nd half 2006	10
Since 1 st half 2007	10
Since 2 nd half 2007	9
Since 1 st half 2008	12
Total	103

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

	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007	2 nd half 2007	1 st half 2008
No. of notice of tax recovery issued	15	145	11	77	5	51
Total amount	\$209,794.04	\$2,127,238	\$146,453	\$1,006,019	\$23,242	\$575,309

(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 : -

	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007	2 nd half 2007	1 st half 2008
No. of notice of tax recovery issued to Police officers	15	145	11	77	5	51
No. of Police officers with unmanageable debts who had received notice of tax recovery	4	15	2	10	1	10
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	0	1*	0	0	0	0
No. of Police officers with unmanageable debts who had received notice of tax recovery and were repaying loans from the Police Welfare Fund	0	1*	0	0	0	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
August 2008**