

Statistics of Police Officers with Unmanageable Debts
(First Half of 2006 - Second Half of 2008)

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

Reasons of indebtedness	1st half 2006	2nd half 2006	1st half 2007	2nd half 2007	1st half 2008	2nd half 2008
Gambling	4 (2.5%)	2 (1.5%)	2 (1.8%)	2 (1.9%)	2 (1.9%)	2 (2.0%)
Overspending	16 (10.1%)	13 (10.0%)	12 (10.5%)	13 (12.1%)	12 (11.7%)	10 (10.0%)
Investment Failure	18 (11.4%)	13 (10.0%)	10 (8.8%)	10 (9.3%)	9 (8.7%)	8 (8.0%)
Business Failure	3 (1.9%)	2 (1.5%)	2 (1.8%)	2 (1.9%)	1 (1.0%)	0 (0%)
Important Life Events	9 (5.7%)	4 (3.1%)	3 (2.6%)	4 (3.7%)	3 (2.9%)	3 (3.0%)
Problems of family members and relatives	99 (62.7%)	90 (69.2%)	78 (68.4%)	71 (66.4%)	71 (68.9%)	74 (74.0%)
Others	9 (5.7%)	6 (4.6%)	7 (6.1%)	5 (4.7%)	5 (4.9%)	3 (3.0%)
Total No. of Police Officers with unmanageable debts as at end of period	158	130	114	107	103	100

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

	1st half 2006	2nd half 2006	1st half 2007	2nd half 2007	1st half 2008	2nd half 2008
No. of officers declassified as having unmanageable debts	24	42	29	18	16	12
No. of officers newly classified as having unmanageable debts	33	14	13	11	12	9

(iii) Starting time since which the 100 officers have had unmanageable debts as at 31 December 2008: -

Period of Debts	No. of Officers
Since 1 st half 1999	1
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	4
Since 2 nd half 2002	4
Since 1 st half 2003	2
Since 2 nd half 2003	1
Since 1 st half 2004	2
Since 2 nd half 2004	5
Since 1 st half 2005	3
Since 2 nd half 2005	13
Since 1 st half 2006	16
Since 2 nd half 2006	8
Since 1 st half 2007	10
Since 2 nd half 2007	8
Since 1 st half 2008	12
Since 2 nd half 2008	9
Total	100

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

	1 st half 2006	2 nd half 2006	1 st half 2007	2 nd half 2007	1 st half 2008	2 nd half 2008
No. of notice of tax recovery issued	145	11	77	5	51	7
Total amount	\$2,127,238	\$146,453	\$1,006,019	\$23,242	\$575,309	\$51,054

(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 st half 2006	2 nd half 2006	1 st half 2007	2 nd half 2007	1 st half 2008	2 nd half 2008
No. of notice of tax recovery issued to Police officers	145	11	77	5	51	7
No. of Police officers with unmanageable debts who had received notice of tax recovery	15	2	10	1	10	1
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	1*	0	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	1*	0	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
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