

**Statistics of Police Officers with Unmanageable Debts**  
**(Second Half of 2007 - First Half of 2010)**

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

Reasons of indebtedness	2 <sup>nd</sup> half 2007	1 <sup>st</sup> half 2008	2 <sup>nd</sup> half 2008	1 <sup>st</sup> half 2009	2 <sup>nd</sup> half 2009	1 <sup>st</sup> half 2010
<b>Gambling</b>	2 (1.9%)	2 (1.9%)	2 (2.0%)	2 (2.2%)	4 (4.0%)	5 (5.0%)
<b>Overspending</b>	13 (12.1%)	12 (11.7%)	10 (10.0%)	11 (12.0%)	12 (12.0%)	10 (9.9%)
<b>Investment failure</b>	10 (9.3%)	9 (8.7%)	8 (8.0%)	6 (6.5%)	6 (6.0%)	7 (6.9%)
<b>Business failure</b>	2 (1.9%)	1 (1.0%)	0 (0%)	0 (0%)	1 (1.0%)	0 (0%)
<b>Important life events</b>	4 (3.7%)	3 (2.9%)	3 (3.0%)	3 (3.3%)	5 (5.0%)	5 (5.0%)
<b>Problems of family members and relatives</b>	71 (66.4%)	71 (68.9%)	74 (74.0%)	68 (73.9%)	69 (69.0%)	72 (71.2%)
<b>Others</b>	5 (4.7%)	5 (4.9%)	3 (3.0%)	2 (2.2%)	3 (3.0%)	2 (2.0%)
<b>Total no. of police officers with unmanageable debts as at end of period</b>	<b>107</b>	<b>103</b>	<b>100</b>	<b>92</b>	<b>100</b>	<b>101</b>

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

	2 <sup>nd</sup> half 2007	1 <sup>st</sup> half 2008	2 <sup>nd</sup> half 2008	1 <sup>st</sup> half 2009	2 <sup>nd</sup> half 2009	1 <sup>st</sup> half 2010
<b>No. of officers declassified as having unmanageable debts</b>	18	16	12	14	8	11
<b>No. of officers newly classified as having unmanageable debts</b>	11	12	9	6	16	12

(iii) Starting time since which the 101 officers have had unmanageable debts as at 30 June 2010: -

Period of Debts	No. of Officers
Since 2 <sup>nd</sup> half 2001	1
Since 1 <sup>st</sup> half 2002	0
Since 2 <sup>nd</sup> half 2002	2
Since 1 <sup>st</sup> half 2003	2
Since 2 <sup>nd</sup> half 2003	0
Since 1 <sup>st</sup> half 2004	2
Since 2 <sup>nd</sup> half 2004	2
Since 1 <sup>st</sup> half 2005	1
Since 2 <sup>nd</sup> half 2005	12
Since 1 <sup>st</sup> half 2006	11
Since 2 <sup>nd</sup> half 2006	7
Since 1 <sup>st</sup> half 2007	6
Since 2 <sup>nd</sup> half 2007	6
Since 1 <sup>st</sup> half 2008	12
Since 2 <sup>nd</sup> half 2008	5
Since 1 <sup>st</sup> half 2009	6
Since 2 <sup>nd</sup> half 2009	14
Since 1 <sup>st</sup> half 2010	12
<b>Total</b>	<b>101</b>

(iv) Total no. of notice of tax recovery issued to police officers : -

	2 <sup>nd</sup> half 2007	1 <sup>st</sup> half 2008	2 <sup>nd</sup> half 2008	1 <sup>st</sup> half 2009	2 <sup>nd</sup> half 2009	1 <sup>st</sup> half 2010
No. of notice of tax recovery issued	5	51	7	59	9	46
<b>Total amount</b>	\$23,242	\$575,309	\$51,054	\$414,822	\$71,145	\$430,424

(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 <sup>nd</sup> half 2007	1 <sup>st</sup> half 2008	2 <sup>nd</sup> half 2008	1 <sup>st</sup> half 2009	2 <sup>nd</sup> half 2009	1 <sup>st</sup> half 2010
No. of notice of tax recovery issued to police officers	5	51	7	59	9	46
No. of police officers with unmanageable debts who had received notice of tax recovery	1	10	1	6	2	10
No. of police officers with unmanageable debts who had received notice of tax recovery and were repaying salary advances under Civil Service Regulation 618	0	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	0	0	0	0	0	0

**Security Bureau**  
**July 2010**