

Statistics of Police Officers with Unmanageable Debts
(First Half of 2007 - Second Half of 2009)

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

Reasons of indebtedness	1 st half 2007	2 nd half 2007	1 st half 2008	2 nd half 2008	1 st half 2009	2 nd half 2009
Gambling	2 (1.8%)	2 (1.9%)	2 (1.9%)	2 (2.0%)	2 (2.2%)	4 (4.0%)
Overspending	12 (10.5%)	13 (12.1%)	12 (11.7%)	10 (10.0%)	11 (12.0%)	12 (12.0%)
Investment failure	10 (8.8%)	10 (9.3%)	9 (8.7%)	8 (8.0%)	6 (6.5%)	6 (6.0%)
Business failure	2 (1.8%)	2 (1.9%)	1 (1.0%)	0 (0%)	0 (0%)	1 (1.0%)
Important life events	3 (2.6%)	4 (3.7%)	3 (2.9%)	3 (3.0%)	3 (3.3%)	5 (5.0%)
Problems of family members and relatives	78 (68.4%)	71 (66.4%)	71 (68.9%)	74 (74.0%)	68 (73.9%)	69 (69.0%)
Others	7 (6.1%)	5 (4.7%)	5 (4.9%)	3 (3.0%)	2 (2.2%)	3 (3.0%)
Total no. of police officers with unmanageable debts as at end of period	114	107	103	100	92	100

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

	1 st half 2007	2 nd half 2007	1 st half 2008	2 nd half 2008	1 st half 2009	2 nd half 2009
No. of officers declassified as having unmanageable debts	29	18	16	12	14	8
No. of officers newly classified as having unmanageable debts	13	11	12	9	6	16

(iii) Starting time since which the 100 officers have had unmanageable debts as at 31 December 2009: -

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	1
Since 1 st half 2002	0
Since 2 nd half 2002	3
Since 1 st half 2003	2
Since 2 nd half 2003	0
Since 1 st half 2004	2
Since 2 nd half 2004	3
Since 1 st half 2005	2
Since 2 nd half 2005	12
Since 1 st half 2006	13
Since 2 nd half 2006	7
Since 1 st half 2007	7
Since 2 nd half 2007	6
Since 1 st half 2008	12
Since 2 nd half 2008	7
Since 1 st half 2009	6
Since 2 nd half 2009	16
Total	100

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

	1 st half 2007	2 nd half 2007	1 st half 2008	2 nd half 2008	1 st half 2009	2 nd half 2009
No. of notice of tax recovery issued	77	5	51	7	59	9
Total amount	\$1,006,019	\$23,242	\$575,309	\$51,054	\$414,822	\$71,145

(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 2007	2 nd half 2007	1 st half 2008	2 nd half 2008	1 st half 2009	2 nd half 2009
No. of notice of tax recovery issued to police officers	77	5	51	7	59	9
No. of police officers with unmanageable debts who had received notice of tax recovery	10	1	10	1	6	2
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
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