

Statistics of Police Officers with Unmanageable Debts
(First Half of 2009 - Second Half of 2011)

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

Reasons of indebtedness	1st half 2009	2nd half 2009	1st half 2010	2nd half 2010	1st half 2011	2nd half 2011
Gambling	2 (2.2%)	4 (4.0%)	5 (5.0%)	3 (3.2%)	3 (3.4%)	3 (3.7%)
Overspending	11 (12.0%)	12 (12.0%)	10 (9.9%)	10 (10.8%)	10 (11.4%)	9 (11.1%)
Investment failure	6 (6.5%)	6 (6.0%)	7 (6.9%)	6 (6.5%)	6 (6.8%)	5 (6.2%)
Business failure	0 (0%)	1 (1.0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Important life events	3 (3.3%)	5 (5.0%)	5 (5.0%)	5 (5.4%)	4 (4.5%)	4 (4.9%)
Problems of family members and relatives	68 (73.9%)	69 (69.0%)	72 (71.2%)	67 (72.0%)	62 (70.5%)	58 (71.6%)
Others	2 (2.2%)	3 (3.0%)	2 (2.0%)	2 (2.1%)	3 (3.4%)	2 (2.5%)
Total no. of police officers with unmanageable debts as at end of period	92	100	101	93	88	81

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

	1st half 2009	2nd half 2009	1st half 2010	2nd half 2010	1st half 2011	2nd half 2011
No. of officers declassified as having unmanageable debts	14	8	11	14	13	11
No. of officers newly classified as having unmanageable debts	6	16	12	6	8	4

(iii) Starting time since which the 81 officers have had unmanageable debts as at 31 December 2011: -

Period of Debts	No. of Officers
Since 2 nd half 2001	1
Since 1 st half 2002	0
Since 2 nd half 2002	1
Since 1 st half 2003	2
Since 2 nd half 2003	0
Since 1 st half 2004	2
Since 2 nd half 2004	1
Since 1 st half 2005	1
Since 2 nd half 2005	8
Since 1 st half 2006	3
Since 2 nd half 2006	6
Since 1 st half 2007	4
Since 2 nd half 2007	3
Since 1 st half 2008	9
Since 2 nd half 2008	2
Since 1 st half 2009	3
Since 2 nd half 2009	9
Since 1 st half 2010	11
Since 2 nd half 2010	5
Since 1 st half 2011	6
Since 2 nd half 2011	4
Total	81

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

	1 st half 2009	2 nd half 2009	1 st half 2010	2 nd half 2010	1 st half 2011	2 nd half 2011
No. of notice of tax recovery issued	59	9	46	4	58	3
Total amount	\$414,822	\$71,145	\$430,424	\$2,563	\$636,158	\$35,158

(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 : -

	1st half 2009	2nd half 2009	1st half 2010	2nd half 2010	1st half 2011	2nd half 2011
No. of notice of tax recovery issued to police officers	59	9	46	4	58	3
No. of police officers with unmanageable debts who had received notice of tax recovery	6	2	10	0	3	0
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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