

Statistics of Police Officers with Unmanageable Debts
(Second Half of 2015 –First Half of 2019)

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

Reasons of indebtedness	2 nd half 2015	1 st half 2016	2 nd half 2016	1 st half 2017	2 nd half 2017	1 st half 2018	2 nd half 2018	1 st half 2019
Gambling	4 (8.5%)	4 (10%)	4 (10.2%)	3 (8.1%)	2 (5.4%)	1 (2.8%)	0 (0%)	1 (4%)
Overspending	1 (2.1%)	2 (5%)	2 (5.1%)	4 (10.8%)	4 (10.8%)	3 (8.3%)	2 (6.9%)	2 (7.5%)
Investment failure	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Business failure	2 (4.3%)	2 (5%)	2 (5.1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Important life events	3 (6.4%)	4 (10%)	3 (7.8%)	4 (10.8%)	5 (13.5%)	6 (16.7%)	5 (17.2%)	5 (18.5%)
Problems of family members and relatives	33 (70.2%)	27 (67.5%)	28 (71.8%)	26 (70.3%)	26 (70.3%)	26 (72.2%)	22 (75.9%)	19 (70%)
Others	4 (8.5%)	1 (2.5%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total no. of police officers with unmanageable debts as at end of period	47	40	39	37	37	36	29	27

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

	2 nd half 2015	1 st half 2016	2 nd half 2016	1 st half 2017	2 nd half 2017	1 st half 2018	2 nd half 2018	1 st half 2019
No. of officers declassified as having unmanageable debts	5	10	5	4	2	2	9	3
No. of officers newly classified as having unmanageable debts	6	3	4	2	2	1	2	1

(iii) Starting time since which the 27 officers have had unmanageable debts as at 30 June 2019: -

Period of Debts	No. of Officers
Since 1 st half 2005	0
Since 2 nd half 2005	1
Since 1 st half 2006	0
Since 2 nd half 2006	1
Since 1 st half 2007	0
Since 2 nd half 2007	0
Since 1 st half 2008	0
Since 2 nd half 2008	1
Since 1 st half 2009	0
Since 2 nd half 2009	0
Since 1 st half 2010	0
Since 2 nd half 2010	1
Since 1 st half 2011	0
Since 2 nd half 2011	0
Since 1 st half 2012	1
Since 2 nd half 2012	1
Since 1 st half 2013	2
Since 2 nd half 2013	0
Since 1 st half 2014	0
Since 2 nd half 2014	3
Since 1 st half 2015	1
Since 2 nd half 2015	3
Since 1 st half 2016	3
Since 2 nd half 2016	3
Since 1 st half 2017	1
Since 2 nd half 2017	2
Since 1 st half 2018	0
Since 2 nd half 2018	2
Since 1 st half 2019	1
Total	27

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

	2 nd half 2015	1 st half 2016	2 nd half 2016	1 st half 2017	2 nd half 2017	1 st half 2018	2 nd half 2018	1 st half 2019
No. of notice of tax recovery issued	4	11	6	42	2	27	4	18
Total amount	\$3,720	\$100,678.76	\$59,927	\$389,499	\$17,193	\$217,287	\$26,551	\$213,239.52

(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 2015	1 st half 2016	2 nd half 2016	1 st half 2017	2 nd half 2017	1 st half 2018	2 nd half 2018	1 st half 2019
No. of notice of tax recovery issued to police officers	4	11	6	42	2	27	4	18
No. of police officers with unmanageable debts who had received notice of tax recovery	0	0	1	0	0	2	0	1
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	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	0	0